

FYI

BOARD AND EMPLOYEE NEWSLETTER

July, August, September 2014

Carry Forward

As we closed out this last quarter, we closed the chapter on 49 years of service by Lakes and Pines and with our 50th Annual Board meeting began our fiftieth year of service. At a time like this it is not unusual to become nostalgic, look at past success stories and generally reflect on history.

Outside of the opening of a Lakes and Pines time capsule, the final quarter of our 49th year did not allow for a great deal of reflection. Events conspired to keep us all focused on the future. Although unpleasant, the events had what I believe to be a constructive result. One of our former Governors (who was a former actor, who was a former wrestler, who was a former Navy SEAL ...but not really) was famous for his line "I ain't got time to bleed". Although I cannot abide by the grammar I can certainly relate to the sentiment.

When engaged in battle as we are in this war on poverty, if you are taking time to look back, you divert your focus from the task at hand. When the stakes are life and death, any diversion from what lies ahead may lead to consequences more dire than those which have already been experienced.

As what is turning into a much longer than intended tenure at Lakes and Pines (I started in 1981 as a summer job between teaching contracts) I can relay countless success stories of people that have used Lakes and Pines services as a path to self-reliance. Many have become acquaintances and some have become friends. Countless have remarkable stories to tell and I can't help but sit in wonder as they relate the barriers that they have overcome and the challenges that they have faced, but my antenna really goes and my interest zeros in when they get to the part of the conversation that most of us consider the hum drum: when they start to brag about their children (and don't we all love to do that?). When most people are tuning out, I am tuning in. I cannot get enough of the stories of academic, social, athletic, and employment success. It is there that the real payoff begins. These are numbers we don't count as an Agency, but they are the true measure of our success. When we have ended or prevented in the first place, the cycle of poverty, we have done for the community what we were created to do.

So, as much as I like hearing about what we did for families, I live for stories of graduations, student councils, college enrollments, travel, and new jobs: I can't get enough. It lets me know we have done our part to open the full community to families and individuals who were headed down a path that would have only allowed them a small part. What happens with these families long after they have left our doors is what puts *action* in Community Action.

Mission Statement

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

Bob Benes

Executive Director



50th ANNUAL BOARD OF DIRECTOR'S MEETING

Lakes and Pines' 50th Annual Board Meeting, held on October 1st, 2014 was a huge success once again. Over 200 staff, Board Members, legislators and Agency supporters gathered at the newly built Braham Community Center for dinner catered by The Grant House out of Rush City, entertainment by Divas Through the Decades, an award's ceremony and some official business.

Throughout the evening a silent auction was held for the Power Action Leadership (PAL) fund. Lakes and Pines is grateful to the area businesses and individuals that generously donated many items. Bidders shopped items such as autographed sports memorabilia, artwork, local gift certificates and much more. Over \$1,600 was raised to support PAL.

During the formal Business Meeting, election of Board officers and the Executive Committee selection was handled, with a new Board Chair, Gene Anderson, being elected. Lakes and Pines' annual award winners were also introduced and recognized for their outstanding contributions to the community. Award winners included:

Spirit of Community Award: *Hinckley Pine-City Flames*

Hinckley Pine-City Flames has been a diligent supporter of Lakes and Pines Programs over the last several years, leaving no department untouched. They have made donations to Head Start, Energy Assistance, the Free Tax Preparation Program and Emergency Services, making a direct impact on services provided to low-income families and individuals throughout the service area.

Allies in Action Award: *Sandstone Federal Correctional Institution*

The Sandstone Federal Correctional Institution has partnered with Lakes and Pines' Transportation Program through their Occupational Education Program. The program participants repair donated vehicles free of charge and Lakes and Pines is able to provide a vehicle to families for transportation to work. The partnership leverages community resources in three major ways; Lakes and Pines is able to continue a program that otherwise would not be economically possible, the inmates develop a great sense of accomplishment to be able to contribute to the community while preparing for their future and local families overcome an obstacle in their pursuit of self-reliance.

