Happy New Year to all you beautiful people! Wow, what blessings and accomplishments CARE has received in 2020. We started out the first quarter receiving numerous requests to help seniors due to the COVID19 pandemic. Did you know that we assisted 83 new clients this year? The single largest increase since the inception of our program. With the pandemic, we faced many uncertainties as to how we could safely provide service delivery for both existing and new clients; art and exercise classes were cancelled to avoid the spread of COVID19. CARE staff quickly responded to the needs of the community by setting up home deliveries and protocols for picking up groceries, medication and personal care items.

Early on, we worked with restaurants, food companies, and organizations to distribute food to people in need of all ages. We even had a member of the community donate a butchered pig. Both Svihel Vegetable Farm and Stoney Brook Farm were huge supporters of CARE by providing fresh produce to add to community giving each month. How fortunate we were to receive locally grown produce for local families in need.

Second Harvest Heartland approached our program to help get food into the hands of Benton County residents. They reported Benton County was experiencing food insecurities, and they could not find another organization to work as a site location. It didn’t take long for us to make a commitment to take on this large project. People of all ages benefitted from the monthly distributions. We dispersed over 105 tons of food out in the community in 2020. CARE has served 12,299

“Let’s end this year by pouring the love in our hearts into the hands of our elders. Let’s give them a bag filled with useful, needed, and fun supplies that will bring joy. With daily lives restricted to indoors, away from friends and many family members, let our gift to our elders be the knowledge that we see them, and that they are not alone”. This was the inspiration our board and staff received from our director. The response was a resounding “yes!”, and you can read all about it on page 6.

We have put 2020 and its difficulties behind us, expressed gratitude for the peace and hope we see in our futures, and accepted the wearing of masks and physical distancing as temporary and necessary. We share grief with each other, as so many have experienced loss or are suffering today.

But here we are in 2021, and we carry with us the peace and hope we have given each other over the holidays. It will be our “attitude of gratitude” that will lift us up, keep us strong, and aid our moving forward. With our full hearts we will reach out to those who are feeling isolated and alone, and offer our love and support.

I see smiles in our future, don’t you?

Happy New Year Everyone!

Gini
individuals through this program. But this program would not have been possible without all the hard work and dedication from volunteers who put great value on the CARE program. Volunteers of all ages; retirees, families, school students, organizations and youth programs came to our aid to feed the community. You all simply amazed me; kudos to all of you!

The staff at CARE also needs a great big kudos, too. None of the staff, including myself, could have imagined the amount of time and level of organization and management required to make this program run smoothly. All I can say is, what a selfless and dedicated team of individuals! I’m honored to have you by my side. The CARE Board of Directors were supportive during this project. We have a talented and compassionate board of directors who are committed to the success and sustainability of the program, many of them cooking brats and burgers and providing nightly clean up.

Donations from grants, businesses, and organizations were received to create Christmas CARE packages to deliver to clients to spread a little joy during the holiday season. Basic needs items, activity books, and treats were delivered, letting seniors know they are not alone. What joy was experienced by both the volunteer and clients. I would like to thank all of you for your generosity; businesses, organizations, churches, and community members who made donations to help keep CARE thriving when our fundraising activities ceased. Many of you supported our program by eating weekly brats and burgers. Many of you made personal donations to allow us to continue serving seniors while keeping them safely in their homes during the pandemic, and I thank you. I have learned many things during this time and the one thing I am certain of is how our community has the ability to come together to serve people in need. I have no idea what the new year will bring, but one thing I’m sure of, we will all get through it together.

God Bless!

Connie
Distributing boxes of food to many people takes a lot of hands to go well.

Students from the Foley High School have been helping us out a lot, and the National Honor Society (NHS) students moved many boxes for us.

When asked why they chose to volunteer, one said, “We volunteer to help the community because we care about the people of Foley.” Bryce Sweeter added, “There’s no harm in helping,” and Daniel Dahmen stated, “It’s fun to help others.”

**Photo below, in no particular order:** Joey Thorsten, Halle Brenny, Daniel Dahmen, Mitch Foss, Ryan Piepgras, Hunter Schroder, Abby Funt, Olivia Novak, Bryce Sweeter, Liz Rahm, Isabelle Rymen, Ellie Piepgras, and Andy Boetcher.

