



### Jump Around

Most people that know me know I grew up in Wisconsin and I make no secret of the fact that I maintain my home town loyalties. That means the Packers, Brewers, Bucks and the Wisconsin Badgers (although I come by the Badgers a bit more legitimately in that my daughter is a UWM alum). During my daughter's years at UWM I had the opportunity to attend a number of Badger football games. During those games they have a tradition called "jump around" whereby between the third and fourth quarter they play a song entitled "Jump" and everyone in the stadium stands and jumps up and down in rhythm to the song. That is 80,000 people in a 70 year old stadium made of steel and concrete all jumping at the same time in the same rhythm. The results and feeling is quite something. I can only liken the feeling to that of the earthquakes I experienced in California while I lived there. The stadium actually shakes and sways. A lot.

So I want to talk about voting. What does this have to do with that? I'll get to that. I have been accused of being too political in my articles in the past. Although I feel I have done a pretty good job of staying in the middle, there are those that would disagree. I will remind everyone that voting is not a partisan issue. We have an election coming up very soon and I would implore everyone to get out and vote. There is no reason not to. If you like the way things are, you need to vote to assure they stay that way. If you feel a change is needed, you need to vote to make the change. Because we live in a democracy, your participation is as important, if not more, than if your candidate is elected or not.

I have heard the argument that "I am just one vote what does it matter". Here is where jump around comes into play. If you try to sit quietly in your seat during the jump around you will be bounded around, tossed here and there and ultimately thrown from your seat. Not by the people around you (although that is a risk too) but because the stadium is bouncing and swaying underneath you, out of your control. However if you stand and participate, you feel like (because it is literally true) you are making the earth move.

I'm not asking that everyone jump one way or another, but that everyone join in and jump their own way. You will, win lose or draw, feel like (because it is literally true) you changed/moved the world.

**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**

*Bob Benes  
Executive Director*

## HEAD START AWARENESS MONTH

Head Start began 52 years ago as part of President Johnson's War on Poverty. The first programs were summer programs designed to expand 3 and 4-year-old children's learning experiences, to work with families around health and nutrition, to connect families to their local communities, and to provide parents opportunities to volunteer, work for, or lead the programs in their local communities. Today Early Head Start and Head Start programs serve pregnant women and children birth through the first day of kindergarten. Early Head Start programming is offered year round in most cases, and roughly 45% of Head Start children will be attending Head Start preschool programs for 1020 hours or more per year next year. Federal Head Start funding is about \$10 billion per year with about 1 million children receiving services each year. Lakes and Pines' Early Head Start/Head Start provides service to 349 pregnant women or children annually. This funding provides nearly 50 jobs and fuels the local economy through service and goods purchases. Data related to School Readiness proves Lakes and Pines is preparing children for school and data regarding family stability indicates families are accessing services and are becoming better equipped to deal with future challenges. Early Head Start/Head Start helps children, families, and communities build brighter futures for everyone.



## EBT APP NOW AVAILABLE

New in Minnesota is a free app that allows you to check your EBT SNAP, Electronic Benefit Transfer Supplemental Nutrition Assistance, balance online.

The ebtEDGE app is free and can be downloaded from the App Store or Google Play. The app is through FIS. Their website is [WWW.FISGLOBAL.COM/EBTEDGEMOBILE](http://WWW.FISGLOBAL.COM/EBTEDGEMOBILE) and is promoted as the most private and secure EBT application for iOS and Android.

The benefits of this app includes allowing you to:

- Check your EBT balance
- View your EBT transaction history
- See the EBT benefit schedule
- Locate SNAP retailers near your location
- Set your language to English or Spanish

You won't be able to apply for SNAP benefits or change your address or request a replacement card if yours is lost or stolen. Lakes and Pines staff can help you apply for SNAP. And to report a lost or stolen EBT card you will still need to call 1-888-997-2227.

