

STUDENT LOAN RELIEF

LCSC Partner Fiducius Can Help

All City / County Employees are Eligible to Register for Fiducius' Services

Student loans have always been a source of anxiety for most of us. Living through the age of COVID-19 is worry enough. Is there anything you can do to lessen the burdens of your student loans? There is an avenue to help you understand if you qualify for student loan relief. If you work for a school, local government or a nonprofit, you may qualify for Public Service student loan relief.

Lakes Country Service Cooperative has long partnered with the student loan relief specialist, Fiducius, for personalized Student Loan Financial Wellness Plans through several federal Loan Relief benefits. Fiducius is a reputable advisor and has demonstrated success in our region.

You deserve an easy-to-understand plan, and with Fiducius, the path to taking control of your loans is fast and straightforward. We love the way Fiducius provides one-on-one support by phone and email to our members, giving much-needed financial direction so you can put your best foot forward. And in addition to being the experts on loan forgiveness, refinancing and consolidation, they are fully up to speed on all student loan policy developments, including recent changes through the CARES Act and executive orders.

Join your Lakes Country Service Cooperative colleagues who are saving an average of \$521 on their monthly

student loan payments.

It's simple, fast, and free for you to learn about your best path forward. In just a few minutes you will understand your loan restructuring options and can schedule time to talk with an expert Advisor who will answer all your specific questions. You decide if you want to engage them to manage your loans, or not.

Get started now:
Visit <https://lakescountry.myfiducius.com/register> to register and learn more.

FORGIVE

Average Original Student Loan Payment	\$650.01/mo
Average New Monthly Payment	\$128.98/mo
Average Monthly Savings	\$521.03/mo
Average Student Loan Forgiveness	\$54,994.00
9 Employees had monthly student loan payments reduced to ZERO	
2 Employees aligned to receive over \$100,000 in student loan forgiveness	
Eliminated \$1.9M in student loan obligations for employees	

LCSC/Region 4 Savings

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www.lcsc.org

JOIN THE CONVERSATION

Proposed Educational Amendment Change

Retired Minnesota Supreme Court Justice Alan Page, and Minneapolis Fed President Neel Kashkari, will discuss their bold solution to address closing Minnesota's achievement gaps: a constitutional amendment to make a quality public education a civil right for all children.

Time for audience Q&A will follow the presentation.

THURSDAY, DECEMBER 17
2-3PM VIA ZOOM

LEARN MORE
& REGISTER!



COVID-Compliant Tech Upgrades for LSNM!

LSNM Alexandria Receives
Tech Upgrades Thanks to the MSBA!

By Kelly Wencil

LSNM Communication & Outreach Coordinator

Legal Services of Northwest Minnesota (LSNM) is pleased to announce they are the recipients of a grant from the Minnesota State Bar Foundation. This grant has provided for the installation of video and remote locking capabilities at LSNM's Alexandria Regional Office to ensure the health and safety of staff during the pandemic and beyond.

LSNM has not closed but has been functioning in a remote work environment since mid-March 2020. As district courts have re-opened and scheduled more hearings, the need for more in-person meetings arose. Clients often do not have the technology necessary for things like remote signing, ZOOM hearings or even reliable telephone service and needed to meet with staff in person.

The interactive video and remote locking capabilities in the Alexandria office will allow staff to talk to clients and do a health screening before they even enter the building and then open doors without violating social

distancing. This grant, and the installation of this technology, not only allows LSNM staff to safely provide much needed services for clients, but also provides a long overdue means of security if confronted with an issue that requires immediate locking/unlocking of the location.

LSNM's Moorhead Regional Office has already installed this technology, and through the help of the Beltrami County Non-Profit COVID Relief Grant Program, LSNM's Bemidji Regional Office was also able to implement the interactive video and remote locking systems. Equipping the Alexandria office with this technology helps to fill the missing component that was key to keeping LSNM's office spaces safe, secure, and doing their part to help mitigate the impact of COVID-19.

LSNM would also like to extend a sincere thank you to the Minnesota State Bar Foundation for its generous contribution to making these vital upgrades a reality.

Communities Transformed through Trusted Partnerships



Submitted by ICS Staff

Building trusted partnerships is the key to successful projects. In April 2018, Independent School District 318 (Grand Rapids Public Schools) passed a \$68.9 million referendum to build two new elementary schools and remodel the existing Cohasset Elementary. This referendum stemmed from years of planning and partnership development between the District and the cities of Grand Rapids and Cohasset. “In an environment like we’re in today, people want to see communities and government entities come together. This project did that,” said ISD 318 Board Chair Pat Medure. He adds, “this was a win-win all the way around and great for our communities.”

