



## How Does a CAP Plan Anyway?

When I was growing up, a quote that was bandied about when things didn't go quite according to plan was Robert Burn's "*The best laid plans of mice and men often go astray.*" After many years of acceptance of this axiom, it occurred to me that a more accurate portrayal of the Community Action Program (CAP) world is: the best laid plans *always* go astray. In which case, why do we plan anyway? After all, wasn't it Einstein who defined insanity as "*doing the same thing over and over again and expecting a different result*"? Experience has taught me that there is no way to argue against planning, but it has also shown me that in the world I live in (at least at work) I really need to plan in another way.

To build a plan based on current conditions and data for a specific outcome in the future with measureable benchmarks and real timelines along the way seems to truly be "insanity." We at Lakes and Pines, along with many other CAPs, have done that over and over again and the result is always, to say the least, unsatisfying. How can there be a predictable outcome on the backend when you have moving targets, changing political and community will, shifting resources (shrinking, growing, disappearing or appearing) on the front end? So, why do we plan for the backend when the real energy, at least in the CAP world, should be spent on the front end? Why take measure of the way things are, what we have, what we want and then force it down the road to a result we would like to see, when all of the beginning assumptions have shifted even before the ink is dry on the plan?

My argument would be, and where I hope Lakes and Pines will be spending its energy in the next planning process, is to plan for the upfront stuff, is to plan for the unexpected, and plan for the changes. That, of course, is an oxymoron. As soon as you plan for it, it isn't unexpected. So, what am I talking about? In order to build what I see as a useful "plan," you need to first live and breathe your mission and be willing to, at all cost, stay true to that mission, because it becomes the only static point upon which everything is measured. Then, you have to be really, really (did I mention really?) honest and frank about your strengths and shortcomings, as well as your untapped capacity... and there you have it. With a static point from which to measure and a realistic gauge of what you can do, you are ready for whatever comes along. You are able to act and react in appropriate measure to whatever comes at you and, in theory, always advance the mission. Clearly, you do so without a predetermined route or clearly delineated pathway or a well-defined outcome. I can see some people having a great level of discomfort with this, but given the choice between sanity and insanity....?

As always, the devil is in the details: getting the level of buy in to the mission, being honest with our self-portrait and being willing to venture forward without a map. If we crash and burn and spend a lot of time on nothing and end up with simply a measure of Lakes and Pines' capacity, in other words a useless plan, I figure we are no worse off than we have been in the past. After all "*nothing ventured, nothing gained.*"

**Mission Statement**

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

*Bob Benes*  
*Executive Director*





### Lakes and Pines' Head Start Staff are Preparing Children for Kindergarten!

In our first year of developing and implementing the Lakes and Pines School Readiness Goals, we were very excited with our outcome of 91% of children in our 3-5 home based and child care sites meeting their individual age expectations at the end of our program year!

I would like to thank our Policy Council parents who were part of the School Readiness Committee for their enthusiastic participation, their great questions, and their insightful analysis of the outcome data! The committee discovered that girls ranked higher than the boys in all areas except large motor. We also observed that the child care sites had higher ratings in social and language skills, while the home based children had higher ratings in fine motor and cognitive skills. The School Readiness Committee recognized the need for children to be engaged with other children their own age as a means to increase their social and language skills and wanted to express to all parents the need to attend socializations or other preschool programs with your child as much as possible. They also discussed how important the one-on-one time that children receive in the home based program is for fine motor and cognitive skills to grow, so they suggested more "small group" time with an emphasis on individual skills to be implemented into our child care sites. All suggestions and recommendations were given to appropriate channels for possible changes next year.

I would also like to thank our talented Head Start staff at Lakes and Pines for giving these children the best possible "Head Start" they could get to prepare for kindergarten!

This chart is a demographic breakdown comparison of the data obtained from the overall Teaching Strategies Gold on-line assessment.

