



Partnering to End Poverty

It is clear that poverty is a persistent issue facing our country and our community. It is also clear that there is not one singular cause, nor is there a one-size-fits-all solution to eliminating the individual impact that poverty has on our community members. Lakes and Pines has been around with the purpose of addressing the causes and conditions of poverty for 58-years. Established as part of Lyndon Johnson's Great Society, Community Action was designed to address the needs of the most vulnerable of its neighbors, at the local level.

If you attended Lakes and Pines' Annual Meeting at the beginning of October, you heard me say that Lakes and Pines cannot achieve our mission and goals alone. I believe it is worth repeating for those who were unable to attend. Lakes and Pines is only able to provide opportunities for individuals and families to become more self-sufficient through a plethora of essential partnerships.

Some of those partnerships may seem obvious, such as the legislators who support policies that support programs that in turn support their constituents such as Energy Assistance and the Community Action Grant; or partnerships with staff and volunteers who carry out the day-to-day delivery of services such as free tax preparation, Head Start services or homeless prevention; or even partnerships with other local service providers like County Health and Human Services or our many churches that fill gaps in services that Lakes and Pines cannot fill – or that can connect their customers to Lakes and Pines to meet a need that they are unable to meet.

Other partnerships may be less obvious, but are equally as important. Lakes and Pines works with many local business owners to provide services. Many local contractors, electricians, plumbers and retailers support programs such as Housing Rehabilitation, Weatherization and the Furnace Repair/Replacement program. Local hotel owners partner with Lakes and Pines to provide emergency shelter to individuals in crisis. Many landlords assist in ensuring our neighbors have safe, comfortable housing. Local energy providers partner with Lakes and Pines to ensure families stay warm and/or have energy efficient appliances to reduce their energy costs.

The list goes on.

The point of this really is to say: Thank you. Thank you to all who support the mission of Lakes and Pines. Whether you are a donor, a legislator, another service provider, an employee, a Board member, a volunteer, a local business owner (or employee) or a customer. Because of you, our community is stronger and better equipped to meet the needs of our neighbors. Together, there is no end to what we can do.

Denise Stewart, Executive Director

Lakes & Pines CAC, Inc. Partnering to End Poverty
Mission Statement: *To build prosperous communities by serving local families and individuals in their pursuit of self-reliance.*

MNSURE OPEN ENROLLMENT

Open Enrollment for health coverage through MNsure runs from November 1, 2023 through January 15, 2024. Lakes and Pines has certified navigators on staff to help you apply. Call (320) 679-1800 or (800) 832-6082 and press option 4 or email lap@lakesandpines.org to schedule your in-person or phone appointment.

Open enrollment is the annual opportunity to enroll in a private health insurance plan, renew or make changes to a current private plan. People who are eligible for Medical Assistance, Minnesota Care or are a member of a federally recognized American Indian tribe can enroll any time throughout the year. Lakes and Pines' MNsure navigators partner with Sjoberg-Holmstrom, the area's MNsure Broker Enrollment Center, and the East Central Regional Library to offer in-person appointments during Open Enrollment at libraries throughout the area. The enrollment sessions at the libraries are only available if appointments are scheduled.

MNsure is not an insurance company; it is Minnesota's health insurance marketplace where individuals and families can shop, compare and choose health insurance coverage that meets their needs. It is the only place you can apply for financial help to lower the cost of your monthly insurance premium and out-of-pocket costs. Most Minnesotans who enroll through MNsure qualify for financial help.

Free enrollment help is also available. MNsure can connect Minnesotans with an assister who can walk them through the entire process from start to finish. Utilizing the statewide networks of certified navigators and brokers, they 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. The deadline for coverage beginning January 1, 2024 is December 15, 2023. Please contact Community Services at 320-679-1800, option 4, for more information or to make an appointment.

WRAP PROGRAM

The WRAP (We Rally Around Parents) program is specifically for parents or guardians of children ages 0-5 or K-2 grades, to connect them to resources and to support/coach them to meet their goals through education, training and experience. The first meeting focuses on understanding their goals, challenges, strengths and needs; then making referrals to various providers such as the county, schools and other available resources is the next step which requires a lot of research, coordination and collaboration. Being a role model for "wellness" when meeting with these parents and guardians and addressing their mental health challenges is also part of the program. These meetings are well-documented with the county and other pertinent providers.

