



60 Years: The "War on Poverty"

In his first State of the Union address in 1964 President Lyndon Johnson declared an "unconditional war on poverty in America." Johnson picked up where President Kennedy left off in planning the elimination of poverty in this country.

In March that year, Johnson addressed Congress where he laid out his plan for that war. In that address he stated: "we have pursued the goal of a nation with full and increasing opportunities for all its citizens. The war on poverty is a further step in that pursuit. We do it also because helping some will increase the prosperity of all. Our fight against poverty will be an investment in the most valuable of our resources, the skills and strength of our people."

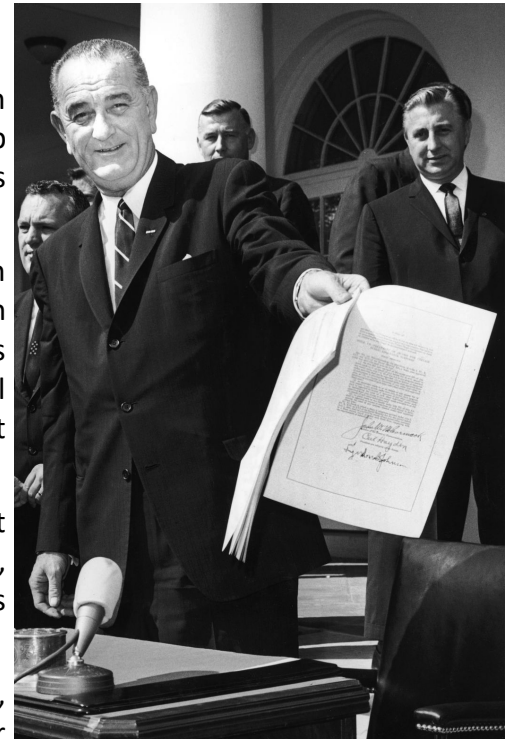
August 20th marks 60 years since the signing of the Economic Opportunity Act by President Johnson, which put his vision into action. The Act established, among other programs, Community Action and Head Start, grassroots solutions for addressing poverty.

Lakes and Pines is one of the original Community Action agencies established, designed to assess the needs of its community and respond accordingly. For nearly 60 years, Lakes and Pines has done just that. We conduct a community needs assessment every two years and incorporate the results into our planning process. Over the course of 60-years Lakes and Pines has adapted to the changing needs of our neighbors: from the original programs which supported farmers and a mobile clothing project to today's current programs such as THRIVE providing one on one coaching, and Weatherization. Our Head Start program has adapted as well from a strictly in-home program to today's model which includes classroom options to better meet the needs of working families.

Lakes and Pines holds President Johnson's vision close to our hearts. We believe that by providing opportunities for everyone to prosper, our community is stronger. The individuals who work with Lakes and Pines live, work, shop, pay taxes and support the economy of their community. Supporting their success, supports the success of all of our neighbors and business owners. And as President Johnson said: "we do this, first or all, because it is right that we should."

To commemorate our 60th year, Lakes and Pines will be hosting our first Annual Community Picnic, in lieu of opening the Annual Meeting to the public. The picnic will be held at our Mora office on Saturday, September 14th from 11am until 2pm with music, activities for children, food, a silent auction and much more. We hope to see everyone there!

Denise Stewart, Executive Director



Lakes & Pines CAC, Inc. Partnering to End Poverty

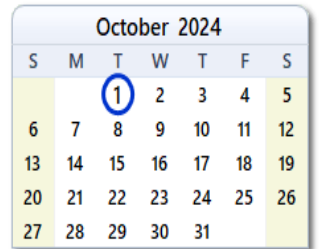
Mission Statement: *To build prosperous communities by serving local families and individuals in their pursuit of self-reliance.*

ENERGY ASSISTANCE UPDATES AND TIPS

The 2023-2024 program season has ended and the 2024-2025 season, which begins October 1st, 2024, is fast approaching. Some exciting changes for this season are underway. For example, only one month of wages and benefits for all household members aged 18 and older is required; plus, the Energy Assistance Application will be conveniently available online as of October 1st.

Here are some cost-saving summer tips:

- *Remember to check your air conditioner. It requires regular maintenance to function efficiently, and don't forget to change the filter; it will lower your A/C usage by up to 15%.
- *Opt for LED light bulbs; they use 75% less energy and last 25 times longer than standard incandescent light bulbs.
- *Raise the thermostat while your family is away and lower it back down when people are home.
- *Running a fan is much cheaper than the A/C. It will only cost about \$5.00 for the entire month on your electric bill.
- *Close the blinds or drapes in the daytime to keep out the sun's greenhouse effect and keep the house cooler.