Volunteer Award: *Roy & Laura Morris*

Roy and Laura Morris have been dedicated, willing volunteers throughout the Agency for 20-years. They have done everything from preparing this FYI for mailing to driving vehicles to the Sandstone Correctional Facility for repairs. They are always willing to lend a hand, no matter what the task and always do so with an enthusiastic smile and gratitude that they are willing to help. Lakes and Pines is fortunate to have such wonderful volunteers and we value every minute they donate!

Roger E. Corbin Award: *Denise Stewart*

Denise has demonstrated, over her career at Lakes and Pines, not only the highest level of commitment, but the highest level of performance as well. She shows compassion, respect and understanding to all in her position as the Administrative Assistant to the Executive Director. In the words of one of her nominators: "Overall, I believe Denise is a model employee for Lakes and Pines; she not only tries and does very well to make Lakes and Pines better, but she makes each employee around her a better person".



Parents as the 1st and most important teacher:

Over the past few weeks, Facebook has provided many interesting and fun pictures of children heading off to their first day of school. Most were of younger children in the early grades, probably because as parents we aren't always able to get the pictures of the elusive teens, but there is brightness in those pictures of eager children waiting to learn and explore new things. These pictures are much like a very young child who strikes out on their own to explore new surroundings, noises, toys, or a learning environment right in their home.

Having preschool age children left at home can make parents question their ability to teach at a level of professionalism, but really each parent is the child's first and most important teacher in their life. In Head Start, and virtually the entire Early Childhood field, it is a widely held belief that parents influence their children's lives every day; from the simplest of routines such as the bedtime routine to the more complex ideas of building with blocks, or solving a problem about a toy that might belong to someone else. Parents are teaching their children. As parents, we have a responsibility to our children to understand that we are important in their lives, that we are the ones that make the difference and that we are the ones who understand and love them like no other person can. We are their biggest supporters, cheerleaders, and comforters and we are their first teacher, the one who can instill the very principles within them that will help them succeed later on in life.

Located on the Lakes and Pines Head Start Facebook page is a wonderful video that shares with parents just how important they are to their children. The title is "My Parent My Teacher." Please visit the page and enjoy the video.

Parents are the most important teacher in a child's life, and each child needs their parents to believe that about themselves. It's a long ride into adulthood, but with you guiding your child, they are well on their way to a wonderful adventure.

More people are eligible for WIC than you may think...

WIC Serves...

- Pregnant, postpartum, and breastfeeding women
- Infants and children to age 5
- Many working families



WIC participants receive...

- Healthy foods like milk, cheese, cereal and eggs
- Breastfeeding promotion & support
- For infants who are partially or not breastfed may receive iron fortified formula
- Nutrition & health information
- Referrals to health and social services



For more information and for a clinic near you, call 1-800-WIC-4030

<http://www.health.state.mn.us/divs/fh/wic>

This institution is an equal opportunity provider and employer





October 1, 2014 was the official kick off to celebrate 50 years of Opportunity. Fifty years ago, Head Start became the premier model for providing the whole child an opportunity for success in school and in life. This model also believed that not only is the whole child important, but the whole family is essential in the success of children. Helping families identify their strengths, capitalize on good health and elevate each parent as the first and most important teacher in their child's life has been the key to helping lift families out of poverty. Since the summer of 1965, more than 31 million children have benefitted from Head Start's comprehensive services. They have become business women and men, professors, teachers, lawyers, mayors, members of Congress, athletes, foundation presidents, Grammy-winning musicians, poets, and parents.

The Head Start model has been duplicated in other programs with slight variations. With 50 years behind the model, it represents quality Early Childhood education that is recognized by many professionals. The quality standards that all Head Start programs know so well are now being seen in other Early Childhood programs as well. There is much to celebrate from this past 50 years.