Meetings are either weekly, bi-weekly or monthly, depending on the level of need. Everyone has different needs and priorities, so supporting them through the process of overcoming obstacles and making that community connection is so important. It is the mission of the WRAP program "To empower parents to build holistically healthy, strong families by connecting to community resources."

HOUSING REHABILITATION

Lakes and Pines wrote a grant funded by the Department of Employment and Economic Development for the city of Sandstone. The grant was funded and is expected to bring in \$700,000 to the city. These funds will be utilized to rehabilitate ten owner occupied homes and five commercial buildings.

The owner occupied homes will have up to \$25,000 to use for rehabilitation and commercial buildings will have \$40,000. Each program will have a 10-year forgivable loan on their building. Every year the lien will drop 10% until after the 10th year it will be completely forgiven and considered a grant.

The owner occupied program covers inside and outside improvements such as: flooring, bathroom retrofits, siding, roofs and more. The commercial rehabilitation is geared at outdoor work; however, heating/ventilation/air conditioning (HVAC) systems and improvements to make the buildings easily accessible can be approved as well.

The income limits for an owner occupied project are as follows:

1-person household: \$49,400

2-person household: \$56,450

3-person household: \$63,500

4-person household: \$70,550

There are no income limits for the commercial buildings.

For any questions regarding the program, please call Nicole at 320-679-1800 ext. 123 or Brenda ext. 133. Reach them by email at Nicole.klosner@lakesandpines.org or Brenda.fore@lakesandpines.org.

ENERGY ASSISTANCE UPDATE

The Energy Assistance Program for the 2023-2024 season officially began on October 1, 2023. With a newly implemented processes and two new staff starting on October 16th, Lakes and Pines has, as of October 10, 2023, completed 1,041 applications, have 1,626 in progress, 201 incompletes, 380 logged, 41 verified, five denied, three closed, 45 eligible, 2,787 pre-logged and 106 voided.

The Crisis Benefit for a household this season is \$600.00. Our Energy Assistance staff have already been working endlessly, processing applications and assisting customers for the 2023-2024 season.

East Central Energy (ECE) Caring Members is a program started by East Central Energy in 1993 and is administered by Lakes and Pines energy assistance staff. Eligibility for Caring Members is not based on income. Caring Members funds are provided by donations made by ECE customers and matched by ECE. If you are an ECE customer and are interested in donating to the Caring Members Program, you are encouraged to contact ECE at 1-800-245-7944. Since January 1, 2023, Lakes and Pines has helped 148 households with ECE as their provider, spending a total of \$27,365.33.

Please call Energy Assistance at 320-679-1800 option 2 with any questions or if you would like more information on the program.

QUITE THE SUCCESS STORY

When Mike (not his real name) came into the Mora office he was so overtaken by life that he couldn't talk. He handed a note to the worker which read:

"I'm lost of any words that I want to say, to have to say, to make me have to live the life I want with all the things in life that we all need. I truly don't know what to do. Please help Me! I am broke, homeless and my car needs a new alternator to keep running. I'm at a point in life that I never thought I would be in! Why did this happen to me?"

Mike is a widow, retired, smart and quiet man. He lived in an abandoned bar for three years with no power, running water or heat. He had been living with his daughter and grandchildren until the landlord stated that either he got out (because he wasn't on the lease) or all of them had to leave. He left because he didn't want his daughter and grandchildren homeless too.

While living in the abandoned bar he was robbed of his drivers license and Social Security (SS) card. He came to Lakes and Pines during an extremely cold evening. He had been using his vehicle to stay warm but when his alternator went out he couldn't bear the cold any more. Lakes and Pines' staff got him into a motel room that night and started working with him immediately.

During the first visit with Mike, he sat in the darkest part of the motel room, sobbing, stating he "felt worthless". After talking for a bit, he realized that help was available through Lakes and Pines and he soon started to come out of the shadows. It was explained how staff could assist in getting a new SS card, plus help with signing up for the Supplemental Nutrition Assistance Program (SNAP) and securing stable housing. After working with Mike for about three weeks these goals were all accomplished. Getting a new alternator was also part of the plan that was achieved.

