



Our Executive Director, Denise Stewart, voluntarily gave up her front-page space for these important words from Lakes and Pines' long time Board member and Chairperson Brad Larson. We will miss you Brad!

As I near the end of my role as a Lakes and Pines Board member, I look back with fond memories of my time. But I also want to go back 60 years in history; in the last 60 years:

Human spaceflight took place

The Beatles took over as the British Invasion began on the Ed Sullivan Show

The Gulf of Tonkin Resolution - 1964, The Vietnam War

Woodstock in 1969

Martin Luther King Jr. was assassinated

JFK was elected president and then assassinated

The Civil Rights movement took place mainly in the 1950s and 1960s.

I feel that one thing that has not happened in the past 60 years is an end to poverty. There are people who are living in poverty today, the same as 60 years ago.

Organizations like Lakes and Pines were just in their infant stages. The need was there but the infrastructure was not in place. As the advent of the Community Action Agencies took shape and gained momentum, there was finally somewhere people could go for help. Not somewhere they would be shunned or demeaned, but somewhere they could feel heard, accepted and helped.

As these organizations grew, so did their offerings and their ability to help. What a significant change in our culture and the nation.

I have been so proud to be part of this life-changing organization these past ten years. I have never met a more dedicated group of employees. They care deeply about their customers and go to great lengths to help and guide them with the goal of self-reliance.

I would like to shout this from the rooftops but in rural Minnesota, that might not be feasible. I do, however, feel that getting the news out about Lakes and Pines is still important. I urge community members, former and current customers and any who will listen to tell your friends and neighbors about this great organization and its offerings.

Brad Larson



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.*

LAKES AND PINES' COMMUNITY PICNIC



What started out as a chilly, damp fall day quickly turned sunny and beautiful, then damp, then sunny... for the Lakes and Pines' First Annual Community Picnic held on September 14th at our Mora location. Our parking lot transformed into a playing field for kids (and some adults too) to enjoy face painting, a fishing booth and a duck pool game along with Plinko, Giant Jenga and Spin the Wheel. Everyone came out a winner with fun prizes given to all.



Area businesses and vendors joined forces with us to help inform community members about resources that are available right here in our communities. In recognition of September being Suicide Awareness Month, we participated in the "Chalk It Up" event, providing chalk for anyone who wanted to create a special message of hope for those whose lives ended by suicide. The creativity and kindness that came from these messages were truly inspiring. Pictured here are Deb and Taylor, Lakes and Pines' employees, creating an inspiring message.

Meanwhile, inside the Oakwood conference room, people relaxed and enjoyed a place to sit and visit while enjoying a delicious meal of hot dogs, potato salad, chips, cookies and cold drinks. Allan C., our Building Sustainability Director, (pictured to the right), did a great job grilling up the hot dogs for everyone.

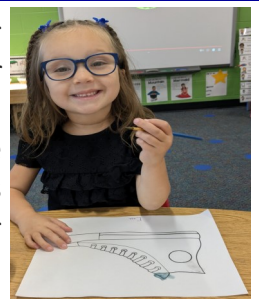


The silent auction items were on display for everyone to see and bid on. Door prizes were also given away. Congratulations to all our winners. Thank you to everyone who bid at the auction. A huge thank you to everyone, approximately 450 of you, who helped make our first Community Picnic a big success. Plans are already underway for next year; we hope to see you there.

PETE THE CAT



The Cambridge School Partnership class kicked off the school year with *Pete the Cat Rocking In My School Shoes*. Preschoolers Archer pictured on the left and Eeve on the right learned about all the different places Pete the Cat wore his school shoes. From the lunchroom to the library and many places in between. Pete's important message was wherever he went he was ready for anything in his fancy red shoes.



Preschoolers got to create their own dream "school shoes" with watercolors while talking about their favorite places to go in the Cambridge Primary School in their special school shoes. Throughout the week students could be heard singing, "I'm drawing in my school shoes" or even "I'm eating in my school shoes". Pete the Cat totally rocked it!



LAKES AND PINES 2024 ANNUAL AWARD RECIPIENTS



Lakes and Pines is honored to announce our 2024 Annual Award recipients; each of the following have displayed commitment to Lakes and Pines' Mission through their work, demonstrating dedication and compassion for the lower income individuals and families in our communities.

Allies in Action Award

Jenni Henry has been a valued landlord with Lakes and Pines for several years. She consistently treats customers with dignity and respect, going out of her way to place them in housing without judgment or discrimination, regardless of criminal backgrounds, difficult situations or prior evictions. Jenni is a firm believer in second chances, advocating that no one should judge a situation they haven't experienced and that everyone deserves a fair opportunity to be housed and safe.

