



### *Big Deal*

On October 1st Lakes and Pines held its 51st Annual Board meeting commemorating 50 years of service to Aitkin, Carlton, Chisago, Kanabec, Isanti, Mille Lacs and Pine counties. Doing a quick bit of math in my head, this is the 32nd I have attended. Lest you think I subject myself to undue misery, this annual meeting has become somewhat of a community event. I know that many of you reading this newsletter were in attendance and can attest to the fact that although it is for all intents and purposes a real Board meeting where some very important tasks are accomplished, it has become somewhat more.

It is an opportunity for the Agency to interact with the community, thank its members for the outstanding support Lakes and Pines receives during the year and recognize special staff, partners and community members. It is a chance for Lakes and Pines to share its accomplishments and challenges and build stronger connections within the community.

What makes this a big deal is not the over two hundred people who attend nor the amount of planning and preparation, which is considerable, or even the fact that Board Officers are elected, the Executive Committee appointed and depositories selected. What makes this a big deal is the diversity of the attendees and the opportunity for Lakes and Pines to connect with the community it serves in a way not provided on a daily basis. The face to face interaction with elected officials, partners, staff and community members allows Lakes and Pines to connect in a way written reports, surveys, census data and individual meetings cannot approximate.

Thank you to all who attended and to those who put so much into its planning and execution.

*Bob Benes*  
Executive Director

**Lakes & Pines CAC, Inc.**

*Mission Statement*

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

**Partnering to End Poverty**

## North Branch Site

Head Start started out the 2015-2016 Program Year in our North Branch office after a move from the Braham Cluster site. The North Branch office will house Lakes and Pines' Early Childhood and Community Services staff; this dual occupancy has been created in an effort to offer a more diverse array of localized services for the community.



*Pictured at right from left to right:*

*Melissa Larabee, Jennifer VandeVord, Julie Keocher-Weiner, Barb Brandt, JoAnne Steigerwald, Patricia Murray, Tiffany Sullivan, Cheryl Peterson, Janelle Payment, Lisa Lundgren and Jodi Strike-Brehm*



## Introducing the Senior Services Program Coordinator!

Hello! My name is Valerie and I am the new Senior Services Program Coordinator. I am responsible for the recruitment, training, and overall supervision of program volunteers and for conducting outreach on the various programs offered by Lakes and Pines, including chore services and home modification for seniors.



I have extensive nonprofit volunteer recruitment and management experience. The most relevant being my position as volunteer coordinator with Retired and Senior Volunteer Program (RSVP) in which I created and coordinated inter-generational activities for Habitat for Humanity events, as well as in-service activities at schools, senior dining sites and public libraries.

I am very excited to launch this new project in the Lakes and Pines service area. I have seen firsthand with my own family the frustration and anxiety resulting from seniors trying to enlist the help that they need to remain in their own homes for as long as necessary and the resignation that results when the resources just haven't been available. I am proud to play a part in bringing those services to the senior population in the Lakes and Pines service area.

Please contact me at 1-800-832-6082, ext. 171 or via email at [valerieb@lakesandpines.org](mailto:valerieb@lakesandpines.org) if you know of someone that could benefit from chore services, would like to volunteer or if you have questions.

## Energy Assistance Program (EAP) 2015-2016

The 2015-2016 Energy Assistance Program officially opened October 1st and applications are being accepted through May 30th, 2016. As of October 8th, 2,716 applications have been processed, 2,154 have been approved, 47 have been denied, and many are awaiting more information before eligibility can be determined.

Although the Energy Assistance Program is open and accepting applications, funding isn't typically received 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, households that were in an emergency when they applied will be contacted to verify whether or not they were able to resolve their emergency. The most common organizations that households are referred to are the Salvation Army Heat Share Program, County Human Services Departments and local churches.

Lakes and Pines is also excited to announce that Energy Assistance staff have embraced and excelled at going "paperless" this season. Energy Assistance applications and paperwork are being scanned into our electronic filing system and processed from there. This change has resulted in less time retrieving files and has made the Certifying process easier and more efficient.



## On-going Rental Assistance WORKS!



Over the past year, Lakes and Pines has had the opportunity to work with a gentleman who was homeless and needed to apply for Social Security Disability because of Severe Persistent Mental Illness (SPMI).