Assistance with a deposit and first month's rent allowed Mike to secure an apartment, allowing him to move forward with life. He connects once a month to let staff know how he is doing. He confessed that if it wasn't for the help from Lakes and Pines that night, he is certain he would have been just another name listed in the obituaries that most people only skim over in the papers. Now Mike is fishing and enjoying retirement.

FOOD DONATION



A local farmer made a donation of various cuts of meat to an Early Head Start family who needed food. Along with his generous donation he included the following message *"And to all other young families – you are up against a lot these days.... You, who are working so hard to do enough and be enough – you are deserving of good things here."*

The family that received this amazing gift of food was very appreciative and simply cannot thank the farmer enough for his kind words and generous action.

Happy Thanksgiving on November 23rd

CONSCIOUS DISCIPLINE



Four of Lakes and Pines Early Childhood Development staff recently attended a week-long Conscious Discipline training. These four staff members came back with tons of ideas and tools to not only be successful themselves, but eager to share their fun new knowledge with other staff as well.

To get everyone engaged in the activities, tasks were assigned to all staff so they could work together towards a common goal. Part of these tasks included creating three boards:

1. A Kindness Tree Board where staff could put little endearments they noticed throughout their time together, encouraging everyone to focus on the little positives during the day.
2. A Wish-Well Board where staff could post names of people who were absent or someone they were thinking of that was having a hard time so they could take the time to intentionally wish them well together as a team.
3. A Celebrations Board to celebrate things such as successes or birthdays.



Lastly, they learned the importance of implementing Conscious Discipline, or “Brain Smart Starts”, and explained how to utilize it. Brain Smart Starts are short, four-part activities to help the brain get ready for learning while promoting connection, unity, breathing/disengaging stress and making a commitment. These activities allow participants to get up, start moving, have fun together and consciously develop breathing techniques. Staff

had a great time, laughter could be heard through the walls and smiles were everywhere.

THE CAP CRUSADER

The Masked CAP (Community Action Partnership) Crusader (pictured to the right) shared information on THRIVE (Transforming, Honoring, and Respecting Independence by Valuing Empowerment) with Early Childhood and Family Development staff during the Head Start annual pre-service day in August. The CAP Crusader, also known as Dawn van Hees, THRIVE Director/Agency Planner, helped Lakes and Pines staff understand how important each of them are in being a CAP Crusader through the work they do at Lakes and Pines. A CAP Crusader breaks down barriers in the quest to assist customers reach their goals. THRIVE is an intentional way of supporting customers which includes looking at all internal system barriers that can keep customers from moving forward. For more information on THRIVE, please call Dawn at 320-679-1800 ext. 108.



VITA VOLUNTEERS NEEDED

The Volunteer Income Tax Assistance (VITA) program provides free basic income tax return preparations along with electronic filing to qualified individuals. To qualify for this free service, income limits apply to households who generally make up to \$64,000 annually, plus senior citizens and persons with disabilities and those who have English speaking limitations.

IRS-certified volunteers have extensive training before any tax preparations are completed. Last year, 13 volunteers completed tax returns that brought over \$630,000 in refunds to the area.

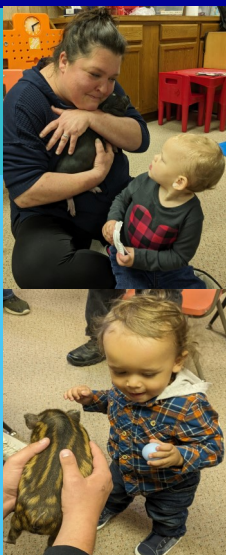
Lakes and Pines is looking for volunteers to complete Intake Interviews, Data Entry, Tax Preparers and even people to provide light meals to our volunteers during tax clinics. Reasons why you should, and can, become a VITA Volunteer:

- *The IRS provides free tax law training and materials.
- *Lakes and Pines staff will offer in-person tax training.
- *Online training is available.
- *The volunteer hours are flexible.
- *VITA sites are located in communities throughout the area.
- *Tax-preparation volunteers may complete tax returns in-person or virtually.
- *Prior experience is welcome but not necessary.
- *Volunteering at a VITA site will provide opportunities to network with other volunteers.
- *Each VITA volunteer hour equals over \$1,000 in refunds.