We really appreciate our new volunteers coming out, helping us to help others. Thank you!
FREE FROZEN MEALS FOR SENIORS BEGINS

Beginning on Monday, January 11th, Catholic Charities will distribute frozen meals to seniors on the second Monday of every month, from 11:00 am to 1:00 pm, in the parking lot of the CARE office. The meals are free and are for seniors ages 60 and older.

Every month participants must call ahead to place their order, and will be able to choose 10 meals, 20 meals, or 30 meals. Each package of 10 meals will contain ten different food items, including chicken, fish, pork, and pasta.

There is no income requirement, but on your first visit you will be asked to fill out a basic form with your name, address, and date of birth.

So check your freezer space and call in your order! Questions? Call CARE at 320-968-7848

FREE FOOD FROM SECOND HARVEST HEARTLAND CONTINUES

Second Harvest Heartland has continued to identify Benton County as an area of food insecurity in Minnesota, and so has partnered with CARE to continue monthly distributions at our Foley office.

We have certainly had an unusual year. With all the changes going on around us, we had to make some changes too. One of the most rewarding is the expanded food distributions. Usually, CARE purchases and distributes produce free to all Benton County residents only in the summer months, but this year distributions began in April. We had the opportunity to distribute donated produce from the Svihel Farms and Stoney Brook Farms, and from Second Harvest Heartland, who added donations of meat and dairy products. Residents of all ages were invited in, and they lined up in their cars for blocks, waiting patiently for volunteers to load the boxes and bags into their vehicles.

Many volunteers show up each month, some hauling produce picked up from the farms, some sorting and bagging the produce, some loading them into waiting resident’s vehicles, and some delivering boxes to homebound families.

Each delivery from Second Harvest provides different products, and we receive many thankful calls and letters. Our volunteers have handed out a total of 210,745 pounds of food so far this year! An average of 500 households have participated each month. We are grateful we have the opportunity to help families in our community.

On Thursday, January 21st, and on Monday, February 15th, Benton County residents of all ages may pick up two boxes of food between 11:00 am and 1:00 pm, or until they are all gone. We ask that everyone follow the signs, and the directions of police officers at the site. Cooperation and patience in past months has made this process go smoothly, and has been very successful.

Thank you all!
CARE was pleased to distribute Christmas care packages, for the first time this year, to seniors who have been cooped-up since the pandemic started in March. Back in April the CARE staff began with a vision of how wonderful it would be if we could provide a little bit of cheer for our clients at the end of this year of food insecurities, isolation and loneliness. Board and staff began working with many organizations and local businesses to obtain donations of food and supplies. The response to our requests were abundant, so we were able to put together 100 colorful, insulated bags, filled to the brim with a variety of personal care items, activity booklets, treats and food items.

Donors included CARE, Dr. Steven O’Brien DDS, the Sertoma Club of St. Cloud, Good Earth Food Coop, Cutting Edge Salon, Molacek Family Eyecare, Foley Family Dental, Coborn’s of Foley, Pacha Soap Company, and Thrivent Financial. Tri-CAP provided packages of fresh meat, through COVID grant funding, that included fresh chicken thighs and wings, steaks, and pork chops. CARE would like to thank all of our partners for their participation in this special project!

The response from recipients were expressions of surprise and thankfulness. They were amazed and overwhelmed with the quality and the amount of items they were given. Many of the compliments for staff and volunteers were “You are all angels”, “All this for me?”, “You guys take care of us so well”, “Oh, my gosh, we will eat well tonight”.

Volunteers included Tom Kaproth, Ruth Tidd, Doug and Amy Scott, Jerry Jacquemart, Arnie Even- son, and CARE staff. Volunteers wore holiday antler ears and were overcome with joy for an opportunity to let seniors know they are not alone this holiday season, and wished them a very Merry and Safe Christmas!
CARE RENT SPONSORSHIPS

As we begin a new year, CARE is seeking twelve rent sponsors to pay for our office space, leased from Benton County at $140 per month. Your generous support of one month’s rent will be acknowledged with your name engraved on a brass plate and placed on our sponsorship plaque in the CARE office. Won’t you consider a rent sponsorship in 2021? Thank you!

2021 CARE BOUTIQUE AND SILENT AUCTION

Plans are underway for CARE’s 2021 spring fundraisers, which will include our Silent Auction and Boutique. We are taking this opportunity to ask everyone to keep CARE in mind as we move slowly into spring - and *REGIFT-ing season*!