The District and the City of Grand Rapids spent significant time determining ideal locations to place the two new elementary schools within the City limits. In the end, the City of Grand Rapids and ISD 318 swapped land to provide the best use of property by both entities. The District received land previously owned by the City to build the new elementary schools, and the City received property that would no longer be in use by the District which allowed them to utilize pockets of land for economic development and housing. “Every public entity needs to communicate with each other, and they need to recognize that sometimes they need to give to each other,” stated Tom Pagel, City Administrator for the City of Grand Rapids. He added “this partnership helped us create a healthier and stronger community.”

Partnering with the City of Cohasset led to the addition of a new childcare facility and senior citizen community center. These facilities provided amenities for the growing community and brought an economic boost to the Cities of Grand Rapids and Cohasset. Max Peters, City Administrator for the City of Cohasset said, “one of the biggest opportunities and challenges is finding ways that the project is mutually beneficial for everyone. What was amazing about this collaboration was the opportunity to bolster the communities that we have.” These facilities, recently completed, provide benefits to all generations across their communities.

ICS is well-versed and experienced in providing comprehensive facility solutions from planning, project development, and referendum communications, to construction and technical services. To start the conversation about your next project, contact Lori Christensen at lori.christensen@ics-builds.com or 320-815-9544. Visit <https://www.ics-builds.com/> for more information.

THE ASHBY LEGACY FUND TAKES A GIVING BACK APPROACH



By Heidi Hoff
Ashby Legacy Fund Executive Director

The Ashby Legacy Fund (ALF) is a community-led foundation established by current and former members of the Ashby community. The single purpose of the ALF is investing back into the community to assist in preserving Ashby as a special place to live for generations to come.

ALF consists of three initiatives: Community, School and Scholarship. **The Community Team** invests in the progression and development of Ashby. During the past year, they have worked on updating the senior center, park improvement projects, opened an ice rink in town, and plan and host Ashby Appreciation Days. Most recently, the Community Team assisted in two very impactful fundraisers.

Their Covid Relief Fundraiser raised money for businesses and families in need during the pandemic. Shortly after this fundraiser, the Ashby and Dalton communities were devastated by a tornado. ALF quickly acted with a Tornado Relief Fundraiser to raise money for those families most impacted. These two fundraisers generated an impressive \$125k, with one hundred percent of proceeds given directly to the community from the Ashby Legacy Fund. Executive Director, Heidi Hoff noted, "The outpouring of love and support

Photos top left to
bottom right:

Sr. students receiving
scholarships at graduation
from board member,
Dallas Rylander

Students participating in
"Day of Caring"

Students participating in
ALF Adopt-a-Highway
Program

Students participating in
"Day of Caring"

Student participating in
"Day of Caring"

from those near and far is truly remarkable". The second initiative of the ALF is School; the School Team partners with teachers and the school community to provide funding for equipment, curriculum and school programs. During the past year, they have awarded grants to Ashby staff for extra resources in their classrooms, hosted teacher appreciation events, and recently completed the Legacy Lounge project, which gives students space they need for online learning. The school team also visits with every class, each year, and discusses the importance of education and making the most out of their time in school.

The third and final initiative of the ALF is Scholarship; the Scholarship Team provides a school-wide opportunity that reaches and impacts every Ashby student in grades 1-12. Once enrolled in the ALF scholarship program, students who remain in the Ashby district and adhere to the appropriate code of conduct, complete two tasks annually to stay enrolled. First, they participate in a class fundraiser.

Students are encouraged to come up with a fundraiser that is community driven. Students have been very creative at their fundraising over the past years. Some fundraisers include snow removal, basketball tournaments, ice fishing tournaments, art shows, elementary dances and community meals.

Second, students must participate annually in a community give-back project. Typically, in the spring, students participate in Day of Car-

ing. Some examples of Day of Caring projects include park cleaning, painting curbs and fire hydrants, planting flowers around town, cleaning public accesses, window washing on main street, washing fire trucks, yard clean-up, etc. The scholarship team also belongs to the Adopt-a-Highway program.