## STABILITY VS. CHRONIC HOMELESSNESS

Gloria, a single mother of three, came to Lakes and Pines in crisis. She had been homeless here and there for six years. Her situation spiraled out of control when she experienced addiction, leading to her losing custody of her children as well as putting her in a state of chronic homelessness. She couch-hopped for years, finally becoming involved in recovery and investing her energy into getting healthy, both mentally and physically. While at the shelter, she met with Lakes and Pines' advocates, and worked on verifying her long-term homeless status as well as applying for Housing Supports, a program that is a supplement to an individual's income.

Gloria met the qualifications of being long-term homeless, which is either one continuous year homeless or four homeless episodes in the last three years, as well as having a mental or physical disability and very low income. She worked very hard on searching for a landlord that would give her a chance given her criminal background and she finally found one. After the apartment passed inspection, the county was able to approve the client for the Housing Supports supplement. This program essentially covers living expenses and she could afford rent and utilities up to the approved rate. Currently, she is in the process of moving, has enrolled in the local community college, is focused on maintaining her sobriety and getting her life back together. She hopes to someday soon be able to have her kids over for supper in her very own kitchen!

## PINE CITY COMBINATION CLASS UPDATE

One of Lakes and Pines' Head Start combination classes is held in the Pine City school. "Combination" is a very good word to describe it. There are many different things going on in the classroom. There is a preschool teacher from the school district and paraprofessionals, a Reading Corps member, a student teacher and a Lakes and Pines Head Start teacher. All of these people work together to meld their different curriculums into one experience to benefit all of the students.

They also all attend training on the Pyramid Behavior Model. The Pyramid Behavior Model helps early educators build skills for supporting nurturing and responsive caregiving, creating learning environments, providing targeted social-emotional skills, and supporting children with challenging behavior. What this means is that there are a whole lot of expectations that need to be met but also a great staff to student ratio.

With the school year just beginning, there have been discussions about being a good friend, staying safe, and classroom routines. The fall study unit has also just begun in which the children use nature to learn. Soon all of the families will be invited to join the Early Childhood Family Education Department on a trip to the pumpkin patch. It is already panning out to be a great year!



MNsure is Minnesota's health insurance marketplace where you can shop, compare and choose health plan coverage. MNsure is not an insurance company or public assistance. It is the Minnesota health insurance marketplace. Think of MNsure as the store you go to purchase health insurance, and on the shelf are four products: Medical Assistance, Minnesota Care, private insurance with financial help and private insurance without financial help.

Open enrollment starts November 1, 2018 and will end on January 13, 2019. Lakes and Pines has trained and certified MNsure navigators to help you apply through MNsure. You may schedule an appointment to meet face-to-face with a navigator to complete the enrollment process.

### IMPORTANT DATES TO REMEMBER:

- **November 1, 2018:** Open Enrollment starts — first day you can enroll to select a 2019 insurance plan through MNsure. Coverage can start as soon as January 1, 2019 for health plans through the market; however, if you are determined eligible for Medical Assistance coverage could start immediately, or Minnesota Care as early as December 1st.
- **December 15, 2018:** Last day to enroll in or change plans for qualified health plan coverage to begin January 1, 2019.
- **January 1, 2019:** Coverage starts for those who enroll or change a qualified health plan by December 15, 2018.
- **January 13, 2019:** Open enrollment ENDS. Last day to enroll in a qualified health plan unless you are eligible for a special enrollment period. **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 opportunities at local libraries and community centers. Contact either office, Lakes and Pines, 1-800-832-6082 option 4 or email [lap@lakesandpines.org](mailto:lap@lakesandpines.org) or Sjoberg-Holmstrom at 320-679-5183 to make an appointment or if you have questions.

Lakes and Pines appreciates East Central Regional Library, Cloquet Public Library and Hinckley City Hall for providing free space and staff time to help schedule these enrollment opportunities.

Navigators from Lakes and Pines will also be available in each county, multiple days every month to assist people enroll, re-certify eligibility or select a new plan through MNsure. Check the website [www.lakesandpines.org](http://www.lakesandpines.org) for the complete calendar of scheduled enrollment opportunities or call to find out when a navigator will be available in a community near you.