TEACHING STRATEGIES ASSESSMENT REPORT	All Children	Boys	Girls	Full day Program (child care)	Home Based
<b>Social Emotional</b> -Meets Expectations	88%	84%	91%	93%	86%
<b>Gross Motor</b> -Meets Expectations	94%	95%	94%	95%	94%
<b>Fine Motor</b> – Meets Expectations	95%	94%	96%	93%	96%
<b>Language</b> – Meets Expectations	89%	87%	90%	92%	88%
<b>Cognitive</b> – Meets Expectations	91%	90%	92%	88%	91%
<b>Literacy</b> – Meets Expectations	88%	87%	91%	92%	88%
<b>Math</b> – Meets Expectations	82%	82%	83%	88%	81%
<b>AVERAGE – MEETS EXPECTATIONS</b>	89%	88%	91%	91%	89%

Respectfully submitted,

Pam Covington  
Education Coordinator



## College Bound

Recently staff in Lakes & Pines' Community Services Department had the opportunity to work with a young man who had been homeless for the past year. During that year he managed to complete high school and get his diploma. After graduation he enrolled in college. He soon realized that he would need help so he could move and begin searching for a job where he would be attending college. Lakes & Pines' Community Services Department was able to use the emergency housing funding to assist him with his move and his pursuit of becoming an engineer.

### **Everything You Wanted to Know About Money But Were Afraid to Ask!**

That was the title of our Teens & Money class that was presented in May to high school students in Chisago County. The class was presented by our financial literacy coaches and sponsored by a grant from the University of Minnesota Extension Office and The Minnesota Council on Economic Education. The teens spent a full Saturday learning about banking, credit card debt, predatory lending, student loan debt, needs verses wants, and setting goals. The teens also learned why good credit is important to help you reach your goals, how to achieve good credit, and how to pull a copy of your credit report. The teens enjoyed the day and went home with many tools for their financial future.

We have one more grant available for us to request this year. If you have a group of 15-17 high school students that could benefit from a class like this, please contact Julie McCarthy at 320-679-1800 ext. 163



Teens from Chisago Lakes High School have chosen to keep their identity a secret because: a) They didn't want their friends to know they spent an entire Saturday indoors learning about money, or b) They didn't want their friends hitting them up for cash.



### **Lakes and Pines FYI is going GREEN in 2013!**

**If you prefer to receive this newsletter via email, please contact Denise at [lap@lakesandpines.org](mailto:lap@lakesandpines.org) Please provide current contact information and email address that you would like the newsletter sent to.**



#### **TOP TIPS FOR EXTENDING BATTERY LIFE**

Sure, the smart thing to do is to always have your charger handy, but life does not always go according to plan. Here are our top tips for stalling that powerless feeling.

**Be kind to your battery.** Keep the contacts clean, and avoid touching them with your fingers. Also, don't let your device get overheated in direct sunlight or extreme heat.

**Economize.** Resist the temptation to stream videos or music when you're worried about battery power.

Wi-Fi is another heavy power consumer. Keep the screen as dim as you can stand it.

**Change your settings.** Change your display settings on your phone so that your screen time-out is at a lower setting. Make sure Bluetooth and optional GPS features are turned off when not in use.

**Do some digging.** Find an app to help you monitor your battery use, such as iOptimizer or Battery Graph.

**Don't turn it off.** Really – your tablet or phone will use more juice powering back up than it will quietly napping.

**Charge it!** But not too often. Wait until the battery's down to about 10 percent, then fill'er up to 100 percent, but don't overcharge. Never charge a battery that's above 90 percent.

## Head Start's Homeless Services add "Family Activity Nights"

For several years now Lakes and Pines' Head Start has partnered with New Pathways in Cambridge, MN to provide Head Start services to homeless families who are in their program. This year "family activity nights" were added as an additional service. The Home Visitor for New Pathways, Cheryl Peterson, worked with area churches who rotate weekly and house the families overnight to provide approximately twenty (20) family activity nights from October to May.

As long as at least one Head Start family attended, all families in the New Pathways Program were able to participate. Activities provided included: story time, making homemade play dough, puzzles, science experiments, painting, drawing, homemade sidewalk chalk, kite making, and a variety of large motor activities (just to name a few)!

Cheryl became a familiar face that followed children from the New Pathways Day Center to the different churches where they stayed, providing some stability to the children and families in a very unstable time in their lives.

