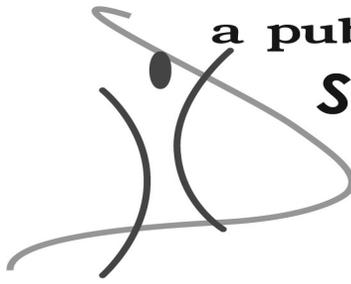


# Centerpieces

a publication of

**Southwestern Center for  
Independent Living (SWCIL)**

*Serving People with Disabilities in Southwestern Minnesota*



## SWCIL Board Member Spotlight by Ted Stamp



Dan Snobl

I am Dan Snobl, a retired physical therapist who worked at Southwest Minnesota State University (SMSU) for 38 years and also in the Marshall area, helping individuals to be independent in their activities of daily living. I have been a member of SWCIL's board for 12+ years, including serving as its president.

In my work with many SMSU students with disabilities and their families, I can speak directly to how SWCIL has not only been an advocate for individuals with disabilities, but, in keeping with its mission, it has empowered these individuals to advocate for themselves.

I have been very pleased with SWCIL and its leadership and sense it is a good working environment. I have also heard from the public that SWCIL is a valuable resource and service for them, especially when they don't know where or how to get started.

As a board member, some of my duties include being informed, understanding the mission of the organization and its working guidelines, and assisting the staff, bringing up any concerns. Over the years I have seen a number of accessibility improvements in the community. I have also been impressed with some of the educational conferences SWCIL has sponsored, where national leaders from independence movement have been brought in as guest speakers. I feel SWCIL has always maintained excellent staff and leadership committed to individuals with disabilities in this part of the state.

*Spring Issue 2019*

*In this issue . . .*

*Consumer Success Story*

*Meet new SWCIL staff . . .*

*And more*

*Continued on page 2 ...*

## Board Member Spotlight ... Cont'd

In my work with these students and families in “transitioning through life,” the following words describe my experience in understanding the “human spirit”:

- ⇒ Courage – not the absence of fear, but the drive to keep going despite the fear;
- ⇒ Strength – empowerment of mind and body;
- ⇒ Fortitude – the ability to know how to organize suffering only to bear the necessary pain;
- ⇒ Character – integrity with self;
- ⇒ Will – to determine by choice;
- ⇒ Determination – the will to risk becoming the person you believe you are through hope and healing in times of suffering and loss;
- ⇒ Perseverance – the resolve of the inner self to overcome barriers to a full and inclusive life where each of us collectively shares God’s gifts to love, be loved, and to give back more than we receive.

We must believe in all people and their self-worth. Further, we must be the advocates of hope and challenge when barriers are imposed on individuals with disabilities, restricting their access to a full and inclusive life. I encourage all citizens of Southwest Minnesota to support Centers for Independent Living in their service to citizens of Minnesota with disabilities.



**Find us and Like our page to keep up with all the latest SWCIL news and events.**



Our Mission Statement: SWCIL is dedicated to working with and responding to the ever changing needs of persons with disabilities in Southwestern Minnesota to promote societal acceptance, inclusion, and equal access for all persons with disabilities.

### **Centerpieces is looking for your input ...**

If you have poems, personal successes, letters to the editor, or questions for our readers, **send your submissions to:** Deb at SWCIL 109 S. 5<sup>th</sup> St. Suite 700 Marshall, MN 56258 Or Fax to: 507-532-2222, attention: Deb, or email to deb@swcil.com Submissions will be printed as space allows and as determined by the Editor. Please include name, address, and phone number with submitted material.

**This newsletter is available in alternative formats upon request.**

## Consumer Success Story by Teri Woelful



Tom Trandahl

After 27 years of working full-time for the same employer, you would think you'd have something to show for it. But without the necessary knowledge and skills, just the opposite can happen.

That was Tom Trandahl. After two marriages, one divorce, and a separation, Tom found himself \$30,000 in debt. Those debts included several years' worth of unfiled, unpaid, income and property taxes, way-past-due medical bills for himself and both wives, credit card bills, and unpaid utility bills from several different providers. Tom

was swimming in debt and didn't think he could ever get out.

Tom had heard about SWCIL services, and when he witnessed them firsthand, he decided he could use SWCIL's help. He began working with SWCIL in 2016 and started his journey to financial freedom. He began by filing his taxes for all the missing years and was very receptive to help learning to budget his paychecks. After some trial and error, he was able to find a budgeting system that worked for him. While working with SWCIL to get out of debt, Tom made some pretty hard choices, but made them while always keeping his ultimate goal in mind, to be debt-free for the first time in his life.