Beyond providing housing, Jenni actively helps her tenants pursue independence by offering resources, guidance, support and even transportation when needed. She is always prepared with Lakes and Pines' literature, applications and the necessary county and agency documents, often using her own personal resources, such as her computer and printer, to assist customers in obtaining what they need.

Jenni has spent countless hours on phone calls and texts, offering emotional support and directing customers to the help they require. She maintains regular contact with Lakes and Pines and their coaches, providing updates on the tenants housed through Lakes and Pines. Over the years, Jenni has housed more than 30 Lakes and Pines customers. She frequently refers homeless individuals she encounters to Lakes and Pines and guides them through the process. Jenni is always willing to work with funding constraints, even waiting on funds or lowering her rent prices to ensure customers can secure or maintain their housing. The customers and tenants always have positive things to say about her and deeply appreciate her support.

Thank you, Jenni, for your unwavering support and partnership with Lakes and Pines. Jenni is pictured above in the middle with Denise Stewart, Executive Director, left, and Brad Larson, Board Chair, right.



Roger E. Corbin Award

Over the past nineteen years, Jennifer has worked to support the community and customers in various roles throughout her career at Lakes and Pines. She started her career with Community Action while working in Energy Assistance and later served as a Housing Advocate within the Lakes and Pines Community Service Department. Jennifer then transitioned to the role of Administrative Assistant in Community Services, followed by her position as the Emergency Services Program Manager. Currently, she holds the role of Community Services Department Director, where she works tirelessly to support the department and its staff. No matter what position Jennifer has held, she consistently finds ways to reduce barriers for customers. She has pushed back against partners, letting them know when their policies are ineffective. Her team members at Lakes and Pines rely on her for support and know she works diligently toward solutions when problems arise. Jennifer also educates others, both staff and community partners, on the needs of individuals living with low incomes. She takes the initiative to learn new things and build upon her knowledge. Jennifer is a graduate of the Community Action Leadership Institute (CALI) program and is a Certified Community Action Professional (CCAP).

Jamie VanHout is this year's Spirit of Community award winner for her unwavering commitment to individuals facing physical and mental health challenges, as well as those struggling to find safe and affordable housing.

Although Jamie is new to working with Lakes and Pines CAC, Inc., she is no stranger to housing developments. She observed the walls of the recently completed Bridgewell Apartments building in Cambridge, MN rise around her makeshift office, which was set up in the middle of the parking lot. Inside her office, the entire layout of the Bridgewell building was displayed on the wall, allowing staff a virtual floor plan tour before the building officially opened. This apartment complex is unique in that equal portions of the apartments are dedicated to low-income, income-based and Senior housing all under one roof.



Jamie employs a person-centered approach to housing, striving to offer program participants their choice of units whenever possible. She works directly with the Bridgewell community, providing guidance, support and a safe environment. Jamie frequently strikes up conversations with participants as they pass through the foyer, asking them what they believe is most important at Bridgewell. While speaking with Jamie it is very easy to recognize her deep passion for helping others.

Jamie often reaches out to Lakes and Pines for insight on what would benefit the community and how Bridgewell can better serve those facing housing barriers. There is no training that can instill the spirit to work with others or the compassion for those with housing needs; Jamie embodies these qualities naturally.

Jamie VanHout truly exemplifies the Spirit of Community. She is pictured above, middle, with Denise Stewart, Executive Director on the left and Brad Larson, Chair, to the right.



Brad Larson, pictured here with Executive Director Denise Stewart, has been a dedicated member of the Lakes and Pines Board of Directors for ten years, including six years as Chairperson. Throughout his tenure, Brad has been a driving force in positioning Lakes and Pines to attract and retain the professionals needed to achieve the Agency's mission, and has advocated for programming to assist those experiencing poverty. As the founder of the Fundraising Committee, Brad has played a crucial role in the beginning stages of strengthening the Agency's long-term focus on sustainability. His unwavering commitment to Lakes and Pines programming and the people they serve is evident in every decision he makes. Brad's passion for helping others extends beyond his professional contributions; he has been a strong supporter of staff, always positive, encouraging, engaging and fun to be around. Proactive in expanding his knowledge, Brad takes the initiative to attend yearly Community Action Conferences to better understand the resources and tools necessary to help families and individuals rise out of poverty. Known for his strong leadership and great sense of humor, Brad is a joy to work with. Outside of the Board, he shares his passion for winemaking, baking and sharing stories about his cat Gizmo. Lakes and Pines is forever grateful for Brad's leadership, dedication and the lasting impact he has made on our organization. From the bottom of our hearts, thank you Brad.