The process for applying for disability can take time and the paperwork necessary to complete an application can be tedious. During that time, he was not capable of working enough hours to maintain his housing or support himself. Lakes and Pines was able to provide funding for housing while he worked with mental health professionals to treat his illness. After a year of treatment and therapy, he is able to work and support himself. He no longer has a need for applying for Social Security Disability and is about to exit the ongoing rental assistance program. Without programs such as this (which is funded through the Department of Housing and Urban Development), he would have remained homeless and not been able to treat his mental illness. Programs like these work!

Please contact Community Services at 1-800-832-6082, Option 4, if you know of someone that could also benefit from this type of service.

## Kohl's Cares, and It Shows!

Lakes and Pines' Head Start Program has been privileged to have several community supporters who share our passion to reach families of children in poverty. The resources, time, and hard work given by volunteers are a priceless addition to the work that we do every day.

Kohl's Cares has been a big part of our service to children and families over the last few years. Kohl's Department Store in Cambridge has generously donated stuffed animals and beautiful books that Lakes and Pines has been able to distribute to children throughout our service area, which has expanded the personal library of each family, and has also given the opportunity to have a brand new book or stuffed animal that would have been difficult or impossible for the family to attain without Kohl's generosity.

Research proves that children who have access to books in the home have higher literacy levels. These beautifully illustrated books provide endless opportunities for care givers and children to read together, bond over the shared stories and pictures, and help the child to establish likes and dislikes in reading material and story lines. Also, stuffed animals provide a great opportunity for dramatic play, social emotional development through cuddling and "caring" for the animal, as well as the security of having a snuggly object that belongs to that child.

The latest donation from Kohl's on September 15th numbered 335 books, which, in addition to the previous donations this summer, will ensure that every child who enters the program this year will get a book or stuffed animal from Kohl's.



## Reach Out For Warmth

The Reach Out For Warmth (ROFW) 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. To qualify for ROFW, a household's income must fall below 60% State Median Income. If a household has already used all of their Energy Assistance Program (EAP) funds, they have to have some kind of recent, unexpected, life-changing event to qualify.



The Reach Out For Warmth Program is funded solely through donations. During the 2014-2015 EAP Year, Hope Lutheran Church of Moose Lake donated \$2,450, EAP staff raised \$556 through a Balloon-A-Gram Fundraiser with the Cambridge Medical Center, \$1000 was donated by the Hinckley-Pine City Flames Snowmobile Club and several personal donations were received by community members. Recipients cannot say "Thank you!" enough to the organizations and people that have donated to this program. Anyone who is interested in making a donation is encouraged to contact the Energy/Housing Department for more details. During the 2014-2015 EAP Year, \$5,507.31 in Reach Out For Warmth funds were used to help households in need. There are currently funds available in the ROFW Fund to address emergencies for qualifying households when other funds are not available.

## Fare For All

According to the 2015 Community Needs Assessment, food is a primary need in the Lakes and Pines service area. Lakes and Pines staff partnered with Seven County Senior Federation and Trio Community Center to bring Fare For All back to Mora. Fare For All is a state-wide community supported food purchasing organization that is open to everyone; regardless of income or residency. Fare For All purchases quality, nutritious fruit, vegetables and meat in bulk and passes the savings, up to 40% off grocery store prices to customers. Fare For All in Mora started in May, with a few people from each organization trying a test order. By July, over 200 households were participating each month.

One young family shared their story; both parents were working but one had to have minor surgery and wouldn't have a paycheck for a couple weeks. An infection set-in and that turned into missing four paychecks, instead of two. They hadn't planned for that. Their income was too high to be eligible for SNAP (Supplemental Nutrition Assistance Program) or rent assistance. They purchased a couple packages of food from Fare For All, which got them through the end of the month. They continue to purchase Fare For All each month because it frees up money for other needs and they want to do their part to make sure Fare For All continues to be available for everyone in the community.

Fare For All is also available in North Branch (Chisago County) and Onamia (Mille Lacs County). Check out <http://fareforall.org/> for more information or contact the Community Services Department at 1-800-832-6082, option 4, if you are interested in purchasing or starting Fare For All in your community. It's easy and encourages people to eat healthy and save money!



## Greater Twin Cities United Way



In 2012 Lakes and Pines' Early Childhood and Family Development (ECFD) Department received a grant from the Greater Twin Cities United Way to serve families in a home-based setting with children from ages birth to three in Chisago and Isanti counties. The grant was applied for because the zero-to-three Head Start Program's waiting list for those counties indicated the need to increase services. In June of 2012, home visits began for six families. Cheryl Peterson was assigned to the caseload. As a 20+ year employee of Lakes and Pines, Cheryl quickly and effectively got the program going. The home visiting mirrored zero-to-three Head Start services with a one and a half hour weekly home visit, bi-weekly socialization opportunities, and special attention given to the parent/child relationship. Cheryl worked on a variety of things with families including physical and dental health, nutrition, child development, and family goals.