As we move through this year, the National Head Start Association, along with Head Start programs around the country will participate in monthly celebrations to commemorate the accomplishments of Head Start through the years. This past September 17, 2014, programs were asked to show their support by wearing red, white and blue colors that day. Lakes and Pines' Head Start participated in this event, and below is a picture of one of the Family Child Care providers and the children in her care. Sturgeon Lake Clubhouse in Sturgeon Lake, MN has been a partner with Lakes and Pines' Head Start for over five years now. Owner, Tabitha Zimmer, has been a huge supporter of not only the Lakes and Pines Head Start program, but all families she serves.

As the year moves on, more events will be planned and families, staff and the communities will be invited to participate. We are hopeful that these events will keep Head Start and the quality it's provided families for these past 50 years in the forefront of our mind.

Happy 50th Head Start!





DIY WINTERIZING TIPS



Living up north in the land of ice and snow, it is always good to be a little proactive in the fight against the high cost of heating our homes and general maintenance that should be done to prevent hazards and mishaps. Like it or not, it is now time to get out and do a few of these things. Plus, the fresh air and outdoor activity will help with a good night's sleep - providing you don't overdo it and end up with some aches and pains (that sounds like another article down the road).

These tips are not rocket science (things you have probably heard before), but mentioned here once again as a reminder. Sometimes we remember these things after it is too late (see #1). So, here goes, and hopefully you will be able to use a few of these tips.

- #1. Rake up leaves in your yard before that first snow comes, put them in garbage bags and set near the foundation of your house. These will act as an extra layer of insulation to keep the warmth in and the cold out.
- #2. Repeat #1, only use that snow that will eventually come. Scoop it up against your foundation as another means of insulating your home.
- #3. Close up gaps under exterior doors with a rolled up rug or towel.
- #4. Make sure the lint vent on your dryer is cleaned out and that the door on it closes when not in use.
- #5. Check windows for leaking air or condensation. Apply weather-stripping, caulking or a window kit to seal up gaps.
- #6. Clean out gutters to help cut down on icy sidewalks from overflows.
- #7. Turn off all the outdoor water spigots to avoid freezing pipes.
- #8. Wrap pipes that may be susceptible to freezing with heat tape.
- #9. Change your furnace filters.
- #10. Check batteries in smoke and carbon monoxide detectors.
- #11. Pull out those extra rugs for bare floors, and blankets or throws for chairs and couches. Wrap up on those extra chilly nights.

Last of all, try to enjoy the serenity of the snow as it comes wafting down in a dreamy blanket (it's all a matter of perspective, right?)



Energy Assistance Program (EAP) 2014-2015

The 2014-2015 Energy Assistance Program officially opened October 1st and applications will be accepted through June 1st, 2015. We have been processing applications since the beginning of September. As of October 7th, we have processed 1,658 applications; 1,338 applications have been approved, 33 applications have been denied, and the rest are awaiting more information before eligibility can be determined.

Although the Energy Assistance Program is open and accepting applications, we don't typically receive funding for the program until sometime in November. Until funding is received, all applications are processed and program eligibility is determined. Households facing an energy emergency are referred to other organizations that may be able to help them. Once program funding is received, we will contact the households that were in an emergency when they applied, and verify whether they were able to resolve their emergency. The most common organizations that we refer households to are the Salvation Army Heat Share Program, County Human Services Departments, and local churches.



Energy Related Repair Program (ERR) 2014-2015

The Energy Related Repair (ERR) benefit is a Crisis benefit that addresses hazardous and life threatening situations, or cases where a home has no heat due to a malfunctioning or nonfunctioning heating system. If a household has qualified for Energy Assistance and is having furnace problems, we may be able to help. We work closely with Weatherization staff and local Furnace Technicians to repair or replace furnaces. As of October 7th, using carryover funds from last year, we have helped 31 households address their furnace emergencies.