## WHO ARE YOU GONNA CALL?

Who do you call when Mom or Dad needs help but you don't know how to find that help? Providing answers and opening the door to community resources is a crucial service of Lakes and Pines' Senior Services program. While the chore and delivery programs link volunteers to those needing a little help to remain in their own homes longer, the intake process helps to identify other unmet needs and offer referrals to community partners providing the needed services.

The first question asked is if the caller knows what services he or she is looking for. If the immediate needs can be met by one of Lakes and Pines' Senior Services programs, the caller begins the intake process to gather the necessary information. Then an appointment is made to visit personally with the participant, to complete the enrollment process and to conduct a quick screening for unmet needs, using the Rapid Screen tool to assess the risk of not being able to remain in their own home. Each question on the Rapid Screen tool coincides with an evidence-based community program to help address the unmet need. Lakes and Pines can then offer referrals to the organizations providing the appropriate programs, while Lakes and Pines continues to provide chore, delivery, and/or respite services.

Often the caller's needs will fall outside of the Senior Services programs offered by Lakes and Pines, but the caller doesn't know what services are available in their community or who offers them. By participating in the community network and outreach opportunities, Lakes and Pines can try to answer the questions about available services, whether it's a referral to a public health office for a durable equipment loaner library, information on how to access home health care providers, or a referral for housekeeping or senior companion services. If Lakes and Pines staff don't know the answers, they can then make a referral to the Senior LinkAge Line® (800) 333-2433.

## BUILDING WEALTH OR FIGHTING POVERTY

Lakes and Pines is here to help you build wealth as well as fight poverty. This may sound like just a different way to accomplish the same goal, but building wealth not only sounds more positive, but is also easier to achieve. Each person or family decides what wealth looks like to them, what their better financial future includes and what opportunities are needed to achieve their goals.

The first step is sharing available opportunities with you, either one household at a time or with your group. Lakes and Pines is ready to work with you on consumer protection, building financial fitness, developing a spending and savings plan, setting and achieving employment and training goals, accessing public benefits to stretch household income and providing tax preparation or teaching you to prepare your own taxes.

Community Action was built on the idea of fighting poverty. It comes out of President Lyndon B. Johnson's War on Poverty. As one of Lakes and Pines' goals is to stay up to date on the best practices to coach individuals, families and communities to succeed. Staff are here to help you on your path towards finding opportunities to build wealth.



## LIVE WELL AT HOME

A 94-year-old woman who is in excellent health and provides care for her 66-year-old son with a disability came to Lakes and Pines for financial assistance with her mortgage. She is self-sufficient and relies heavily on her own abilities and independence. Due to a loss of household income, she found herself in a situation needing to ask for help with paying her mortgage while her son is hospitalized and recovering from a fractured leg. Lakes and Pines was able to assist her in maintaining her mortgage through the Live Well at Home (LWAH) program. Although she is proud of how self-sufficient she is at her age, with the assistance of the agency-wide advocate, she applied for Supplemental Nutrition Assistance Program (SNAP) benefits as well.

The Live Well at Home program is available to area seniors, age 65 plus, who are homeless or facing an imminent loss of housing. This program is funded by the state of Minnesota through the Department of Human Services Aging and Adult Services Division.

## ENCOURAGEMENT

A couple months ago, a youth, accompanied by her father for support, came to Lakes and Pines requesting assistance with emergency housing. She was very tearful and stated many times she had never asked anyone for help and didn't know where to begin with this whole process. Lakes and Pines had the opportunity to meet with them right away, completing the initial intake and the emergency housing application. While they were working on these items, she shared some information regarding her current housing situation. She stated that she is 18 years old and has lived with her dad since her parents had separated when she was young. She is now being forced out on her own due to their home being sold by the owner and everyone needs to leave in three weeks. Her father is going to live with his girlfriend in Coon Rapids, and she needs to stay in the Mora area as she was just hired for her first job.

She then reported that she doesn't know how this whole thing called "life" works being out on her own and having to pay all of her own bills, or even begin to figure out how to search for housing or what to say when she calls the landlord. She stated that she is afraid of being on her own and doesn't think this will work. She was afraid of the unknown and of failing. She was worried that she would not have food to eat and would have nowhere to go.