A major component of the scholarship program is that every Ashby student will receive a scholarship if enrolled and if they fulfill the requirements of the program. If fully funded, a student who is enrolled in Ashby from 1st-12th grade meeting the yearly requirements, could receive a \$7,800 scholarship towards post-secondary tuition. The scholarship program was designed to encourage students to continue their education and to promote community give-back at a very young age. The hope is that the same students that learned and benefited from the program, will one day give back and keep the program going for generations to come.

With less than three years from the official roll-out, the Ashby Legacy Fund has raised over \$700,000. The program would not exist without the continued support of those who want to invest in community and education. If you would like more information about ALF, visit their website, www.ashbylegacyfund.org. Follow Ashby Legacy Fund on Facebook, Instagram or Twitter and enjoy their daily posts. "We are overwhelmed by the positivity of our program and hope to be a platform for surrounding communities in the future."



Congratulations Tony Neville!

This year, Information Systems Manager, Tony Neville has not only celebrated 40 years of working for the City of Fergus Falls, but he is also being recognized for his 40 years of service as a volunteer with the Fergus Falls Fire Department.

Congratulations Tony, and thank you for your service!



How Fergus Falls Businesses are Getting Creative in Response to COVID-19

Submitted by Greater Fergus Falls Staff

The coronavirus pandemic has presented many challenges over the course of 2020. With guidelines and regulations continually evolving, business owners have had to find new ways to pivot so they can continue to serve customers and stay in business. Keep reading to find out how three Fergus Falls businesses are getting creative in response to COVID-19.

Higher Grounds Coffee

Known for its signature bagel sandwiches and delicious baked goods, Higher Grounds has been a long-time favorite among regulars and out-of-town guests. When the first shutdown came, the coffee and gift shop had to close its doors for several months. Despite the closure and the loss of employees, owner Kim Lockwood isn't letting the pandemic hold her or her business back.

Besides offering takeout and curbside pickup, Higher Grounds has managed to get creative in various ways, including incorporating a Christmas theme into the gift shop. "We decided to embrace the holidays and make it feel like a Hallmark movie because they always have a happy ending," Lockwood notes.

The second creative shift came when a friend found out they could no longer have a reception after their wedding. The family didn't want to send guests away empty-handed after the ceremony, so they asked Lockwood if she could provide to-go meals. Since she has a catering background, she felt up to the challenge. The drive-by wedding reception was such a hit that Lockwood decided to continue offering it as a service.

The changes that Higher Grounds has put into place since the pandemic began have been met by a positive response from the community. "People have been very supportive of my small business, and I have been truly grateful. While these changes have been very difficult for staff and customers, we have done our best to navigate through this. Many people have missed the conversations that they could have in a si-



Higher Grounds - photo provided

down setting, but they have continued to show their support by coming in and getting to-go options."

The Viking Cafe

Although The Viking Cafe has changed hands (and names) a few times since it opened in 1945, Pat Shol's family has owned the restaurant since 1967. Like many other business owners, Shol has had to make some hard choices since the pandemic began, including letting employees go due to the ensuing shutdowns. "Our staff went from 22 to 5 employees overnight, and it was difficult as a business owner to know that so many people were out of work," he recalls.

While it's never easy to say goodbye to valued employees, other decisions weren't quite as tough to make. The Viking Cafe has made safety a primary goal from the start of the COVID-19 pandemic. Customers have continued to enjoy takeout meals, and Shol has even added all-day breakfast options to the menu at their request.

One of the most creative solutions Shol came up with happened just after the first shutdown and stay at home order were issued in March. Easter was just around the corner, and Shol felt it was important to find a way to provide families with a safe way to enjoy a great holiday meal.

A brainstorming session led to the idea of offering a drive-by meal service for the upcoming holiday. People could order off a special menu ahead of time and have their meals delivered to their car on Easter day. To keep things simple, the cafe settled on a menu that included the choice of turkey or ham along with dressing, mashed potatoes and gravy, corn, a dinner roll, and dessert.

The response the restaurant received to the drive-by meal service was terrific. The Viking Cafe served around 600 meals before eventually running out of food. The event was such a success that they did it again on Mother's Day (serving 375 meals) and Thanksgiving (serving 475 meals).

Shol is thrilled at how successful the drive-by events have been, but he has enjoyed seeing how happy they've made people the most. "The best part of the drive-by meals was the excitement and appreciation everyone showed ... Everyone was smiling and happy, something that wasn't a common sight during the pandemic!"