East Central Energy (ECE) Caring Members

Caring Members is a program started by East Central Energy in 1993, and administered by Lakes and Pines on their behalf. Caring Members funds are provided through donations by ECE customers. East Central Energy matches funds donated, doubling the amount available to help families in need. The Caring Members Program allows us to help households with up to \$200 to resolve an energy crisis on their ECE account once every three years. Households do not have to qualify for Energy Assistance to receive Caring Members funds, but are responsible for a co-payment amount. Caring Members funds cannot be used until the co-payment has been made. During the 2013-2014 Energy Assistance Program (EAP) Year, \$14,973.08 of Caring Members funds were used to help 75 households resolve an energy crisis on their ECE account.



Reach Out For Warmth (ROFW)

The Reach Out For Warmth Program continues to be an important resource for households experiencing an energy related crisis. Up to \$400 in Reach Out For Warmth funds are available once per lifetime to qualifying households when other programs are not available. Because Energy Assistance Program (EAP) income guidelines were raised to 60% State Median Income (SMI) for the 2013-2014 EAP Year, the ROFW income guidelines were temporarily increased to 70% SMI for the 2013-2014 EAP Year. As of October 1st, ROFW guidelines have been lowered back down to 60% SMI.

The Reach Out For Warmth Program is funded solely through donations. During the 2013-2014 EAP Year, Hope Lutheran Church of Moose Lake donated \$2,513, private donors donated \$2,092.41, EAP staff raised \$557.50 through a Balloon-A-Gram Fundraiser with the Cambridge Medical Center, and \$10.71 was donated through Lake Country Power Capital Credits. We cannot say “Thank you!” enough to the organizations and people that have donated to this program. We encourage anyone who is interested in making a tax-deductible donation to contact the Energy/Housing Department for more details. During the 2013-2014 EAP Year, \$2,160.45 in Reach Out For Warmth funds were used to help households in need.

Adopt A Highway

During the summer of 2014, Lakes and Pines worked closely with the Minnesota Adopt A Highway Program to adopt seven sections of highway. We’ve adopted one section in each of the seven counties that we serve. As of October 18th, all seven sections have been cleaned up. We’re proud of all the staff members that have volunteered their time to show their commitment to the communities that we serve. We invite anyone interested in joining us for our Adopt A Highway picks to contact us for more information. We’ve got the safety vests if they’ve got the time!



Open Enrollment for MNsure is coming soon!

Open enrollment for coverage in 2015, begins November 15 and runs through February 15, 2015. Do you need health insurance? We have Certified Navigators on staff to assist you through the system or answer any questions you may have. Contact Lakes and Pines Community Services Department at, 1-800-832-6082, option 4. (Please note: if you are on Medicare and possibly eligible for Medical Assistance to cover some costs, you should contact your County Family Services Office and request the special population’s application.)

Lakes and Pines Community Action Council joins Minnesota Housing Approved Lender Network



Lakes and Pines Community Action Council was recently approved as a Minnesota Housing Fix Up lender and joined a network of more than 94 lenders statewide. As a Minnesota Housing partner, Lakes and Pines will help low-to moderate-income Minnesotans in Aitkin, Carlton, Chisago, Isanti, Kanabec, Mille Lacs and Pine counties improve their homes.

The Fix Up loan program provides affordable, fixed interest rate home improvement loans for repairs, remodeling projects and energy efficiency improvements. The program offers secured and unsecured loan options up to \$15,000.

Lakes and Pines was also awarded Targeted Home Improvement funds which will lower the interest rate on the Fix Up loan for applicants in eligible zip codes and whose household income is less than \$66,000.

For more information and the application packet visit: <http://www.lakesandpines.org> or contact Dana at Lakes and Pines at 800.832.6082 ext. 123.