Did you receive a gift or a gift card during the holidays that you cannot use, or do not need? Please consider re-gifting those items to CARE, where re-gifting is always welcome! Donated items will support our Boutique and Silent Auction, and gift cards are used throughout the year to purchase office supplies and additional items for fund-raisers.

Plus, your generous gift card donations from stores such as Office Depot/Office Max, Coborn’s, Target, Walmart/Sam’s Club, the Dollar Store, and etc., are 100% tax deductible!

You may choose to drop off your new or re-gifted donations at the CARE office, or alternatively to call us at **320-968-7848** to arrange for pick up of your donations. Thank you for your generosity!

CARE RENT SPONSORSHIPS

As we begin a new year, CARE is seeking twelve rent sponsors to pay for our office space, leased from Benton County at $140 per month. Your generous support of one month’s rent will be acknowledged with your name engraved on a brass plate and placed on our sponsorship plaque in the CARE office. Won’t you consider a rent sponsorship in 2021? Thank you!

Are you a Thrivant Financial Member? Ask us how you can designate funds to be donated to CARE by Thrivant Financial. Call 320-968-7848

TAKE ACTION 2021

Please use the envelope found in this publication to give generously in support of the seniors in your community. Thank You!

For a Laugh…

YOU’VE TESTED POSITIVE FOR COVID-19. I NEED A LIST OF EVERYPLACE YOU’VE BEEN.
IS PLANNED GIVING IN YOUR FUTURE?

What is planned giving?
Planned giving is a way to make a special gift to your charity of choice through thoughtful estate planning. A planned gift as part of an overall estate plan takes your needs as well as the needs of your loved ones into consideration, while helping support a cause or a charity that is personally meaningful to you.

How can I make a planned gift to CARE - Community Action Respecting Elders?
The most common way of making a planned gift is by designating CARE as a beneficiary in your will. Other options are designating the organization as a beneficiary of your retirement plan or life insurance policy. There are also other, more complex ways of setting up a planned gift. Your attorney or financial planner may have suggestions that are best suited to your unique needs.

Why do I need a will?
Creating a detailed will is critical to ensuring that your estate will continue to yield benefits to your family and to the organizations that are important to you in line with your wishes.

How do I benefit from a planned gift?
A planned gift may enable you to make a much more significant gift than you may have thought possible. It can create opportunities to support your favorite non-profit program in a very impactful way.

How do my family and other loved ones benefit?
A planned gift can create potential savings on capital gains taxes or estate taxes, lessening the financial burden on your family and loved ones. For instance, a planned gift can reduce your estate tax liability. The assets that you transfer to CARE remain outside of your taxable estate.

How does CARE benefit from a planned gift?
Your gift can make a significant impact on CARE now and/or in the future. You also have the option to direct your gift to support a specific area of the program, such as volunteer gas cards, general operations, or future visions of the program, such as a senior center. The CARE directors or staff can assist you with designation opportunities, to identify the area or areas you would like to support.

How do I name CARE as a beneficiary in my retirement plan or life insurance policy?
Leaving your retirement plan or IRA (or a portion of it) to CARE is a tax-wise gift. Naming CARE as the recipient of your retirement plan after your lifetime (or at the death of the survivor of you and your spouse) avoids all estate and income taxes on the plan assets. Similar benefits can apply when designating CARE as the beneficiary of your life insurance policy.

To make this gift, you simply notify your plan or policy administrator of your wish to change the beneficiary. A "change of beneficiary" form may be required, and your spouse may need to sign consent to the change of designation. The tax ID to identify CARE - Community Action Respecting Elders as a designated beneficiary is: 56-2328479.