The grant was originally for three years (Jan. 2012-Jan. 2015). Due to frugal budgeting, the grant was able to be extended through June of 2015 and again to August of 2015. During the 39 months of the program, 12 families were served. Nine of those families stayed in the program through their third birthday and were able to transition to the Head Start three-to-five program or to a local preschool option. Many of those families might not have received any services due to being slightly over income for Head Start or being on the waiting list.

There were several success stories that came out of the program; two of which have been mentioned in previous FYIs. Lakes and Pines ECFD Department would like to thank the Greater Twin Cities United Way for the opportunity to serve a greater number of families in Chisago and Isanti Counties for the past three years. We would also like to recognize Cheryl Peterson for her excellent work in making the program a success!

## 51st Annual Board of Directors Meeting

Lakes and Pines' 51st Annual Board Meeting, held on October 1st, 2015 was a huge success once again. Over 200 staff, Board Members, legislators and Agency supporters gathered at the Braham Community Center for dinner catered by American Janes of Cambridge, entertainment by the very talented East Central Minnesota Chorale, 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 \$1,900 was raised to support PAL.

During the formal business meeting, the Board recognized some community and staff members for their outstanding contributions to low-income families.

Lakes and Pines was proud to recognize Luann Gutzkow and Donna Kuhlmeier for their 25-years of service to the Agency. Luann works with the Energy Assistance Program, helping families and individuals through everything from the application process to finding solutions for those facing a crisis. Donna has been a highly respected leader in the Early Childhood and Family Development Department, implementing programming and positively influencing Head Start families during her tenure with the Agency. Their dedication and contributions are invaluable to Lakes and Pines meeting our Mission.

Lakes and Pines recognized Beth VanderPlaats for her dedication to low-income families and individuals through the Spirit of Community Award. Beth's dedication to the organization of the Mille Lacs County Operation Community Connect has been instrumental to the success of the event. The event is held each October and helps connect families in need to resources that help them become more self-sufficient moving forward.

This year's Allies in Action Award was presented to the Minnesota Housing Partnership, a longtime partner of Community Action and Lakes and Pines. Their work this year helped to produce the first ever East Central Minnesota Regional Housing Study, bringing attention to the need for an increase and improvement to housing resources in the area. Their support of this project was vital to its success and their dedication has helped to expand the capacity of the region in addressing housing issues.

Roberta Folkestad, Board Member and volunteer, was awarded the Volunteer of the Year Award. Roberta is dedicated to the Mission of the Agency; she volunteers doing everything from tax clinics to Poverty Simulations. Her cheerful, positive demeanor makes her one of those volunteers everyone enjoys working with. Lakes and Pines is fortunate to have such a compassionate Board Member and volunteer in Roberta.

This year's Roger E. Corbin Award went to Keith Lusk. Keith has been the Energy Assistance Program Operations Coordinator for the last two years. Keith's leadership inspires those around him to perform at their very best. His dedication to the Mission and those served by the Program is evident on a daily basis through his positive attitude and the respectful way he treats everyone he interacts with, from staff and clients to vendors. Lakes and Pines is proud of Keith's achievement and honored that he is part of the Lakes and Pines team, committed to the Mission and Promise of Community Action.

## Energy Related Repair Program (ERR) 2015-2016

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, this program may be able to help. Energy Assistance Program staff work closely with Weatherization staff and local furnace technicians to repair or replace furnaces. As of October 8th, using startup funds from last year's program, there are 33 households in the process of being helped to address their furnace emergencies.



## New Offices and Improved Services!

Lakes and Pines is establishing offices in North Branch and Moose Lake, plus a one-day a week satellite office in Aitkin to better serve area communities. The North Branch office at 39555 Flink Avenue and Moose Lake office at 316 Elm Street will be open for business on October 19, 2015. Additionally, advocates will be available at each of these sites, as well as the Mora office to coordinate services for families and individuals that are facing multiple obstacles on their path to self-sufficiency. Program Support Specialists at all Lakes and Pines offices will complete the intake process for any Lakes and Pines service and accept Energy Assistance Program applications.