October 2024						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Hopefully these tips are helpful. The Energy Assistance team looks forward to serving you this fall.

If you have questions about the upcoming heating season, please call Lakes and Pines Energy Assistance at 320-679-1800 option 2.

2024 TAX SEASON

Reflecting back on the 2024 tax season, Lakes and Pines was impressed by the Volunteer Income Tax Assistance (VITA) program's positive influence on the community. With 26 committed volunteers this year, Lakes and Pines completed 655 more tax returns (Federal, State and Property/Renters) compared to last year, resulting in over \$1 million returned to local communities.

Looking forward to next year, Lakes and Pines will aim to expand the tax program by establishing a new site in Cambridge and growing the existing site in Milaca. This growth means more volunteers will be required.

Being a VITA volunteer provides various roles, including remote options, and allows volunteers to contribute based on their availability. Volunteering for the VITA program lets you hear firsthand stories of how our support helped individuals pay rent, repair vehicles for work or attend medical appointments. It is incredibly rewarding. Volunteering for the VITA program not only assists the taxpayers that are served but also supports small businesses, job creation and the community as a whole.

If you know someone interested in volunteering, please encourage them to contact Lakes and Pines via email at taxes@lakesandpines.org or by calling 320-679-1800 option 4.

Screening and enrollment is currently open for Family Assets for Independence in Minnesota (FAIM). Applications are being accepted as of July 1st and close on September 1st. This is a narrow window during which interested persons must act quickly to demonstrate their ability and willingness to participate.

FAIM participants build a habit of saving by making regular deposits, up to \$2,000, from earned income to their FAIM account. Participants have up to 24 months to reach their saving goal and earn a 3:1 match. Upon successful completion of their Contract Agreement, the savings and earned match must be paid to a third-party vendor to assist with the purchase of their chosen asset.

The FAIM program may assist low-income working Minnesota residents in obtaining one of the following assets:

- Purchase of a first home
- Pursuit of post-secondary education
- Purchase of a personal vehicle
- Start or expansion of a small business

The household must have *earned income* and be at or below the 200% Federal Poverty Guideline for the household size to be eligible. This includes gross amounts of *both* earned and unearned income for all adults in the household.

Household Size	200% Federal Poverty Guideline
1	\$30,120
2	\$40,880
3	\$51,640
4	\$62,400
5	\$73,160
6	\$83,920

If the household has no earned income (employer-paid or self-employment wages, salaries, and tips), the household is not eligible to move forward and may ask to be added to the waitlist for future grant openings.

If eligible, qualified individuals must actively engage with the FAIM Coach in returning all requested paperwork in a timely manner. Lack of follow through or late responses may result in losing an opportunity to participate.

Once enrolled, the participant commits to deposit an agreed-upon amount to their protected FAIM account for up to 24 months from the date of first deposit. The total amount of the household deposit is then matched 3:1. For example, save \$84 each and every month for 24 months equals \$2,000 saved. Add the match of \$6,000, and the household now has \$8,000 to apply toward their chosen asset track.

The participant must complete no less than 12 hours of Financial Literacy education, monitored by the coach. The household must also complete no less than 10 hours of education related to their chosen asset track. Completion of these hours is not only a requirement which must be met, but it is also an opportunity to increase one's knowledge about their personal financial health, as well as add knowledge about their asset-track planning and goals.

Please refer only persons with **earned** income. Referrals and interested individuals should call Lakes and Pines at 320-679-1800 option 4.

FROM HOMELESSNESS TO HOPE

At Lakes and Pines Community Action Council, incredible stories of resilience and transformation are often witnessed. One such inspiring story comes from a young woman in the Homeless Youth Act (HYA) program, which serves youth aged 16-24 years. This young woman's journey from homelessness to stability exemplifies the power of perseverance and the impact of supportive services.

At 19 years old, this young woman found herself without a place to live. Despite the challenging circumstances, she never gave up. She secured a job, even though it paid minimum wage and required her to work over 10 hours a day. Her determination to improve her situation was unwavering.

Last April, she found a potential place to live. With the assistance of Lakes and Pines staff, she was able to move into her new home. This was a significant turning point in her life. Having a stable place to live allowed her to focus on other aspects of her life that needed improvement.

Just two months after moving in, her hard work began to pay off. She managed to buy a used car, which expanded her opportunities for employment. With reliable transportation, she was able to secure a better-paying job that offered over \$14 an hour. This new job not only provided her with a higher income but also allowed her to work more reasonable hours.