The advocate she was working with began to explain all of the programs and supportive services available through Lakes and Pines and told her she was not alone, that Lakes and Pines would help her each step of the way. Her advocate assisted her with searching, calling and filling out applications for affordable housing, assisted her with applying for Supplemental Nutrition Assistance Program (SNAP) benefits and provided her with food shelf resources. She even set a long term goal of going to college and planning to look more into that when she gets settled into her own housing.

She stated that she had never heard of any of these programs and services that Lakes and Pines offers and could not believe all of the help that was available. A couple weeks later, she called and asked to come back into the office to meet with her advocate. When they met, she said that she was approved for SNAP and she was so happy. She told her advocate:

"Thank you, thank you, thank you! I have money to eat! You have no idea how much stress this takes off of me. Thank you for all of your help! I was feeling really scared and hopeless-but now I feel more confident that I can do this on my own!"

## DONATIONS



Lakes and Pines' Early Head Start/Head Start would like to thank John Skillicorn of Mora for his donation of handmade hats. The donated hats will be distributed to families enrolled in the Early Head Start/Head Start Program through Lakes and Pines. When asked about his handiwork, John stated that he enjoys knitting and crocheting to keep his hands busy.

Pictured left: John Skillicorn with Tammy Arend, Manager of Family and Community Engagement.

Lakes and Pines' Early Head Start/Head Start received a generous donation of five boxes of children's books that were donated by New Horizon Thrift Store in Pine City. These books will be distributed to families enrolled in the Lakes and Pines' Early Head Start/Head Start Program.

Pictured right: Dan Arntsen with Tammy Arend of Lakes and Pines' Head Start Program.



## ENERGY ASSISTANCE PROGRAM

Lakes and Pines is happy to announce the Energy Assistance Program re-opened on October 1, 2018. The state began sending out applications on August 17, 2018.

Although program funding has not yet been received, applications are being accepted at our Lakes and Pines offices. Seasonal applications certifiers returned to work on September 4, 2018, in anticipation of the new season and are busy processing applications. We currently have received 2,842 applications of which: 1,331 are logged, 263 are incomplete, 1,223 are complete and waiting for funds to come in, 20 denied, and 5 are voided.

The Energy Assistance Program Energy Related Repair (ERR) received funds on October 1, 2018. There are currently 21 households being served by the ERR program. This program provides repairs for failing heating systems.

## PARTNERING WITH LOCAL SCHOOLS

Due to some restructuring in the Energy Housing Department, Lakes and Pines was able to donate some office equipment to the Mora School District to be put to good use. Assistant Principal Nick Bakke (shown dressed for "safari day" at the school) picked up and delivered these items to exuberant teachers and office staff. Lakes and Pines was excited to pass our Mission over to our local school by providing teaching staff with more supplies to assist in teaching our youth in their pursuit of self-reliance.

Pictured right: Mora Assistant Principal, Nick Bakke and Kristy Conyers, Lakes and Pines' staff member.



## TOYS FOR TOTS

Lakes and Pines is excited to be collaborating with Toys For Tots for the 2018 campaign as a drop off location for new, unwrapped toys. Any family receiving services through Lakes and Pines is encouraged to complete an application as toys will be provided for all Lakes and Pines families across all seven counties. The applications are expected to be available to staff of Lakes and Pines on or around October 15, 2018. Toy collection boxes will be in place at the Lakes and Pines' Central Office the week of November 26<sup>th</sup>, and will be in place until December 12<sup>th</sup>. The application period will run from October 15<sup>th</sup> to December 5<sup>th</sup>. All toys for Lakes and Pines families will be ready for pickup on December 17<sup>th</sup> at the Central Office by the Lakes and Pines' staff member advocating for the family.



## LAKES AND PINES NEEDS YOU!

The Lakes and Pines Volunteer Income Tax Assistance (VITA) program offers free tax sites located in Milaca, Mora, North Branch and Pine City from February through April. Because of amazing volunteers, in 2018 over 600 individuals and families throughout the community received FREE tax preparation services. The program cannot run without volunteers like you! **No previous tax experience is required. Training is provided!**

Volunteer tax positions available:

*Intake specialist-* Provide customer support and service at tax clinics. Working closely with the Site Coordinator, keep the multi-step process smooth running.