WORKING TOGETHER

At Lakes and Pines, safety for the customer is top priority. The following heartwarming story is a testament to the unwavering customer commitment Lakes and Pines' staff has for its customers.

A situation arose that required immediate attention—an elderly gentleman called Lakes and Pines truly believing his power had been cut off. Staff contacted the electric company and learned that his power was shut down for safety reasons after a storm. Without knowing the severity of the damage or the potential costs, it was unclear if Lakes and Pines was able to help at this point. In the process of trying to figure all this out, the elderly gentleman experienced a medical emergency and was hospitalized. His biggest fear was being discharged and returning to a home without electricity or water. It was obvious swift action was necessary.

Staff immediately contacted the Director of Community Services and requested funding for a hotel stay. The next step was connecting with a THRIVE coach to provide coaching assistance the gentleman wished to make use of. In addition, information and financial resources available to veterans was also offered to him.

Two days later, he called to share that he was home, with electricity, and did not require a hotel stay. He was extremely grateful for the quick assistance and resources he received, expressing his deepest appreciation, acknowledging that Lakes and Pines had made a big difference for him. This heartfelt gratitude is a clear indication of the positive impact Lakes and Pines can have.

A sincere thanks to all the dedicated staff at Lakes and Pines. The tireless efforts and unwavering commitment to the safety and well-being of the community are deeply appreciated and valued. It is this type of dedication that makes such a large impact in the community.

DRIVING PRIVILEGE

Driving is a privilege many of us take for granted. Typically, driver's ed classes are offered through high school and include behind-the-wheel lessons with an instructor. Unfortunately, not everyone has this privilege. "Abby" (not her real name) was one of the unfortunate ones. She was placed in the foster care system as a teen, causing her to change schools often and miss out on the opportunity to take driver's ed classes and get a driver's license.

Abby became a mother at a very young age. This can be a struggle in itself, but battling a drug addiction complicated her life even more and she eventually lost custody of her three precious boys. Now at her lowest point, Abby went through treatment, finally attaining a clean and sober life for herself.

Life was getting brighter for Abby; she was able to secure stable housing with the help of county assistance. However, one barrier still existed; she still didn't have a driver's license. Relying on friends and family for simple trips to the grocery store, the doctor's office and most importantly, scheduled visits with her boys weighed heavily on her. She had three failed attempts at taking the driving test. Lakes and Pines was able to secure funding to pay for six hours of behind-the-wheel training for her. With sweaty palms and butterflies in her stomach, she took her new skills to the testing location and passed.

This newfound freedom of driving enables her to attend more community events, get her own groceries and most importantly, see her boys more often.

RAISING AWARENESS THROUGH "CHALK IT UP"



September marked Suicide Prevention Awareness Month, an important time for the community to come together and address the often-taboo topic of mental health. This year, Lakes and Pines participated in the Chalk It Up Initiative from September 9th—12th, inviting everyone to express messages of hope and support through chalk drawings.

In partnership with the PICK’M Up Suicide Prevention Coalition, community members were encouraged to take part in this creative endeavor. Throughout the week, colorful messages filled the sidewalks and driveways, reminding us all of the power of hope and connection.

The community picnic held on September 14th provided a wonderful opportunity for everyone to get involved. Participants at the picnic helped decorate the Mora office sidewalks as well as our satellite locations.



Thank you to everyone who joined together to help spread awareness and hope during this meaningful month. Together, breaking the stigma surrounding mental health and supporting one another on this journey is making a huge difference. Pictured to the left is Maddie Lobdell showing off her creativity.



CERTIFIED COMMUNITY ACTION PROFESSIONALS



Recently, two Lakes and Pines Head Start staff members graduated from the Certified Community Action Professional (CCAP) program. It was a lot of long hours and hard work, but definitely worth it. Here is what Pam F., Manager of Early Childhood Development, pictured to the left, had to say:

Going through the CCAP process was very interesting. I learned much more about the history of CAP agencies, and how resilient they have been. It was great to explore the ethics and learn more about how other CAP agencies are meeting the mission. The trip to the National CCAP convention really opened my eyes to how many dedicated people are out there fighting poverty in America and how different each agency is in size, demographics, etc. I would recommend the CCAP process to anyone who wants to further their understanding of what it is all about.