Coordinated Referrals

Every so often, Lakes and Pines is asked to speak about our programs to various providers, community members and other audiences. Quite often, there is confusion around what we do, beyond the “bigger” programs of Energy Assistance and Head Start. So starting this summer, Lakes and Pines put a Coordinated Community Services Referral Sheet online that helps guide other service providers in making referrals to Lakes and Pines. This form asks some general questions about the individual’s or family’s situation and then guides the provider with information on where to send the information so that the individual or family can quickly be referred without having to call another number, or tell yet another person about their situation with no guarantee for help. This sheet goes beyond just Lakes and Pines; it encompasses providers for veterans,

domestic violence victims, food and emergency assistance. Please check this new tool out at: <http://www.lakesandpines.org/referral.html> or go to www.lakesandpines.org and click on the “Referral” icon. If you see something that needs to be updated for clarification, feel free to email us at lap@lakesandpines.org and reference the “Coordinated Community Services Referral Sheet”. *Please note: By making a referral there is NO guarantee of services; complete applications are requirements of many programs offered by service providers and the completion of this form is not a substitute for program applications. The goal of this sheet is to be a useful tool for service providers and the families and individuals in need.*

Financial Literacy Counseling



The Community Services Department offers a wide variety of services to the clients that we proudly serve. One of the many services offered is financial literacy and budgeting to help clients learn about ways to better manage their money. Budget counseling is mandatory for all emergency housing clients to complete.

We have been continually told by clients that because of the budget counseling, they are not only able to now pay their rent on their own, but they were excited to see that they had money left over at the end of the month. Through the counseling offered, they were able to write all their bills and monthly expenses down on paper and really look at

where their money was being spent. They began to make changes in their spending and implemented ways to start saving. At the end of a session with clients, we talk extensively about setting financial goals and they set a financial goal for themselves and we check in with them 30, 60 and 90 days thereafter. Most of the clients that we have had the pleasure of working with set a goal to create an “emergency fund” so that if perhaps the car breaks down, or rent is due, or other various bills arise and/or unexpected life events come, they will be financially ready to tackle the issue at hand.

Recently, a woman that was having a difficult time paying her rent was asking Lakes and Pines to pay the months that she thought she could not pay on her own. Sally (not her real name) is a single mother and reported that she has been living in the same town home for the past seven years and was finding that, more often than not, she was late on her rent payments. She explained that she just could not catch up. She also indicated that she is working two jobs, one full time and one part-time, and getting great benefits. She explained that her income recently increased and she could not figure out why she is still unable to pay her rent on time. Due to funding, we were not able to provide financial support for Sally. When we called her to inform her of this decision, her advocate offered other housing resources and budget counseling. She became very excited and was eager to make an appointment. Through attending this face-to-face budget counseling appointment, Sally was able to see exactly where her money was being spent, ways she could save and set financial goals for herself. She continually thanked Lakes and Pines for the service we were able to assist her with and cried saying;

“If it wasn’t for this service being offered, I would not have been able to feel as though I could get out of this financial rut that I have been in for so long. I now can do this on my own and it feels great!”



Improvements to MNsure Enrollment Assistance Referrals

Community Services MNsure navigators are working to make enrollment in MNsure more responsive to people’s needs. They met with Mille Lacs County MNsure staff, as well as certified application counselors from Mille Lacs Health Systems and Fairview Health Services of Princeton, navigators from other agencies and insurance brokers in order to improve MNsure referrals. This meeting allowed us all to put faces to the names of the people in Mille Lacs County involved in MNsure enrollment. It resulted in streamlining the enrollment process for people by encouraging personal, detailed referrals. For example, if a person likely eligible for Medical Assistance or Minnesota Care contacts the county or an insurance broker and requests help enrolling they will have navigators’ names and contact information available to connect them with someone who will help them enroll at no charge. If a MNsure navigator enrolls someone who is determined eligible for a Qualified Health Plan that person will be referred to an insurance broker who is qualified to help them select the health plan that is right for them. Similar meetings are being scheduled in other counties. For more information call the Community Services Department at 800-832-6082, option 4.