Tom worked with staff to list all of his outstanding debt and prioritized them in the order he felt they should be paid. Once the taxes were paid off, Tom moved his way down the list, one or two at a time. He became comfortable, and even confident, making calls to creditors to set up payments on his long-overdue bills. The debts he paid off fueled his determination and commitment to becoming debt-free.

In the midst of this entire process, Tom was able to pay cash for a lawyer to get what he swears will be his last divorce. With the money management skills he's learned, he was able to pay cash for an affordable car when his vehicle was stolen and not recovered. Tom is now able to plan and save for things he wants to buy without taking money away from regular payments to creditors, past and present. He's learned to work them into the budget and wait until he has the money to pay for them.

*Continued on page 4 ...*

## Consumer Success ...Cont'd

Today, Tom has reduced his debt by more than half and has made payment arrangements with the final creditor. He is more committed than ever to continue using his budget system, cash-flow any new purchases, and plan for a life that is free of debt. Tom admits there might still be some “hiccups” along the road but says he refuses to completely get off of it. Tom has been energized by what he’s learned and has been able to accomplish now that he’s learned the skills he’s needed for so long.

When asked what he wanted to make sure other people knew, Tom replied, “SWCIL is the most awesome program that helps people with disabilities, like me, to learn how to do the things we need to know to live better and have a happy, wonderful, and stress-free life.” He went on to recommend, “If you do the program and use the skills they teach you, you can do anything. Your disability doesn’t have to dictate the life you live.”

## How to Spot Scams by Ted Stamp

We’ve all received the calls or text messages: Congratulations, you’ve won! Or: It is urgent that you contact us immediately about your credit card.

We can screen out a number of these bogus calls by registering for the national Do Not Call Registry, or by simply blocking them on our phones (cell phones, that is), but the calls and texts seem to keep on coming. And whether we are young or old, or receive calls, texts, mail, or email, we have to be careful. Every day people have their identities or their bank accounts stolen.

But we don’t have to be victims. The website for the Minnesota Attorney General ([www.ag.state.mn.us](http://www.ag.state.mn.us)) offers many helpful links describing more than thirty common scams and how to avoid them. When a scam mentions red flags such as asking you to send money up front to receive a prize, asking for your personal or financial information, if they want you to act quickly, or if they send you payment in the form of a money order or cashier’s check, the Attorney General’s office offers the following tips:

- Don’t be afraid to say no. If something seems too good to be true, it probably is.
- Ask a friend, family member, or neighbor for their opinion.
- Don’t be rushed. Take time to think things through. If an offer is good today, it will usually be available tomorrow.

*continued on page 5 ...*

## How to Spot Scams ...Cont'd

- When in doubt, don't give it out. If you question who is contacting you, don't give them any private information. Scam artists can steal your identity, drain your bank accounts, and open lines of credit in your name.
- Research the offer. A simple Internet search can yield a lot of information, including checking the Minnesota Attorney General's Office

If you have concerns about a particular offer or believe you are the victim of a scam, contact the Minnesota Attorney General's Office: Atty. Gen. Keith Ellison, 445 Minnesota Street, Suite 1400, St. Paul, MN 55101, 651-296-3353, 800-657-3787

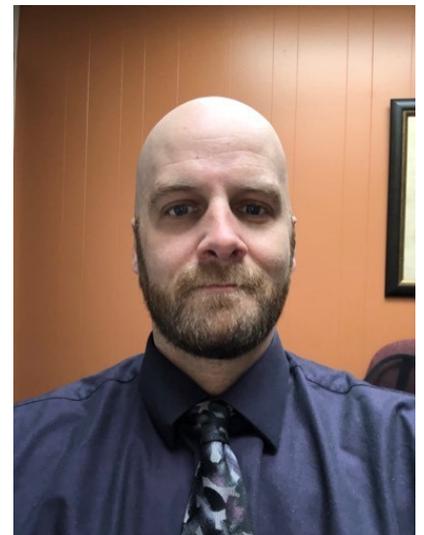
## New SWCIL Staff



Shanda Walker with family

Hi! My name is Shanda Walker and I'm the new Independent Living Specialist at SWCIL. As a born and raised resident of Southwest Minnesota I'm excited to be able to give back to the community I love so much. I currently reside in Marshall with my husband and daughter (pictured), 2 dogs and 1 baby on the way! I look forward to connecting with all of you in my new role with SWCIL.