To the right is Kelly E., Manager of Family and Community Engagement, proudly displaying her certificate of completion. Congratulations to you both.



BUILDING SUSTAINABILITY

This month is all about promoting energy efficiency and preparing for the cold season. The Building Sustainability Department is proud to be able to help people assess their home and its systems to provide a comfortable living space. Along with this assistance, education is also provided so that the energy savings and healthy habits can continue after the physical work is completed.

The Weatherization Program addresses the low-income community needs for air sealing and insulating of homes to help with cold and hot seasons. Resources are available to run diagnostics on the systems in the homes to see if any repair or replacement is necessary due to efficiency or health concerns. Another cost-saving measure is to retrofit old incandescent/CFL light bulbs with LED bulbs to lower electric bills, and look for other energy-saving opportunities to help with baseload costs. Upon completion, customers are left with a comfortable and healthy living space.

Lakes and Pines is dedicated to helping local communities and assisting people in the pursuit of their own self-reliance. Funding from federal, state and local sources is available to accomplish this mission. Weatherizing homes is an important tool utilized to help reach this mission. Auditors go out to homes and thoroughly evaluate the buildings and its systems, inside and out. That data is processed using specialized software to develop and implement a working strategy to address any weaknesses. Local contractors help with specialized equipment and work that needs to be done before Lakes and Pines' crews come in to complete the finishing tasks. Once completed, everything is quality-checked and reported, resulting in a newly weatherized home.

Homes with elderly, disabled and/or children residing in them take priority. In the 2023 program year, Lakes and Pines weatherized 95 households and completed 85 standalones. Lakes and Pines will continue to serve the local communities in this sense and looks forward to what the future holds. For more information on the weatherization program, call 320-679-1800 ext. 130

MOTHER'S CAMP

Nestled deep back in the woods near the St. Croix River, down miles of gravel roads, lies a beautiful and well-hidden camp. For the past 55 years, Mother's Camp, a camp for women aged 18-85, has offered women an opportunity to spend the week with other women. It's a great opportunity to connect, share, laugh, cry and engage in a safe and welcoming environment. Many women have never experienced this type of interaction. Mother's Camp keeps tuition affordable so anyone who wishes to attend is able to.

Lakes and Pines rarely misses an opportunity to have a presence at local outreach events. Recently, while attending a local food shelf outreach event, a volunteer mentioned Mother's Camp and suggested what a great opportunity to share information on the programs Lakes and Pines offers. Enough said—let's go.

The trek was made through the dust, dirt and gravel to share program information. 42 women were waiting to listen and learn about programs such as SNAP (Supplemental Nutrition Assistance Program), MNsure, Head Start, Diaper Bank, Energy Assistance, Emergency-Housing Assistance, tax preparation and Building Sustainability (weatherization). Time was spent answering questions, listening to individual stories and sharing information; even during lunch the questions, requests and conversations continued.

As a result of this outreach, Lakes and Pines was able to help five households apply for SNAP benefits, provide two callers with information about health insurance and three others were connected to weatherization staff. This is a perfect example of how important outreach is to the community.

MNSURE OPEN ENROLLEMENT

MNsire Open Enrollment runs from November 1, 2024-January 15, 2025 for 2025 Qualified Private Health Plans. However, MNsire enrollment is available year-round for the following:

- *People eligible for Minnesota Care and Medical Assistance
- *Special Enrollment (Loss of health coverage due to a qualifying life event for private health plans)
- *Members of a federally recognized American Indian Tribe

MNsire.org is where one can access benefits to lower the cost of health insurance, including tax credits and cost sharing reductions to lower out-of-pocket costs like deductibles and co-pays for qualified private health plans. It is usually much quicker to apply through MNsire.org for Medical Assistance than using a MNsire paper application submitted to the county.

Lakes and Pines has MNsire Certified Navigators to assist you with applying. Call (320) 679-1800 or (800) 832-6082 option 4 or email navigator@lakesandpines.org to schedule an appointment. Most appointments are completed over the telephone, by utilizing the MNsire Assister Portal. When you contact a MNsire Navigator you will be given a reference number to assign an Assister, which will ask you for permission for the Navigator to have access to your application. You can contact the Navigator and ask them to assist you over the phone. If you prefer in-person assistance please contact Lakes and Pines to request an appointment. If you have had MNsire and don't remember your log-in info, or are unsure if you have a MNsire account, call the MNsire call center (855) 366-7873, listen to the prompts to get to username and reset your password. A password reset is good for 24 hours.