Complete Our Survey

**WIN A \$50
GAS CARD!**

WHAT WOULD MAKE OUR COMMUNITY STRONGER?

We need your help to build programs that can best help you and your community. By completing the survey, you will help us understand the needs of your community.

Please take a few minutes to complete the survey and to show our appreciation for your time, you can also enter to win a \$50 gas card.

Go to our website at www.lakesandpines.org
TODAY!



1700 Maple Avenue East—Mora, MN 55051 320.679.1800

WWW.LAKESANDPINES.ORG

CSD offers Assistance in Applying for SSI/SSDI



Lakes and Pines' Community Services Department has staff trained to help people apply for Social Security Disability and Supplemental Income.

One of our successful applicants is a cancer patient in our service area, diagnosed with Stage III lung cancer. He has been driving to treatment approximately an hour from his home every week day. He was living with no income, driving back and forth for treatment on a medical transportation stipend of \$60 per month. His bills were piling up, adding to his already overwhelming stress and taking his focus from his recovery. The applicant is not physically capable of maintaining employment due to the illness and the treatments. A Community Services Advocate was able to help him get Social Security benefits due to a Compassionate Allowance. He received a month's back pay and will receive a monthly check. He was able to get his electric bill caught up with the funding.

There are two main focuses of the Social Security application assistance programs at Lakes and Pines. The first is to help people who are homeless and have mental illness issues, and the second is SSI/SSDI application assistance for people who are receiving specific state assistance.

Please contact the Community Services Department at 1-800-832-6082, option 4, for more information.

Tax Program "Garage Sale" was a BIG Success!



On Friday, July 11, 2014, we had an opportunity to purchase a "tri-wall" of clothing from Minnesota Surplus Services to be used for a garage sale fundraiser. It was a spur of the moment opportunity and we had no idea what a "tri-wall" was.

A "tri-wall" is a bin of items that have either been "lost" or "left" at the airport. The bin was triple the thickness of cardboard and was the size of a pallet and about four to five feet tall, filled with an interesting array of items.

After sorting and pricing all the items with volunteer help, we offered Lakes and Pines' employees "first dibs" on shopping. We planned on selling the rest of the items in an on-line garage sale. Included in the sale were a lot of name brand, high end clothing, shoes and coats. Most of the items were either new or just like new. There were many "treasures" purchased by employees; so many, in fact, that we did not do the on-line sale and donated the remaining items to the One More Time thrift store in Mora.

We raised a grand total of \$493.00 for our VITA tax program!

Thank you to the Lakes and Pines staff and volunteers who participated and made this a successful fundraiser!



“Thank you” from a Community Services Department Client

I cannot say enough “thank yous” to Lakes and Pines for helping me pay my rent over the last few months. Without any help, I would have been evicted and my two young daughters and I would not have had anywhere to go and we would have ended up in a shelter. Lakes and Pines helped me get back on my feet and back on budget so I was able to stay in the home I have lived in for the last six years. Without any assistance, I don’t know where I would be right now. Everyone in the Lakes and Pines assistance programs deserve a HUGE “THANK YOU”!

Sincerely,

Jessica



Lakes and Pines 11th Annual Landlord Seminar

Lakes and Pines’ Community Services Department held its annual Landlord Seminar on September 26, 2014 at Lakes and Pines main office with nearly forty area landlords, property managers, and service providers in attendance. Each year there are different presenters that speak about a variety of topics from landlord/tenant rights, renting to individuals with mental health disorders, renting to ex-offenders, public health nuisances, etc. Presenters at this year’s Landlord Seminar included Emily Baxter, attorney from the *Robina Institute of Criminal Law and Criminal Justice*, who presented on renting to individuals with a criminal past, and Robyn Frederick, ACE Detection Specialist from *Guardian Pest Solutions, Inc.*, whom presented training on bed bugs along with a bed bug canine demonstration. This was Lakes and Pines’ 11th Landlord Seminar, which is usually held in September.