If your spouse and children are currently the beneficiaries of your retirement plan or life insurance policy, you can continue to keep them as beneficiaries, and also include CARE as the beneficiary of a portion of your plan or policy. Upon your death, the plan administrator can "cash out" CARE’s share without affecting your family's portion, so that CARE and your heirs benefit from your financial planning and generosity. Your legacy gift will have a powerful impact, and become a lasting memorial in your community.
Driving a vehicle is one of the most risk-laden behaviors we engage in on any given day. Because we drive often without suffering any negative consequence, it is easy to forget that as we pilot our vehicles we are traveling at speeds upwards of 70 MPH separated from multi-ton objects by sometimes nothing more than a 6-inch painted line. According to the National Safety Council, motor vehicle crashes are the 7th most common cause of death in the US. Standing as a buffer against these odds is the fact that most of those reading this article have decades and decades of driving experience which mitigates the individual risk these experienced drivers will face. However, experience alone is no guarantee of safety, and taking steps to increase your personal safety behind the wheel is worth the time investment. Regardless of your age or driving experience, there is always something more to be learned that can supplement your safe driving habits. Senior driving classes aimed at improving behind-the-wheel safety are offered regularly in the area. The Minnesota Highway Safety and Research Center in St. Cloud is one local provider who offers a 55+ Driver Discount Program. Their program seeks to improve driver safety and reduce the likelihood of accidents. Attendance at the program will also earn you a discount on your insurance rates.

Distracted driving is a growing and dangerous trend and an article on safe driving wouldn’t be complete without a mention. I believe that few people reading this article fall into the age demographic of those routinely driving while distracted by their cell phone. However, distractions are not limited to cell phones. Maps, car radios, conversations with passengers, and a host of other things can distract drivers from their main task of paying attention to the road. Do your best to limit or remove all distractions while you are driving to increase your odds of arriving safely at your destination. Driving defensively by assuming the other driver will do something foolish at any given moment is a strategy to increase your driving safety. You can mitigate the danger posed to you by other drivers with two tactics. When you are driving, space is equal to time. Leaving more space between you and other drivers will give you more time to react if or when that driver does something unexpected. Being aware of your surroundings gives you an advantage as well. As you are driving, take note of what options are available to you if your lane was suddenly blocked. Is there room in the lane next to you? Is the shoulder wide enough for your vehicle to get by a blocked lane? Is driving into the ditch or roadside less hazardous than colliding with the blockage in your lane? Being aware of your options before the crisis appears in front of you will put you a step ahead in avoiding a collision.

Proper vehicle maintenance, especially during the challenging winter driving season, is just as important to behind-the-wheel safety. If you don’t feel comfortable giving your vehicle a maintenance inspection, find a friend, family member, or qualified mechanic to look at your vehicle. Check your tires for proper inflation and tread depth. Your tires are your link to the road and good tires can be the difference between arriving safely and spinning into the ditch. Make sure your vehicle’s brakes are in proper working order and have plenty of friction material left. Ensure you have good windshield wipers and a full washer reservoir to keep your vision clear. Address any trouble indicator lights or a check engine light to help ensure you don’t end up stranded on the roadside. Finally, carrying a well-stocked winter survival kit is always a good idea for our cold weather season. Driving can and should be an enjoyable and safe way to get around our community. Build on your experience to make your drive time safer every day.
Healthy eating is vital to all people, especially as we age. Sometimes elderly people do not seem to get enjoyment when eating as they did at a younger age, and it becomes a challenge to finish a meal. Calories, proteins, fats, vitamins, and minerals are needed for everyday maintenance as well as cellular healing and repair. If the body’s needs are unmet, a person may feel weak and ill. As people age, they may lose their appetite. Many times, their sense of smell decreases and the sense of taste becomes altered. It is important to do an assessment to determine if there is a diagnostic cause for lack of appetite.

Some things to consider:

- Are their teeth in good condition? Is there an abscessed tooth? Do dentures or partials fit properly? Is the throat dry due to medication side effects? Is the throat sore? Soft foods such as yogurt and pudding may help.
- Are they getting enough Vitamin D? Here in Minnesota this is a risk due to use of sunscreen in the summer and short cold days in the winter. Lack of Vitamin D can make you tired and weak. (Do not start taking Vitamin D supplements until healthcare has taken a blood sample and ordered extra, as excess Vitamin D is very harmful to the body).
- Is their iron low or do they have any nutritional deficits?
- Are they getting dehydrated because it is difficult to get up frequently to use the bathroom?
- Buying groceries, carrying groceries, stocking shelves, and preparing a balanced diet may be difficult for many elderly.
- Eating alone may not be enjoyable. Now, during COVID precautions, this becomes an added risk since family and friends cannot pop in for a friendly meal.
- Is it difficult and unappetizing to follow a salt or potassium restricted diet?
- Is dementia causing a lack of appetite?
- Are they losing weight? What was their weight a year ago?
- Is lack of exercise causing a lack of appetite? Exercise can be especially challenging in the wintertime.
- Is there a financial concern with getting proper nutrition?