Lakes and Pines recognizes that each household's situation is unique. Everyone has different strengths to build on and different challenges to be addressed. It can be discouraging for someone who needs services from different agencies, providers and programs, to go from building to building, office to office, person to person and explain their situation and challenges multiple times.

Some service models focus on one challenge or issue rather than providing a comprehensive bundled package of services. Lakes and Pines' goal is to help minimize the stress this causes by having program participants work with advocates to efficiently coordinate all available services to address all their needs.



This process will build on a combination of family input and staff expertise, establishing an on-going relationship between the family and advocate. It may also involve coordination with service providers outside of Lakes and Pines. The individuals and families will set achievable goals with the guidance of their advocate, who will advocate for all services they believe the family to be eligible for, navigating the service systems to access the services they need.

By building on the individuals' strengths and providing services to meet multiple challenges and on-going ever expanding goals, individuals and families will have a better opportunity to achieve self-sufficiency.

## Celebrate Success!

Recently at the Head Start Policy Council meeting, one of the parents mentioned a success story from her years of being in Head Start. There is a dentist in her area who does not accept the insurance that her family is on, but because of our partnership through Head Start with the dentist, she is able to bring her child to that clinic. Even now that he has aged out of the program, the dentist is still willing to serve him. Without this option for her child, she would need to travel two hours or more away from her home just to find someone who will accept her insurance. Dental access is a barrier for many families. The partnerships that have been formed with the local dentists have had an impact on families for now and for years to come.

## ECE Caring Members



Caring Members is a program started by East Central Energy (ECE) 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 provides help to households with up to \$200 to resolve an energy crisis on their ECE account once every three years. Households do not have to meet minimum income requirements or qualify for Energy Assistance to be eligible for 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 2014-2015 Energy Assistance Program Year, \$11,243.86 of Caring Members funds were used to help sixty-one households resolve an energy crisis on their ECE account. Funds were expended for Caring Members in June of this year, but ECE has indicated new funding will arrive soon.

## Is Housing An Issue Around Here?

When you ask people in this region what they love most about the area they most likely will tell you the way of life. The ability to engage in outdoor activities such as boating, fishing, biking, snowmobiling, camping and hunting is why they love it here. If you go one step further and ask them how they feel about the housing situation, they will likely tell you an anecdotal story of someone they know who is struggling with housing. Lakes and Pines, along with several community partners set out to discuss this issue these past few months: to pinpoint what area of housing needs to be addressed first.



*Do we need more senior housing?*

*Do we need more affordable rental units?*

*Do we need rental units that come with additional services, like supportive services and engagement activities?*

*Do we need a conglomerate of housing options – units that will house seniors, working families and disabled populations?*

*How do we attract private developers to the region to develop our empty lots?*

Many of these questions were asked in a survey distributed electronically with the help of Minnesota Housing Partnership and several community partners, and at the Community Housing Forum held on September 17th at Lakes and Pines' office in Mora. Over 130 people responded to the survey and 25 people participated in the Forum that helped guide the region's look at housing.

On October 6th, the region hosted a Community Housing Dialogue which brought in funders from the private sector as well as the state and federal government to talk about the funding opportunities available to address the region's biggest housing deficits. Over 85 people participated and developed a preliminary plan for the region to begin working on housing. Stay tuned for additional information by subscribing to this newsletter and liking Lakes and Pines on Facebook!



# MNsure Open Enrollment Schedule

MNsure Open Enrollment starts November 1, 2015 and will end on January 31, 2016.

## IMPORTANT DATES TO REMEMBER:

- **November 1, 2015:** Open Enrollment starts — first day you can enroll in a 2016 insurance plan through MNsure. Coverage can start as soon as January 1, 2016.
- **December 15, 2015:** Last day to enroll in or change plans for new coverage to start January 1, 2016.
- **January 1, 2016:** 2016 coverage starts for those who enroll or change plans by December 15.
- **January 15, 2016:** Last day to enroll in or change plans for new coverage to start February 1, 2016.
- **January 31, 2016:** 2016 Open Enrollment ends. Enrollments or changes between January 16 and January 31 take effect March 1, 2016.

While there are some exceptions, most people who don't enroll in a 2016 health insurance plan by January 31, 2016, can't enroll through MNsure in a health insurance plan for 2016 unless they qualify for a Special Enrollment Period. One exception to this is Minnesota residents eligible for Medical Assistance or MinnesotaCare may enroll anytime throughout the year.