To find out more about the next Landlord Seminar, contact Chassidy L. in the Community Services Department at 320-679-1800, extension 163.



Rental Tips for Former Felons

The Minnesota Homeless Coalition Conference was held in September of this year. One breakout group focused on struggles and tips for former felons. Below are some ideas and resources.

- *Don’t ask if landlords are “felon friendly”.*
- *Ask in person about felonies and background checks, instead of over the phone.*
- *When on the phone ask their “rental criteria”.*
- *Do tell your story to the landlord, be brief and let them know what your offenses are, and then explain how you corrected them and what you are doing to change.*
- *Only pay application fees when you are 100% sure of what they are looking for. This is a tip for both former felons and anyone looking for housing in general.*
- *Informational resources www.matsh.org and www.housinglink.org/mnevictprocess*

HousingLink is also revamping their search process. In the next couple of months it will change and you will be able to search all the criteria you are looking for in an apartment/house/townhouse etc. There will also be a new feature called “H-Alert”. This will allow you to post what you are looking for and if something is listed, they will immediately send you an email.

SOAR & Children with Disabilities

Raising children can be an amazing experience . . . and incredibly difficult at times. Imagine what it would be like to raise a child who has disabilities. The joy is just as awesome and the difficulties multiplied times ten. There is no escaping. We all have rent or mortgages to pay, utility companies need to be paid, the high cost of gas to go to medical appointments or employment can put a dent in the budget; diapers, food – you get it, right? For families who are unable or are limited in their ability to work because of the high demand of their disabled child, keeping a roof over their head is nearly impossible.

We recently had the opportunity to assist a young mother and her disabled child apply for Supplemental Security Income (SSI). Together we navigated the complicated application process, and sent in massive amounts of documentation that would enable the Social Security Administration (SSA) to make a decision about eligibility. Approximately six months later, we were notified her application was approved and she began receiving SSI benefits in September. These benefits, as you can imagine, allows this mother the ability to provide for her child and removes just a little bit of the stress that is a part of their everyday lives.

We are able to provide this service to clients receiving MFIP cash assistance in our seven county service area through a Minnesota Department of Human Services Contract for SSI/SSDI Outreach, Access and Recovery program (SOAR).



Minnesota Coalition for the Homeless

Connections: Housing, Income Stability & Mental Health

The Annual Homeless Conference was held in Rochester, MN, at the Mayo Civic Center September 15-16th this year. This past April, we received an email requesting presenters for the event’s break-out training sessions. The Community Services Department was chosen to present on “Money Habitudes”.

The session was well attended with between 30-35 people. A power point was presented and then everyone took out their deck of cards to play the game Money Habitudes. When they had all their cards separated and figured out their strong habitudes, we had a great discussion about the differences and interpretation of the different habitudes and how your habitudes change with age and responsibility.



One gentleman in the class had three very strong habitudes. He thought it was just “scary”! Quite a few of the folks in the session showed interest in adding this fun and thought-provoking piece of education, into their financial literacy curriculum.

All in all, they were a great bunch and I think we all learned some new things that day. The session ended with a participant saying: “A smart man once said “Mo money, Mo problems” (Notorious B.I.G.) Do you believe this?” The class and I laughed, as I answered “Yes I do!”

Transitional Housing Program Success Story



One year ago Lakes and Pines met a strong, hardworking and driven woman. When we first spoke with her on October 2nd, 2013, she was homeless and staying with different friends every night. She had been released three weeks earlier from a mental health facility in Brainerd. She did not have a car or a license. She was civilly committed to Pine County. She had a felony theft charge and poor credit. She was living off her Social Security income of \$580.00 a month, which she receives for her physical and mental disabilities. She was looking for a place to rent but nothing was affordable for her.