New this year, Lakes and Pines volunteers will offer over-the-phone assistance to taxpayers who are completing their own return but may have a question; you could be the person they call. Also, if there are enough volunteers (hint-hint), in-person tax preparations at assisted living sites, nursing homes and senior apartments would be an added service that is much-needed.

If you are interested in any of these opportunities, call Community Services 320-679-1800 option 4.

THIS LITTLE PIGGY WENT TO HEAD START



Head Start held a farm day for one of the Family Play Days in Aitkin recently. Special guests were two little piglets for the kids to see and hold. Children did a pig painting project along with an egg game. With the egg game they discovered that the egg would roll all the way into the baskets and thought it was the funniest thing. They loved seeing, holding and petting the pigs best of all though. One of the older kids pointed out the colors of the pigs and was trying to describe them to his mom. Conversations were held about being patient and taking turns to be able to pet the pigs so as not to scare them. There was interesting and informative discussions on pig fun facts. Even some of the parents shared that they didn't know some of this information about pigs, so everyone enjoyed learning together.



SUCCESS

“Josie” (not her real name) moved to McGregor, MN (in Aitkin County) from a larger city homeless shelter with her small child. Lakes and Pines helped secure housing and rental assistance as she was unemployed. Financial assistance was also provided to get her car repaired and aided in reinstating her driver's license. With these barriers overturned, she was finally able to find acceptable daycare for her daughter, allowing her to seek employment.



“Josie” has been in stable housing since October 2021 and employed part-time since April of 2022. She recently accepted a position in Aitkin that is a great fit for her, providing more hours and better pay. This kind of stability is taking her down the road to self-sufficiency, merging straight into the road to recovery. Mental health issues that once played a large role in life have taken a backseat due to this new-found stability.

“If I could start over in McGregor and make it, I could do it anywhere” “Josie stated. She has often considered moving to Duluth because of the many amenities that a larger city offers, but also realizes raising her child in a small town may be a better choice; and better choices are her main focus these days when it come to handling her affairs. “Josie” knows in the end the choices are hers to make, but she also knows the importance of having, and keeping, her support systems in place. Therapists, an ARMHS (Adult Rehabilitative Mental Health Services) worker, career counselors, WRAP (We Rally Around Parents) resource coaches and Lakes and Pines staff can all help with making good, informed choices. It is so wonderful to see her self-confidence and better overall health improve.

A POSITIVE IMPACT

As most people know, Lakes and Pines staff have jobs that can be quite impactful on the people served. Staff help families receive food support, make a budget, enroll children into Head Start or heat their home in time of need. This is a story that truly made a difference, that really touches the heart.

A call was received from a person that was physically disabled, in her late 70’s, moving back to Minnesota. Everything was set for her move; unfortunately, moving didn't go as planned. Unforeseen expenses prevented her move-in, leaving no choice but to live in her vehicle – a situation one cannot even begin to imagine—something had to be done, fast.

Staff worked diligently to get her added to Coordinated Entry, the first step in being able to help. It was back and forth between paperwork, talking, emailing and coordinating, all at lightening speed. Finally, she was able to get into a motel and then the Landlord agreed to sign the new lease. After accepting a thrift store clothing voucher, she humbly asked, *“It might be too much to ask but could they donate curtain rods? I don’t need them, but I do value my privacy”*. A phone call to the store manager caught us all off guard when she said *“Not unless it’s on the voucher, but I could pay for them”*. Wow, there are such kind people out there! When she left the office staff cried; well truthfully, sobbed. What an emotion-filled, intense experience with such a happy ending.

SMALL TOWN, BIG HEARTS

Living in a small town, people often notice when someone like Thomas (name changed) is cruising around in his electric wheelchair, proudly displaying the American flag that is pinned to his chair. He is a double amputee veteran living his best life. He will greet you with a smile and a wave just as if he's known you his whole life, even if you are a stranger passing on the street.

He came into our office one day after someone had mentioned Lakes and Pines while he was inquiring about a cell phone. Thomas needs to order his prescriptions from the VA (Veteran's Administration) via phone, but his had been shut off recently and his prescriptions needed refills. We directed him to the "Obama phone" website that gives lower income Americans free cell phones, minutes and texting. At that time he replied that he didn't know how to use a computer so staff offered to assist him with the application. His eyes brightened and that trademark smile said he was on board. After about 30 minutes, we had a phone ordered and the pleasure of good conversation. He left with the understanding that as soon as the phone arrived to come back and we'd get him all set up.