Hello, my name is Adam Chandler. I am the new program manager for the Ramp and Assistive Technology programs. I am the newest member of the SWCIL team. Born and raised locally. I had been in the construction industry for seven years before moving into the agricultural field for almost a decade. I love spending time with family more than anything and I'll never say no to a trip across the country or even just the state. This has been a big change for me but one I have been excited to take on. So far my time with SWCIL has been amazing — full of great people that never fail to do amazing work. Stop by and see me sometime. I look forward to meeting you!



Adam Chandler

## SWCIL Travels to the State Capitol, by Deb Gratz



Pictured with Rep. Chris Swedzinski (left to right): Shelby, Ella, Jen, Larry, Victoria, Shanah, Deb, Pam, Tom, Kelly, Melissa

Icy roads, cold temperatures and blowing snow did not stop SWCIL from making their annual trip to the State Capitol. At the capitol, consumers from SW Minnesota were eager to share their stories. This is what they said about the trip.

Victoria said, “It was an eye-opener! You live in a community and you don’t even know who’s advocating for you. It was nice to be able to speak with our legislators. They seemed really laid back. Working with SWCIL and other agencies has given me the courage to get up and talk. I felt comfortable speaking with legislators who seemed genuinely interested in how I felt. SWCIL was helping me in my recovery.”

Ela had a wonderful time on the trip. She said she “enjoyed meeting the different legislators and really enjoyed sitting in on a hearing. Thanks again for the opportunity.”

Larry said, "I really enjoyed talking with the legislators. I liked being able to share our viewpoints. I was very impressed with the hearing about the Center's funding. It hit me more about what SWCIL does. It makes me feel good to be a part of something like that. It was all very enjoyable.”

Kelly said, “I liked the tour of the Capitol. The legislators listened to what the people had to say, even though I didn’t really say much. It was nice that they made time for us.”

Tom said, “It was an amazing experience. I loved telling the legislators about how SWCIL services have changed my life. It was nice that they listened to me and I

*continued on page 7 ...*

could help make a difference for other people.”

Shanah said, “I think the Capitol was fun and interesting to go to, and I can’t wait until next year.”

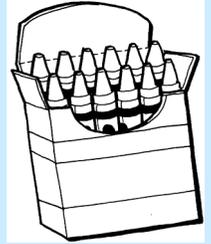
## **Adults-Only Coloring Club**

**When:** March 25, April 29, May 20, June 24, July 29

**Where:** Marshall SWCIL Office

**Time:** 4:30-6:00 P.M. **Cost:** Free

**RSVP:** 507.532.2221 OR 800.422.1485 (for MN Relay, dial 711)



## **Marshall Area Social Rec**

**Apr 19, June 21, Oct 25, Dec 3**

**Where:** Locations vary—please call

**Time:** 5:30 - 7:30 P.M.

**Cost:** \$5.00 per person attending

(Checks can be made out to SWCIL - Receipts will be available)

Smoke &  
fragrance-free  
event

Friends &  
Family  
Welcome!

**PLEASE RSVP 507.532.2221 or 800.422.1485 (for MN Relay, dial 711)**

**Reasonable Accommodations, including dietary needs, upon request.**

Southwestern Center for Independent Living (SWCIL) is a community-based, non-profit organization serving people with all disability types in the ten counties of southwestern Minnesota through:

\*Individual and Systems Advocacy \*Cross-disability Peer Counseling  
\*Information and Referral \*Independent Living Skills Training \*Public Education

All of SWCIL’s programs and services are consumer controlled with an emphasis on improving the quality of life for all people with disabilities. SWCIL’s aim is to provide education and awareness to promote inclusion, acceptance and equal access in society for all people with disabilities.

For more information about SWCIL programs and services, please contact us at:  
109 South 5th Street, Suite 700—Marshall, MN 56258 Phone: (507) 532-2221 or  
(800) 422-1485 (For MN Relay, dial 711) or fax (507) 532-2222.

Southwestern Center for Independent Living  
109 South 5<sup>th</sup> Street, Suite 700  
Marshall, MN 56258-1268  
Phone: 507-532-2221 or 800-422-1485 (For MN Relay, dial 711)

Website: <http://www.swcil.com>  
E-mail: [swcil@swcil.com](mailto:swcil@swcil.com)  
Facebook: [www.facebook.com/SWCILMarshallMN](http://www.facebook.com/SWCILMarshallMN)

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