Meadow Farm Foods

Meadow Farm Foods is a locally and family-owned store that has been a staple of the Fergus Falls community for almost 40 years. Though they've remained open and maintained regular business hours throughout the pandemic, they've dealt with some hurdles along the way. One of the biggest has been delivery delays. "Many of our customers rely on specific vitamins and supplements as part of their daily regimen, and not having those items for them because of COVID-19 has been both frustrating and disappointing," says store manager Patricia Wahl.



Meadow Farm Foods - photo provided

Meadow Farm Foods has remained committed to providing excellent service to its customers. The store has implemented new safety measures to help customers feel comfortable while shopping. In addition to shopping in-store, customers now have the option to shop over the phone and have a team member collect the items on their list. They can then pick up their order using the store's new parking lot pickup service.

Understanding how difficult the pandemic has been for many of its shoppers, Meadow Farm Foods has made it a point to be attentive to their customers' individual needs. "Since the pandemic began, we've gotten to know many of our customers on a more personal level, sharing a socially-distanced laugh or a heartfelt story. Offering them a kind word on a sometimes sad day has helped many people we've come across."

When it comes to finding creative solutions in a time of uncertainty, Wahl encourages business owners to put people first. "Be the helpers; be both caring and patient because people are reacting to the pandemic in a variety of ways. To be successful, we need to be attuned to those reactions and be a good listener to our customers."

Thank you to Higher Grounds, The Viking Cafe, and Meadow Farm Foods for sharing their ingenuity with us!

[Greater Fergus Falls](#) is proud of our business community and their ability to get creative even during the most trying times. Our team is dedicated to providing support to business owners big and small, so don't hesitate to reach out with any questions you may have.



Meadow Farm Foods - photo provided

COVID-19 Housing Assistance Program

What is the COVID-19 Housing Assistance Program?

The COVID-19 Housing Assistance Program provides housing assistance payments to help prevent eviction, prevent homelessness, and maintain housing stability for eligible renters and homeowners. Local administrators will review applications from individuals and families requesting assistance, verify eligibility, and process payments for eligible expenses on behalf of households.

Am I eligible to apply?

To qualify for housing assistance, Minnesota households must meet all of the following criteria:

Income at or below 300% of federal poverty guidelines, with a preference for those at or below 200% of federal poverty guidelines.

Have an eligible expense that was incurred after March 1, 2020 that is past due. Housing assistance funds can only be used for eligible expenses incurred between March 1, 2020 and December 30, 2020.

Be unable to make one or more payments owed because of the public health emergency due to unemployment, illness, or another COVID-19 related issue.

What expenses are covered?

The program covers past due housing expenses such as:

Rent payments | Mortgage payments | Contract
for deed payments | Manufactured home park
lot rents and payments | Utility payments |
Homeowners Association fees

How do I apply?



Call 211
Toll Free: 1.800.543.7709
Local: 651.291.0211



Visit 211unitedway.org



**Text "MNRENT"
or "MNHOME"
to 898-211**

The 211 helpline has dedicated multilingual staff available to answer questions about the COVID-19 Housing Assistance Program, 8:00 a.m. – 8:00 p.m. Monday through Friday.



CPC Spotlight

When you think of winter maintenance - think Cooperative Purchasing Connection!



From roof inspections to lighting retrofits to field maintenance, CPC's Facilities and Grounds contracts are full of vendors that you already use and perhaps some that you should take another look at. Our contracts are competitively bid - which means that our vendors dug deep to win your business - and your Business Office will be happy because using the CPC contract makes their jobs a lot easier.

Take a look at all of our Facilities and Grounds vendors like Bobcat, Husqvarna, Tremco, and more by going to <http://www.PurchasingConnection.org> and clicking on Meet Our Vendors. Thank you!

For more information please visit www.purchasingconnection.org

Voted the **WINNER** of the
Best Place to Work
category in the **Best of Otter Tail County.**



*Member Driven. Member Strong.
Thank You!*



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LCSC IS HIRING - FOR CURRENT OPENINGS VISIT WWW.LCSC.ORG

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THE LCSC COMMUNICATOR IS A PUBLICATION OF
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Lakes Country Service Cooperative (LCSC) is a public, non-profit membership-based organization dedicated to providing services that help make our members successful. Originally created by legislation in 1976 as one of Minnesota's nine service cooperatives to provide services to pre-K through 12 education, we have grown and expanded to provide high quality, innovative programs to cities, counties, other governmental agencies, and non-profit entities. Together, we build relationships that help make all members and communities stronger.

Together...We Achieve.

STAY CONNECTED.