Fast forward seven days and in comes Thomas, phone in hand and ready to get it activated. We put the phone on speaker so staff could walk him through the activation process. After the phone was ready to go he asked if there was time to call the VA with him to be sure his prescription requests were submitted properly. Necessary requests were made and confirmation was received that the prescriptions would arrive within four days. What a relief for him.

Thomas doesn't receive any particular services from our agency but came to us with a need and we were able to assist. He has since stopped in the office several times to say hi and share his appreciation for the help Lake and Pines gave him. The communities we serve depend on us not only for rental or energy assistance, food benefits or Head Start but also as a helping hand no matter how big or small the "crisis" may be. If you have questions or could use a little help, call Lakes and Pines at 320-679-1800.

ROGER E. CORBIN AWARD

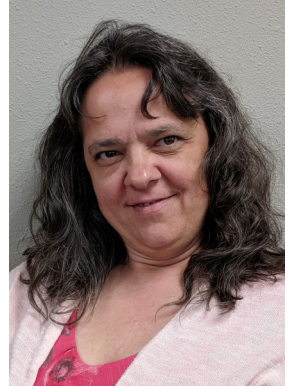
This Award recognizes and honors Roger E. Corbin, former Executive Director of Lakes and Pines – one of the first visionaries of community action, during its inception, with over 40 years of service. First involved in the area's foster grandparent programming and then with the onset of Community Action Agencies, Roger displayed soft-spoken leadership, uncompromised fairness, eternal optimism, and strong advocacy for lower-income individuals, families and staff.

The purpose of this award recognizes the Employee of the Year who embodies the characteristics displayed by Roger E. Corbin and gives annual recognition to a staff member who has served Lakes and Pines in an exceptional manner. Congratulations to our 2023 award winner Kayle A.!



Kayle has worked as a Home Visitor since 2016. She has been an asset to many families and staff across our service area and is dedicated to the Lakes and Pines Mission. She approaches each family without judgment. The passion she brings to her work truly embodies the spirit of the award. Congratulations!

Julie began her work at Lakes and Pines in September 1998 as a Home Visitor. In the years that followed, she supported countless children and families in preparing children for kindergarten while always living the mission and empowering parents to be the first and most important teacher to their children. Julie is well known by families and her co-workers for her never ending energy and positive attitude. In the summer of 2020, Julie was promoted to the position of Lead Home Visitor in the North Branch office. In this position, she continues to support children and families, while now also supporting and sharing her years of experience with staff she supervises. In this role, she is also in charge of making sure the office is equipped with all it needs for staff to be successful in their work. Julie is good at making sure the office is clean and is a safe place to work for all employees. She works hard at making sure everyone is welcomed and invites all staff to participate in activities in the office. Julie cares deeply for all her staff and wants them to succeed in all they do. She has a big heart and loves the work she does for Lakes and Pines Head Start. She is a model of the Mission of Lakes and Pines in her life and work. We are incredibly grateful for her 25 years of service. Thank you Julie.



Some fun facts about Julie.....

I have been with Lakes and Pine for 25 years

I have worked in the Early Childhood and Family Development Department for the entire 25 years

My hobbies include kayaking, camping and my most favorite hobby is spending as many moments with my family and taking lots of pictures of my grandbabies

My favorite color is red

The thing I like most about Lakes and Pines is the Mission Statement

In Julie's words.....

I would like to say thank you. Thank you for the privilege to work for an amazing agency with amazing humans. I have been asked often about why I stayed with Lakes and Pines for so long and my first reason is my profession allows me to be the hands and feet for Jesus. The second reason is the leadership. Over the years I have worked alongside so many dedicated, mission driven and selfless leaders. If I start name dropping them all I know I will forget a name and as you know, I don't like to hurt anyone's feelings. You know who you are and how immensely you have impacted my soul over the years. I can't thank you enough for it.

I do want to share a special thank you to all the Executive Directors and all the Department Directors over the course of the last 25 years. A big Thank you from the bottom of my heart goes out to Bob for longevity and ground-breaking moments that are rooted so deeply in communities around the State of MN and way beyond all the borders.