To be covered by a Private Health Plan beginning January 1st you must be enrolled by Wednesday, December 18th. Plan Selections made between December 19th and January 15th will be for coverage starting February 1st, 2025.

This table shows Medical Assistance income guidelines effective now through June 30th, 2025, and for MinnesotaCare and tax credits for next year.

This table shows what financial help you could qualify for depending on household size and income.

People in household	Medical Assistance for adults over age 18* Monthly/Annual income no more than	Medical Assistance for children* Monthly/Annual income no more than <small>(Slightly higher income limits apply for infants under age 2)</small>	Medical Assistance for pregnant women* Monthly/Annual income no more than	MinnesotaCare Annual income no more than	Tax credits for 2025 private health plans** Annual income above
1	\$1,669 / \$20,029	\$3,451 / \$41,415	does not apply	\$30,120	\$30,120
2	\$2,265 / \$27,185	\$4,684 / \$56,210	\$4,735 / \$56,823	\$40,880	\$40,880
3	\$2,861 / \$34,340	\$5,917 / \$71,005	\$5,981 / \$71,779	\$51,640	\$51,640
4	\$3,458 / \$41,496	\$7,150 / \$85,800	\$7,228 / \$86,736	\$62,400	\$62,400
5	\$4,054 / \$48,651	\$8,382 / \$100,595	\$8,474 / \$101,692	\$73,160	\$73,160
6	\$4,650 / \$55,806	\$9,615 / \$115,390	\$9,720 / \$116,648	\$83,920	\$83,920
7	\$5,246 / \$62,962	\$10,848 / \$130,185	\$10,967 / \$131,605	\$94,680	\$94,680
8	\$5,843 / \$70,117	\$12,081 / \$144,980	\$12,213 / \$146,561	\$105,440	\$105,440
For each additional person add	\$596 / \$7,155	\$1,232 / \$14,795	\$1,246 / \$14,956	\$10,760	\$10,760

*The income limits for Medical Assistance are for coverage from July 1, 2024, through June 30, 2025. **Use the estimator tool at MNsire.org/shop-compare to get a quick estimate on your potential savings. *These income guidelines are approximate and for informational use only. You need to complete an application to determine your actual eligibility.*

VOLUNTEER INCOME TAX ASSISTANCE

Tax season is approaching rapidly, and while many may feel apprehensive about sorting through W-2 forms, there's a silver lining for those in our community: the Volunteer Income Tax Assistance (VITA) program. The VITA program offers free tax help to individuals earning up to \$64,000 a year, as well as senior citizens, people with disabilities and taxpayers for whom English is their second language.

Last year, our VITA volunteers were amazingly successful! With just 26 dedicated individuals, they brought in over \$1 million in refunds to the area. That's right—each hour spent volunteering translated into more than \$1,000 returned to the community. Talk about making an impact.

If you're wondering about joining this amazing team, here are a few reasons to become a VITA Volunteer:

****Free Training:** We offer in-person training combined with the comprehensive online training provided by the IRS, ensuring you have all the necessary tax law training and materials to thrive.

****Flexible Hours:** Whether you're a night owl or an early bird, the volunteer hours may be as flexible as you need them to be.

****Community Connections:** VITA sites are located throughout the area, giving you the chance to meet and network with other dedicated volunteers.

****Make a Difference, Virtually or In-Person:** Whether you prefer to help taxpayers face-to-face or online, there are opportunities for both.

****Help Where It's Needed Most:** We are expanding our mobile tax clinics. The mobile unit goes to assisted living housing and group homes, helping those individuals file their tax returns.

So, if you're ready to embark on a rewarding journey this tax season, contact the Community Service Department 320-679-1800 option 4 for more information. It's time to roll up those sleeves and dive into the world of tax preparation—who knows, you might just find it's a lot of fun! Join us and be a part of something great.

Lakes and Pines will be closed for the following Holidays:

Monday, November 11th—**Veteran's Day**

Thursday and Friday November 28th and 29th—**Thanksgiving**

Wednesday, December 25th—**Christmas**

Wednesday, January 1st, 2025—**New Years Day**

Monday, January 20th, 2025—**Martin Lutheran King Jr. 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. We offer a great benefits package, 13 paid holidays a year and a friendly work environment. Check back often as new opportunities arise frequently. Current open positions:

Early Head Start Assistant Classroom Teacher—Chisago location

Home-Based Educators

Heating Systems Technician

Child Care Partnership Teacher in Pine City

Weatherization Crew Workers





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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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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