*Tax preparer-* Work with taxpayers to prepare state and federal tax returns and help claim all the credits they've earned.

*Reviewer-* Provide thorough checks of tax returns prepared by volunteer tax preparers, ensuring that every customer receives top quality service.

**Volunteering with Lakes and Pines provides you with a variety of benefits!**

- Develop new skills and gain valuable experience working with diverse taxpayers, volunteers and staff.
- Improve your community by helping hardworking families increase their income.
- Gain hands-on knowledge of our tax system and improve your tax and financial skills through free training.
- Build your resume! An excellent opportunity for students and jobseekers to demonstrate experience to employers.
- Socialization.

Be part of a team and have FUN!

All volunteers receive high-level training, which takes place in December and January. Volunteers commit to at least one 4-hour shift per week, January 29 - April 15, 2019. For more information or to apply to become a volunteer contact Tina Hart, Financial Programs Coordinator: [tinamh@lakesandpines.org](mailto:tinamh@lakesandpines.org) or 320-679-1800 Ext 170.

## WEATHERIZATION



This home was constructed in 1986, and has seen little maintenance since. The homeowner is in his retirement years, unemployed and has been unsuccessful in finding a well-paying job - only able to work part time.

Originally, the home was heated with wood, but there was no furnace or duct work. Due to the homeowner's physical condition and the poor efficiency of the existing wood stove, he found it increasingly hard to harvest and process enough wood to keep his home warm. On average, approximately seven cords of wood were needed per season. Although he was an (admittedly) un-mechanically inclined person, he installed a second-hand furnace and a small section of supply ducting himself to supplement his wood stove, because that is all he could afford to do. The heat exchanger was failing and the client had to touch thermostat wires together at the furnace to get the furnace to fire up and run. With the Weatherization Program, Lakes and Pines was able to install a new high efficiency furnace and a balanced duct work system to comfortably heat the home.

Lakes and Pines Weatherization staff also referred this gentleman to the Project Stove Swap Program and he is in the process of getting a new high efficiency wood stove installed. The installing contractor estimates it will only require three cords of wood with a little supplement heat from the furnace. This is something the client feels he can handle going forward. Weatherization health and safety measures were applied and Lakes and Pines staff disabled the existing wood stove.

Additionally, it was found that the attic had a decent amount of insulation, but it was severely wind washed, leaving much of the ceiling near the eaves uninsulated. Lakes and Pines' Weatherization Crew was able to install vent chutes, block the eaves and insulate the attic to R60. The generous Conservation Improvement Program (CIP) funding from the area's electric provider was also leveraged to install a new energy efficient refrigerator, clothes washer, water heater and LED lighting. The existing water heater had a failed bottom heating element, forcing the top element to work double duty, consuming significantly more energy than necessary.



Old Wood Stove



Since the completion of all the weatherization, the client has reported a 30% reduction in his electric bill. Although he has not gone through a full heating season, he says the home is much more comfortable, heats up fast and the furnace barely runs. He said, "I can't wait for next winter to really see how much the changes have improved my home. Usually, I dread winter. Now I'm actually excited for winter".

Along with the work listed above, weatherization of this home also included: ventilation system, weather-stripping doors, insulating the rim joist, duct sealing, re-venting the clothes dryer, installing carbon monoxide/smoke detectors, pipe insulation and some minor siding repair.

New Furnace and Duct Work



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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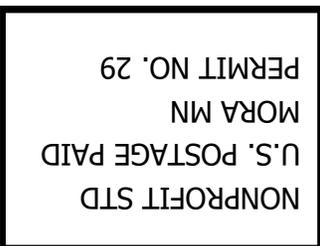
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**Mail to: Agency Administration, Lakes and Pines CAC Inc., 1700 Maple Ave E., Mora MN 55051 or email update to: lap@lakesandpines.org**



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