Thank you, Denise, for saying yes to being a Home Visitor, yes to becoming our Executive Director, for being alongside all of us and the mission as we powered through a pandemic. To take on a new career in the midst of the unknown is beyond courageous.

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Becky, watching your career path move into a director position was admirable with the groundbreaking 0-3 programs and advocating for families unconditionally. Kraig, thank you so much for believing in the mission to keep our program open during the pandemic. Thank you for believing in me and offering me the Lead Home Visitor position. Dawn v. for being alongside me at some of the hardest home visits I had ever experienced. Your wisdom pulled me out of some really hard moments when I really just wanted to quit to be honest. Tammy, thank you for all the years you have been with Lakes and Pines. Thank you for the dedication and loyalty to the mission. Thank you for being an amazing teacher, mentor, listener and being alongside me through all the blood, sweat and tears in life. I have been beyond blessed to have you in my life. I have learned so many life lessons from you and the one professional life lesson I will carry with me the most is to always turn every rock before deciding on something.

All of you believed in the mission and kept our doors open. Through all the floods, winter snow storms, government shutdowns, 911, the American Recovery and Reinvestment Act of 2009, and for me the hardest of all, the COVID pandemic. The leaders that shined through it brought me to tears. All of you kept believing. Our fearless Technology leader Kelly moved us at the start of the pandemic within hours from our clusters to the home office so we didn't miss a beat in services for the families we serve. Our Human Resources Department, Leona Dressel from the beginning of my career to our current Director, Tina Hamilton. Thank you Tina and Jennifer for getting all of us through a pandemic. I tell people all the time that we have the best HR Department one could ever dream of. Getting us through our own fears and unknowns was so appreciated. Just hearing your voice on the other end of the phone was always comforting for me.

We were able to continue to serve families knowing our own safety on the frontline came first. Equipping us with all the resources was truly golden. Our lifelong custodian David Engberg. Dave has kept our main office space spotless. All team members kept showing up to serve the mission. All of you have my utmost admiration. The volunteers and our governing body Policy Council and the Board members thank you for the dedication in believing in what we do. The volunteers have been many of the pillars in which holds the program together. The families - I have met so many amazing families that allowed me into their homes. Some for many years and some only a time or two.

A special thank you to Bob Benes, Kathy Burski and the Policy Council members that interviewed and hired me. Because of this opportunity I too have been able to grow as a parent in so many new ways. Thank you to all the countless colleagues, peers, fabulous Home Visitors, coordinators, managers, supervisors and the clerical team (going back to if I start name dropping I will forget someone here for sure). Thank you clerical team for all the schedule changes with all those ink pens in so many beautiful shades of color. You make me laugh in moments when I seem to need it most. I have learned something from each of you along the way and for that, my heart is full. Julie



Lakes and Pines will be closed on the following dates:

Friday, November 10th in honor of Veteran's Day



Thursday and Friday, November 23rd and 24th

To celebrate the Thanksgiving Holiday



Monday, December 25th—Merry Christmas



Monday, January 1st—Happy New Year

*Monday, January 15th in honor of
Martin Luther King, Jr. Day*



A huge thank you to John Skillicorn for all the beautiful knitted caps he so generously donated to Lakes and Pines. John has hit a record high of 4,000 caps he has knitted; with no plans of stopping anytime soon. Keep up the beautiful work John, they are so much appreciated by those in need in our communities. Ol' Man Winter is right around the corner and these hats will definitely help keep a lot of people warm.

Lakes and Pines happenings

Employment: Lakes and Pines has several job openings, including Home Visitors in North Branch, Heating Systems Technicians, Lead Teacher in Chisago City and a Weatherization Field Manager. Go to our website <https://www.lakesandpines.org> to see complete listings, qualifications, job descriptions and application. Call Lakes and Pines at 320-679-1800 with questions from 6 am—6:30 pm.

A huge thank you to Vern Heineman for the large box and bag full of hats and matching mittens (pictured to the right). Vern is no stranger to Lakes and Pines; his favorite pastime is knitting and it gives him great pleasure to be able to give back to the community by donating his creations to Lakes and Pines, who disburses them to people in need. Thank you Vern!





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:

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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:
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