Some suggestions to help with eating difficulties

- Before making any changes, have your elderly person assessed with their healthcare provider to determine if there are any underlying medical issues.
- Have food delivered weekly to the door in small bags that are easy to lift and store. More frequent deliveries will ensure fresh fruits and vegetables and a smaller amount of different food each week. If a large supply of food is delivered once a month – it becomes boring to eat the same food and there may be more canned foods which are higher in sodium and preservatives.
- Serve meals in a pleasant environment – away from the television, in a light room.
- Use the “Good Dishes” and fancy teacups. No one seems to want the heirloom sets in this Ikea age of buy and replace frequently.
- Whenever possible – eat with a friend or family member.

A final thought - Is a referral to a nutritionist needed at this time?
### Cash Donations

- Anonymous Donors
- Allan Rudolph, CPA
- Allen Weaver
- Alice Gombos
- Barb Duhamel
- Benton County Commissioners
- Betty Meinert
- Beverly Stoppelman
- Bill Kotsmith
- Blow Molded Specialties
- Bonnie & Mike Wertish
- Carol Barringer
- Carol Michaletz
- Carole Pollard
- Carrie & Eddie Heintze
- Central Minnesota Council on Aging
- Central Minnesota United Way
- Cheryl Scapanski
- Cheryle Piotrowski
- Claudette & Joe Czech
- Cliff & Sherry Weitgenant
- Clyde Hinkemeyer
- Coborn’s of Foley
- Darrel Jants
- Debbie Kazeck
- Deb & Tim Helmin
- Delroy & Janice Kraemer
- Dennis & Sandra Brand
- Denny Timm
- Diana Gorecki
- Dolores Bialke
- Dori Bezenek
- Diane Thorsten
- Earl & Carol Bukowski
- Ella Vaudt
- Ev Kirby
- Evelyn Scapanski
- Evie Schefers
- Falcon National Bank
- First Presbyterian Church
- Foley
- Gail Olson
- Gary & Sue Meyer
- Gary Robak
- Gerard Bettendorf
- Gini & Bill Kalton
- Glendorado Lutheran Church Women
- Glenice Tangen & Jerome Mehrwerth
- Gloria Midas
- Graham Township
- Graham United Methodist Church Women
- Granite Ledge Township
- Greg Burnham
- Gwen & Lawrence Schyma
- Harold & Yvonne Linz
- Jake Bauerly
- Janelle Dahmen
- Jim & Cathy Jesok
- Joan Mazacek
- Joyce Notch
- Joyce Rife
- Judy & Bernie Winkelman
- Karen & Roger Kackley
- Kathy Kampa
- Ken Monroe
- Kim Rhonemus
- Knights of Columbus, Foley
- Lisa Gapinski
- Lora & Bruce Knafla
- Marcia Johnson
- Mary Agnes Shimota
- Maxine Olson
- Mildred Ripplinger
- Minnie Wasner
- Pat O’Neill
- Richard Ruhoff
- Robert & Lana Raupp
- Ron & Carol Miller
- Ruth & Jim Kothman
- Sally Grabuski
- Sam Lieser
- Sandra Studenski
- Sauk Rapids VFW
- Schmidt Insurance
- Sharon Kipka
- St Cloud Area Sertoma Club
- State Farm Insurance, Foley
- Sauk Rapids VFW
- Sharon Kipka
- Telecom Pioneers
- Terry & Doreen Dumonceaux
- Terry & Duane Sakry
- Tim Adelman
- Tom & Kristine Schefers
- Virgil Spiczka
- William Bronder
- William Westerman
- Xcel Energy Foundation

### In-Kind (non-cash) Donations

- Connie Cardinal
- Diane Thorsten
- Dollar General
- Dr. Steven O’Brien, DDS
- Foley Family Dental
- Good Earth Food Co-op
- Jan Spiczka
- Janice Kraemer
- Joyce Rife
- Joyce Simones
- Karen & Tom Cross
- Karen Kampa
- Linda Goodman
- Molacek Family Eyecare
- Pacha Soap Company
- Richard Cash
- Ron Miller
- The Cutting Edge Salon
- Thrivent Financial
- Tri-CAP
Have you considered a gift in Memory of a Loved One? Giving to a favorite charity can be a wonderful way to honor their memory.