Her story is a testament to the importance of having access to supportive services and the incredible impact they can have on young people's lives. With the right support and an unyielding spirit, she was able to turn her life around. Her journey from homelessness to stability and success is an inspiration to us all and a powerful reminder of why Lakes and Pines staff are so dedicated.

Lakes and Pines Community Action Council is committed to helping more young people like this young woman achieve stability and reach their full potential. Every success story is another step toward a brighter future for the community.

For more information on housing help, please call Lakes and Pines at 320-679-1800 option 4.



**Lakes and Pines will be closed on
Monday, September 2nd in
observance of Labor Day.**

A DAY OF FUN, FOOD AND INFORMATION

The Lakes and Pines Community Picnic will be an annual event, bringing together residents and businesses in the community for a day of fun, food and information. Local businesses have been invited to set up booths and share information about services they provide on Saturday, September 14th from 11—2 pm at the Mora Lakes and Pine's office located at 1700 Maple Ave E.

Beyond the fun and food, the Lakes and Pines Community Picnic will serve as a reminder of the importance of community bonds. It's a chance to catch up and for everyone to come together and show support for the community served. Mark your calendars and get ready to enjoy a fun-filled day at the Lakes and Pines Annual Community Picnic.

ELECTRONIC BENEFITS TRANSFER FOR SUMMER

When school is not in session, there's an uptick in food insecurity for kids and families. Many children lose the free and reduced-price meals they got at school, and households might need a little extra help putting meals on the table.

Summer Electronic Benefits Transfer (EBT) is a new food support program that provides families with \$120 per eligible school-aged child to buy groceries while school is out. Most families will get these benefits automatically, but some parents will need to apply.

How it works

Families will receive \$120 per eligible child for the summer period.

Benefits will be pre-loaded and a new Summer EBT card will be sent for each school-age eligible child beginning at the end of July or early August.

The Summer EBT card will have the child's case number and name listed on the front of the card.

Benefits can be used at authorized retailers like grocery stores and farmers' markets to purchase healthy foods like fruits, vegetables, meats and other protein sources, whole grains and dairy.

Who's eligible

Children may be eligible for Summer EBT if they:

Attend a school that offers National School Lunch or School Breakfast Program and their household income meets requirements for free or reduced-price school meals.

Or the household already participates in:

Supplemental Nutrition Assistance Program (SNAP)

Food Distribution Program on Indian Reservations (FDPIR)

Minnesota Family Investment Program (MFIP)

Temporary Assistance for Needy Families (TANF)

Foster Care

Minnesota Medical Assistance

The child attends a school that offers the National School Lunch or School Breakfast Program and the household income meets the requirements for free or reduced-price school meals.

If the household already participates in any of the public assistance programs listed above, they will be automatically enrolled and do not need to apply.

Households will need to contact their school or school district to get an application if they are not automatically enrolled.

Have questions?

Call the Summer EBT help line at 651-431-4608.



"Summer afternoons; the two most beautiful words in the English language."



While it is proven that data and reports are wonderful guidance tools, it is really the people Lakes and Pines serves who teach the most important and impactful lessons.

One of Lakes and Pines' programs is Housing Supports, formerly known as Group Residential Housing (GRH). While working with an individual in accessing one of Lakes and Pines' site-based Housing Supports units, she spoke of overcoming her struggles with alcohol. This issue led to her homelessness, living in a tent, couch-hopping, incarceration and stays at sober living facilities. She would get sober, relapse and have to climb out of homelessness, again and again. Finally, after engaging with Lakes and Pines, completing the Coordinated Entry assessment and getting a referral to a Housing Supports program, she has now been housed and sober for over a year. *"Housing helps me stay sober, it's a fact. To have a real bathroom, not the woods, a warm bed and a shower. Because of these things I no longer feel disposable."* These words come back to mind often. Google defines Housing Support as:

The Housing Support program (Formerly Group Residential Housing) helps pay for [room and board](#) in authorized locations for people with low [income](#) who have disabilities or other conditions.

That definition is great, but it really doesn't touch on the true purpose of why this program was created. It doesn't go into any detail of the impact that the program components directly have on people from within. And it does not express the meaning or the significance of it all: programs that address key issues that lead to homelessness; components that provide stability, then in turn confidence; and outcomes that speak for themselves. The people served say it best.

For questions on housing or rental assistance, please call Lakes and Pines at 320-679-1800 option 4.