From October 2nd until October 24th she walked from Mora to Grasston to Braham to Henriette and to Pine City looking for affordable housing and a landlord that would take her with her background. She was very determined to find affordable housing and called daily. She applied for a Section 8 voucher, but unfortunately, there is over a two year waiting list.

Finally, on October 24th she called and had found an apartment up north. The Advocate inspected it the next day. Her rent was very cheap; \$350 a month, which was affordable. The new landlord did not require a background check and she was able to move in the next day.

She fixed up her apartment, painted it and made it a home. She took public transportation to comply with all county requirements of the commitment and also attended every meeting her probation officer required. Since moving into her own housing, her income from Social Security went up to \$802.00 a month.

She and the Advocate met monthly over the last year. Her goals included getting her license, getting her credit score up, budgeting and going back to school for her GED and then onto cosmetology school. Some of the goals she accomplished were; setting up a driver's test and passing, paying for insurance for six months (even though she did not have a car) and finally receiving her license in the mail in June. She is no longer civilly committed. She completed budgeting every month. She received all her credit reports and started rebuilding her credit with the assistance of a free attorney she sought out at the courthouse. She has gathered all the information needed to start her GED.

Since exiting out of the Transitional Housing Program, she has bought a car that is affordable. She is working on getting closer to her family. She had hopes of getting into income based housing, however, with her background and credit, she does not qualify. She continues to fill out several applications daily and call any place with an opening. She has been turned down numerous times and is hoping to change that, by getting her record expunged. She continues to persevere and not let anything get in her way. We are very proud of her and are honored that we were able to watch her accomplish so much over the last year, despite the hurdles and struggles she continually has to overcome.



Fire Safety Tips

As the air turns cooler and leaves drop from the trees, it's important to keep safety in mind when getting ready for the next season. With proper precautions and safety awareness, you can avoid some of the dangers that come with the season.



October is National Fire Prevention Month. According to the National Fire Protection Association (NFPA), in 2011 heating equipment was involved in an estimated 53,600 reported U.S. home structure fires, with associated losses of 400 civilian deaths, 1,520 civilian injuries, and \$893 million in direct property damage. These fires accounted for 14% of all reported home fires. Is your family prepared for a fire emergency? Do you have a home fire escape plan? Have you changed smoke-alarm batteries within the last year?

Keep these tips in mind during the autumn season to keep you and your family safe.

Service Your Furnace and Fireplace

Before the cold winter weather sets in, call your heating and cooling company to service your furnace. A specialist should inspect the furnace to make sure everything is in working order and that there are no leaks. Likewise, use caution when using fireplaces such as using a screen to keep sparks from flying out. Also, never leave a burning fire unattended and make sure a fire in a fireplace is completely out before going to bed.

Use Caution with Space Heaters

It is essential that you read the instructions on the space heater unit before you use it. If your space heater requires venting, make sure you have vented it to the outdoors. Never use your stove or oven to heat your home; only use space heaters that are approved for this purpose. Always allow at least three feet of empty area around space heaters and ensure that things that can burn such as upholstered furniture, clothing, mattress, or bedding does not come in contact with the space heater.

Exercise Candle Caution

Candles are a great way to give a room that warm glow, but they can also cause fires. Never leave a burning candle unattended. Blow out candles when you leave a room. Keep candles up high out of the reach of children. Make sure candles are placed on a stable piece of furniture in sturdy holders that won't tip over. Place candles away from spots where they could be knocked over by children or pets. Lastly, extinguish all candles before going to sleep.

Change Smoke Alarm Batteries

One way to easily remember to change the batteries in your smoke alarm and carbon monoxide detectors is to do it when you change your clocks back when Daylight Savings Time ends. Be sure to check the alarms with the new batteries installed. Check and replace any home fire extinguishers that have expired.

Keep safety on your mind during this beautiful fall season. With a little bit of precaution and fore thinking, many tragic situations involving fires can be avoided.





stands for "FOR YOUR INFORMATION." It is a quarterly newsletter provided to the area's seven county officials 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.

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