**In Loving Memory**

Michelle K. David
Gerald Kowitz
James R. Jurek
Sharon Wiley
Albert “Butch” Moore
Alvin Legatt
Michael Zulkosky
Ben Landowski
Arlene Kosloski
Bonnie M. Kaeter
Marlene Scott
Phyllis Kaproth
Roy Peterson
Roger T. Dombrovski
Leonard Jaeckels
Dallas Beager
Ruth Sherk
Kathryn Onifer
Deborah Spiczka
Gerald Wassel
Sylvester Helmin
Barbara Johnson
Steven Lease
Bernie Winkelman
William E. Westphall
Richard Aschenbrenner
JoAnn Jedlicki
Margaret Freese
Janet Albright
Naomi “Tibby” Larson

**Rent Sponsors**

October
Maxine Olson

November
Bill & Gini Kalton

December
Gilman Christian Women

Thank You!

We apologize for missing Joyce Notch in our list of donors in the October newsletter. Thank you, Joyce, for your donation.

**SPECIAL THANKS TO:**

mn DEPARTMENT OF HUMAN SERVICES

For grant funding that helps CARE support area seniors to remain living independently in the home of their choice.

Our sincere gratitude to all! We apologize if we missed your name. Please contact us so we can acknowledge you in our next newsletter. Thank you!
The 2020 calendar year has been a challenge for businesses, organizations and, basically, for all of us. CARE was extremely challenged by a lack of funding due to our inability to conduct regular fundraising activities. Our mission also changed during the pandemic as many individuals of all ages were confronted with food insecurities. We realized we needed to tweak our services to help all people in need of food, and to address seniors facing isolation and loneliness.

With so many non-profit organizations applying for grant funding, obtaining funds from grants became very competitive and hard to get. Our executive director was persistent, making calls to local senators and legislators, and relaying our need for financial support in serving our seniors. She worked with them, and the director of the Living At Home Network, day and night and weekends pushing to get funding passed. CARE would like to thank all of them for their listening ears and quick response. Through this effort CARE received $5,000, and numerous other nonprofits serving seniors in Minnesota were supported as well. We are proud of the efforts made by our staff and board, and we are proud of the benefits we helped make possible for other organizations serving Minnesotans in need.

Twice this year CARE held written appeal campaigns, outlining the needs of our seniors and asking for community support. So many of you responded to our requests for funding that we were blessed with over $15,000 in support! Thank you!

We also received grant funding from the Minnesota Department of Human Services, Benton County, Otto Bremer Foundation, Hunger Solutions, Central Minnesota Council on Aging, Granite Ledge Township, and Payroll Protection funding through Frandsen Bank and Trust. These generous funds made services to seniors possible during an extremely difficult year.

Donations came from many organizations, churches and local businesses. We wouldn’t have a CARE Program if we didn’t receive these gifts of financial support from our community. We’re not sure what the new year will look like for conducting fundraising activities, but we are certain we have your continued support, and for this we are truly grateful.

The Board and staff at CARE wish you a healthy, happier 2021! Happy New Year to all!

SERVICES AVAILABLE:

P.E.A.R.L.S. Program
Friendly phone calls
Transportation to medical appointments
Snow shoveling

If you or a senior you know is in need of help, please contact our office at 320-968-7848
This newsletter is also made possible by a generous donation from

Falcon NATIONAL BANK
Member FDIC

SUPPORT THE CARE MISSION WITH A “WE CARE” T-SHIRT!

$20.00
To order please call 320-968-7848
Energy and cost saver! To request our newsletter by email call 320-968-7848

MARK YOUR CALENDAR!

**Catholic Charities**
**Free Frozen Meals for Seniors**

- Monday, January 11th
- Monday, February 8th
- Monday, March 8th

CARE office parking lot
11:00 am to 1:00 pm

(details on page 4)

**Second Harvest Heartland**
**Free Food Distributions**

- Thursday, January 21st
- Monday, February 15th

CARE office parking lot
11:00 am to 1:00 pm

(details on page 4)

**Art and Fitness Programs**
Not available at this time