SAVE THE date

LAKES AND PINES 1ST ANNUAL COMMUNITY PICNIC
SATURDAY, SEPTEMBER 14TH, 2024

11:00 AM - 2:00 PM
LAKES AND PINES C.A.C., INC.
1700 MAPLE AVE E
MORA, MN 55051

Enjoy free food, games and fun while learning about Lakes and Pines' and other community programs!

Questions: (320) 679-1800 ext. 101
or email lap@lakesandpines.org

Follow us on   

VITA

VOLUNTEER INCOME TAX ASSISTANCE TAX PROGRAM YEAR 2024



Training starts in December



Scheduling begins in January



Nine (9) weeks starts in January



Property Taxes Three (3) weeks ends in May



Celebrate the work well done

Our Volunteers



Twenty-six committed volunteers across our region stepped up to the challenge and provided free basic tax return preparation for low-to-moderate-income, elderly, and taxpayers with disabilities.

Our volunteers dedicated more than **1,600 hours** to this program, assisting in **70 tax clinics** and **four (4) outreach events**.



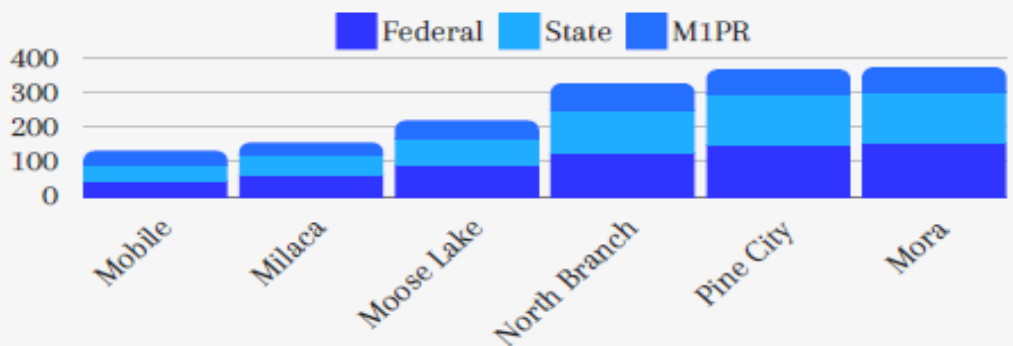
Out of the 704 unique households served, over 500 taxpayers were 60 years old or above.



629 Federal Returns
598 State Returns
351 MIPR
48 DIY Returns

The tax returns completed by our volunteers brought over **\$1,000,000** in refunds to the tax filers and their communities. The completed returns also resulted in tax obligations of over **\$150,000** as revenue paid to the federal and Minnesota governments to fund essential services.

The average annual income for households served was **\$20,261**.



The perfect summer day is when the sun is shining, the breeze is blowing, the birds are singing and the lawn mower is broken.

HEAD START SUMMER FUN



The Chisago County Head Start Center has been having a fun summer filled with art, activities and lots of outside play time. Brantley and Henry (pictured to left) and several other children have been enjoying time in the sandbox with tons of toys and doing all sorts of cool arts and crafts. The toddlers really love making a mess-imagine that! Pictured to the right



is Brantley and Henry making smush paintings with rainbow colors. Staff brought the sensory table outside and filled it with water for the children to play. The biggest hit this summer is the spray bottles. The children learn lots of amazing things during their play; for example: how sand is made, what colors are in a rainbow, how colors mix and make new colors as well as fine motor skills, all with spray bottles and sponges.

MINNESOTA HEAD START ASSOCIATION

Six Head Start/Early Head Start Parents had the opportunity to attend the Minnesota Head Start Association Spring Conference, formerly known as the “Parent Conference”. They spent nearly four full days at Cragun’s Resort on Gull Lake where they participated in various workshops and activities, ate great food and enjoyed fun times. Some activities included a Minnesota Department of Natural Resources (DNR) workshop, where they learned about fishing and talked with State employees to share thoughts pertaining to access of services around the state. Many parents shared their voice, which will be shared with decision makers, about systems to obtain services. There were also some fun games and very lively presentations by “Mr. Mitch” and “Playmakers”. The laughter and enjoyment from parents during the activities was heard all around the building. Parents said they had a great time and look forward to an opportunity to go again in the future. One parent shared her experiences from the event:

“I enjoyed meeting new people, the break and learning a lot of new things. They had a gardening class, and the part I will use most from this class is about reusing kitchen scraps. She saw samples in class that were fun to look at. I have the roots of green onions in water in my kitchen and they are growing back! She talked about how you can buy a bag of black dirt from the dollar store, cut the bag and plant lettuce, peas and spinach in it; but it does need to be raised off the ground. Definitely something fun to do with the kids. Another great tip is letting kids pick what they want to plant. It gets them involved and makes it more fun for them. The Playmakers class was a great reminder to play with kids and have fun with them! It was a nice reminder that as grownups, sometimes we need to change us, not them. The best part of the fishing class was making a pole out of a pop can. My favorite class was the Mitch Factor. He had two classes there and had you learning and laughing the entire time. He talked a lot about parents each giving 100% instead of one parent doing more than the other. He said if the mom is doing too much, it is her own fault and to get everyone involved, including the kids. He also talked about not rewarding kids for being normal, that your life is what you make it, prevent problems instead of fixing them and always being a teacher. I brought a lot home from this class but the biggest thing I walked away with is that people need people. Everyone’s story is different and it’s important to remember that.”

If you're not barefoot, you're overdressed

CHICKS VS. DUCKLINGS

Teacher Jessica recently brought some little feathered friends to visit the Head Start partner site, Happy Ever After Family Child Care. The children were able to pet and hold some little ducklings and a baby chick. They learned about how the ducklings need water in order to eat. They talked about why the feet of the chick and the feet of the ducklings were different (webbed and not webbed). They learned that this chick was hatched by a duck because a chicken must have laid an egg in a duck nest!



Silly chicken... They also learned about the proper hygiene before and after playing with fowl. The children made comments about the difference between the softness of the ducklings' down versus the chick's down, so discussions about the reason for that developed. Everyone really enjoyed having the little friends visit. Pictured is Grayson, Teacher Jessica and Viviyanna.

BEST DAY EVER

"Kathy" (not her real name) contacted Lakes and Pines for assistance in finding affordable housing. She, like many other senior citizens, is on a fixed income, receiving only Social Security benefits. She had sold her home as it had gotten to be too much upkeep. Plans to move out of state and closer to family fell through at the last minute, forcing her to pay the high costs of hotels, almost depleting the entire profits from the sale of her home. Dyslexia makes it difficult for Kathy to fill out applications on her own so prior to first meeting with her, calls were placed to multiple low-income-based properties around her desired location, finding only one possible opening. Upon meeting at the hotel and after introductions were done, filling out the application started almost immediately. It was turned into the property manager immediately, knowing full well openings at income-based properties do not last long.

Kathy was tentatively approved right away, contingent upon getting in all of the necessary documents. Working together to acquire all that was needed, including move-in costs, made it much easier for Kathy. In the blink of an eye, lease signing day arrived and Kathy was buzzing with excitement of finally having a place of her own. While Kathy was chit chatting with the property manager it came up that the property's cleaning lady had just quit. Ironically, Kathy had her own house-cleaning business for much of her working years. She immediately spoke up and volunteered herself for the position and with relief on her face the manager said, "You're hired". The lease was carefully read and discussed and a signature made it official—Kathy was in - at which point she turned with a huge grin and said, "I can't believe I just got a home and a job on the same day!"

LAKES AND PINES IS HIRING

See our website at: www.lakesandpines.org or check us out on Facebook for full job descriptions and a complete list of all job openings. Check back often as new opportunities arise frequently.

Child Care Partnership Teacher in Milaca

Weatherization Crew Lead Weatherization Field Manager

Ever lose your whole life with one flush? I did. I was going with my mother grocery shopping and then a hike. I used the bathroom, flushed the toilet and left. I was gone for maybe 15-20 minutes when I got a call from the apartment manager stating my toilet was overflowing and it was running into the apartments below me. By the time I got there the housing manager, housekeeper and maintenance man had my belongings strewn in the hallway, hauling more stuff out. My whole life was out there for everyone to see, an extremely horrifying experience for a very private person like myself. The manager started yelling at me for how cluttered and messy my apartment was, asking why I left the apartment while my toilet overflowed, saying over 300 gallons of water had overflowed into other apartments and that I would have to pay for it all. She said she was giving me a citation for how messy my apartment was too. My head was spinning. I was so embarrassed, humiliated and mortified. I lost things that were precious to me. Family pictures, drawings my daughter and I had done, medical papers, an endless amount of stuff—ruined—just scattered in the hallway.