Lakes and Pines will be partnering with Sjoberg-Holmstrom LLC, the area's MNsure Broker Enrollment Center, to provide enrollment sites for residents of surrounding communities. Face-to-face assistance from MNsure certified brokers and navigators will be available at the sites and dates listed below. Appointments will be appreciated, but walk-ins will be welcome too.

### November 2015

Mon	Tue	Wed	Thu	Fri
2   Cloquet Library	3   Cloquet Library	4   Cambridge-Isanti County Family Services	5	6
9   Aitkin Library	10   McGregor Library	11   Closed	12	13
16	17   Isle Library	18	19   Lakes and Pines Mora	20
23	24   Lakes and Pines Moose Lake, North Branch	25	26   Closed	27   Closed

### December 2015

Mon	Tue	Wed	Thu	Fri
	1   Pine City Library	2   Cambridge-Isanti County Family Services	3	4
7   Princeton Library	8   Princeton Library	9	10   Lakes and Pines Mora	11
14   North Branch Library	15   North Branch Library	16   Community and Veterans Services, Milaca	17	18
21   Cambridge Library	22   Cambridge Library	23	24	25   Closed
28	29   Lakes and Pines Mora	30   Lakes and Pines Mora	31	

Check the Lakes and Pines website [www.lakesandpines.org](http://www.lakesandpines.org) and Facebook page in mid-December for January 2016 enrollment events. Lakes and Pines navigators will also be available at least one day per month to assist people to enroll through MNsure in a community near them if they are not able to make it to one of the open enrollment events noted on the calendar. Thank you to East Central Regional Libraries, the Cloquet Library and local county offices for partnering with Lakes and Pines by providing free space for MNsure enrollment events.

Shopping for health insurance can be a complicated process, and in-person help really makes a difference for people enrolling through MNsure. Please contact Lakes and Pines at 800-832-6082, option 4 or [navigator@lakesandpines.org](mailto:navigator@lakesandpines.org) to make an appointment or for more information.

## Kindness Goes a Long Way!

Sometimes all a person needs is a little helping hand to get through a tough time. We all go through difficult times no matter what our economic status is, and getting through tough times with support, even just a listening ear, can really make all the difference.

A Lakes and Pines staff member was at the Hinckley Senior Dining site doing outreach for the Supplemental Nutrition Assistance Program (SNAP) and other Lakes and Pines programs. An elderly couple approached the staff member and began asking questions about SNAP.

Speaking with the couple, an amazing story emerged! The couple began to tell the staff member how they work together (husband and wife) to help people in their apartment complex get things that they may need such as extra food, a knitted blanket, or hats and mittens, the latter of the three usually made by the wife. They explained that many of the new tenants that move into the complex have very little belongings and no food. Although it was unclear as to how this couple learns of these new tenants moving in, or how new tenants know this elderly couple will help get them established, the connection that is made is truly a blessing. The couple brings the new people to the local food shelf to get food that they may need, and also get them additional resources that are accessible at the food shelf. The couple explained that this is just what they are supposed to do and they love it! They asked for SNAP brochures and other outreach material that they could give the people that they come in contact with, so that they can tell them about the SNAP program and give them Lakes and Pines' contact information to apply.



If you or someone you know wants to apply for SNAP, please call Megan B. at 320-679-1800, ext. 161, or email at [meganb@lakesandpines.org](mailto:meganb@lakesandpines.org).

## Adopt A Highway

Since the Fall of 2014, Lakes and Pines staff and volunteers have worked closely with the Minnesota Adopt A Highway Program to maintain sections of highway throughout each of the seven counties that Lakes and Pines serves. Volunteer staff are maintaining sections for the fall cleanup throughout the entire month of October. The Agency is proud of all of the staff members that have volunteered their time and their commitment to the communities that they serve. If you are interested in participating on the Adopt A Highway picks, contact Keith at extension 125 for more information.



**Go Green!** Lakes and Pines CAC, Inc. aims to operate and administer programs in the most cost-effective manner. Please consider receiving the FYI Quarterly Newsletter via email and help us save on printing and postage costs.

Send us an email to sign up: [lap@lakesandpines.org](mailto:lap@lakesandpines.org)





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.

For further information, please contact:

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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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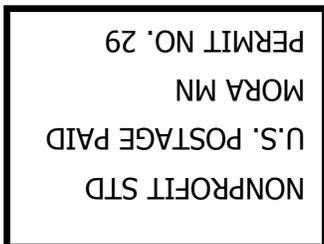
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**CITY, STATE, ZIP + 4 DIGITS**

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