My THRIVE Coach came and the first thing she asked was *how I was*. She was the *only* person who asked how I was. She was the *only* person not yelling at me, embarrassing me, humiliating me. She was there asking *how I was*. She spoke with the housing manager and stayed with me while I got the notice and said *we got this* - I was given 10 days to get the mess cleaned up. With the support of my THRIVE Coach and my mom we got the apartment organized. I got rid of a lot of things I didn't need. The Housing Manager came back to look at the apartment - she was amazed. She still insisted that all the damage was my fault but said I did a great job cleaning up the apartment.

The Group Residential Housing (GRH) program was frozen during this time. I was only allowed to buy toilet paper, food and very basic cleaning supplies. My THRIVE coach stood by my side, fighting the battle from within the program, explaining there was no way it was my fault. She researched how this could happen and gave me resources to research it myself. She explained to the GRH program staff that it was not my fault - how is this right to treat someone like this? Is it because of the program I'm on, is it because of my past, is it because of my mental health?

The maintenance worker came up a few weeks later to fix my toilet as it kept running. A toilet sticker tag was plugging the flapper and holding it open; maintenance just threw it in the garbage and said, "That should keep it from continuously running." I brought this up to the Housing Manager but she simply stated, "That is not why your toilet overflowed, you plugged it." With the resources my THRIVE coach gave me, I showed the manager a video of how a toilet works when it's plugged; yes, a toilet can overflow if you keep flushing it but if it works properly it stops before it overflows. I asked for a camera to be put down the toilet on the 1st day but they refused, stating, "It doesn't matter, you plugged it." They are still threatening to charge me for the damages, saying they are just waiting for the bill.

My Thrive Coach directed me to Homeline, a free/low-cost legal aid resource for renters; they are looking into it but it takes time. I am hopeful my renters' insurance will cover any costs management says I owe. Many thanks to my THRIVE coach for all her help and support, and for asking *how I am* through this whole nightmare. In the upcoming October edition of this newsletter, I will hopefully have a happy ending to share.

Local Homeless Prevention Aid was created by the 2021 Minnesota Legislature to help local governments ensure no child is homeless within a local jurisdiction by keeping families from losing housing and helping those experiencing homelessness find housing. Many Counties have other entities manage these funds.

Aitkin County Health and Human Services manages the funds for Aitkin County. Families with children Pre-Kindergarten through grade 12 that are struggling with housing affordability may qualify for assistance. These funds can be used for past-due rent and move-in costs for affordable housing including deposit and first and last month's rent. If a family would like to apply for assistance they would call Aitkin County Health and Human Services' main office at 218-927-7200 and ask for Children's Intake. During this process they will be checking into the family's ability to maintain their housing sustainability after they receive the assistance. They will approve assistance requests on a case-by-case basis until funds are depleted. For more information on housing and rent assistance please call Lakes and Pines at 320-679-1800 option 4.

SUMMERTIME FUN

With the warmer weather and sunshine, the Mora Center friends decided to take their sensory play outside! Who knew what fun could be had and messes made with shaving cream, water and tiny little hands!?! While exploring the texture and smell of shaving cream, it was quickly decided that the playground equipment needed to experience the shaving cream fun too!

Throughout the next hours of sensory play, they covered the playground equipment with shaving cream, then decided to see what would happen if they added water. To their delight, it foamed up and turned into what appeared to be soap. This led to finding squirt bottles, wash clothes and towels. The playground is now sparkling clean! Pictured is Harper and Corbin having fun.



TEAM WORK

"Marie" (name changed) came to Lakes and Pines through a partnership with Mission 61 Housing, a faith-based, non-profit organization focusing on transitional housing for men, women and children in crisis. She had been homeless and found housing through Mission 61 but unfortunately didn't have the means to maintain the housing. With the assistance of her Peer Support person coordinated through Mission 61, she applied for assistance through Lakes and Pines. She was approved and accepted into the Family Homeless Prevention and Assistance Program (FHPAP) Fast-Track Prevention, which is designed to help prevent people from becoming homeless. While utilizing this program, she was referred to a Lakes and Pines THRIVE Coach. After meeting with Marie, her Coach soon recognized her need for a lot more supportive services than she was currently receiving. Her THRIVE Coach, along with the help of the team at Mission 61 and her Peer Support person, initiated more services. Marie ended up being diagnosed with dementia. Knowing Marie would need more dedicated care than she was currently receiving at the group home at Mission 61, a plan was put in place. A team which included her doctors, Isanti County, Mission 61, her Peer Support person and her THRIVE Coach worked together to get her placed in a long-term care facility where she is now getting the care she needs. If you have questions on housing needs, please call Community Services staff at 320-679-1800 option 4.



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.

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