As the Homeless Program is year round, families will continue to be offered this service throughout the summer and beyond. A BIG thank you to Cheryl and the area churches who participated for making the "family activity nights" a success!



### Are You a Renter?

#### Do You Know a Renter?

Learn about your rights as a tenant and ways to be the best tenant on the block at Lakes & Pines' FREE tenant seminars this summer:

Date	Location	
Thursday August 2	Aitkin City Hall 109 – 1 <sup>st</sup> Ave NW Aitkin, MN 10:00 – 11:30 am	McGregor High School Home Economics Room 148 South 2 <sup>nd</sup> St McGregor, MN 1:00 – 2:30 pm

**Please call Lakes & Pines' Community Services Department at 800.832.6082 ext.119 to register**

### Pine and Carlton County Disaster Relief Centers

On Friday, Saturday, Sunday and Monday – July 6<sup>th</sup> through the 9<sup>th</sup>, 2012, Lakes and Pines staff had the opportunity to participate in the Disaster Recovery Centers in Barnum and Willow River, MN to meet with victims of the June 19<sup>th</sup> floods in northern Pine and Carlton Counties.

Representatives from Homeland Security Emergency Management, The Minnesota Department of Health, The Department of Commerce, The Minnesota Extension Office, County Public Health Directors, County Assessors, Minnesota Housing Finance Agency Representatives and County Sheriffs, along with Chaplains and volunteers were staffing the centers.

It was an information format to help victims get a better understanding of the steps they need to take to prepare to recover from their losses while the federal government assesses the need for funds to help these individuals.

Lakes and Pines will provide help to households that are eligible for current programs using established guidelines. If the Minnesota Housing Finance Agency gets approval to implement the Quick Start Disaster Loan Program, Lakes and Pines will assist in implementing that program in Pine and Carlton Counties.

## Rental Loan and Grant Funds Available

The Rental Rehabilitation Deferred Loan (RRDL) Program sponsored by Minnesota Housing Finance Agency and administered through Lakes & Pines is seeking rental property owners. Lakes & Pines was awarded \$700,000 to rehabilitate rental properties. The goal of the program is to preserve rental housing so that affordability is preserved and low and moderate income households have access to decent housing that is within a convenient distance to jobs, transportation and essential services.

Lakes & Pines is looking for landlords with 8 or less units that rent at least 51% of the units to low and moderate income tenants and rents must be affordable. The target cities are: Aitkin, Onamia, Milaca, Princeton, Isanti, Cambridge, Braham, Mora, Hinckley, Pine City, Cloquet, Carlton, North Branch, Chisago City, Lindstrom or Center City. The minimum amount that can be borrowed is \$25,000 per unit and if monitoring of income and occupancy requirements and reporting is complied with after the program is over, up to twenty-five percent of the loan will be considered a grant.

Eligible properties will be inspected during the individual process to determine what improvements can be made. Remodeling is not allowed however, exterior repairs or improvements, code violation corrections, ramps and accessibility conversions and energy improvements are eligible repairs. For more information on the Rental Rehabilitation Deferred Loan Program, visit: <http://www.mnhousing.gov/resources/apply/RentalRehabilitationDeferredLoan/index.htm> or contact the Energy-Housing Department at Lakes & Pines at 800.832.6082.



## Healthy Minnesota Contribution Program: MinnesotaCare transition for adults without children

Below is some general information about the Healthy Minnesota Contribution Program

### Excerpts from the Department of Human Services Bulletin:

*The benefit levels of many low-income assistance programs are based on these poverty guidelines. Find your family size and monthly or yearly income below to determine your Federal Poverty Guidelines percentage category.*

#### FEDERAL POVERTY GUIDELINES

\*Effective July 1, 2012, MinnesotaCare enrollees who are adults without children with income at or above 200% of the Federal Poverty Guidelines (FPG) through 250% FPG will no longer have access to the MinnesotaCare benefit set through a managed care plan. These individuals will instead be eligible for the Healthy Minnesota Contribution Program which will provide a monthly defined contribution to purchase health insurance in the private market. The legislation requires that enrollees be referred to professional broker associations. The professional broker associations have formed the Agent Coalition to provide enrollees with a resource for finding a professional insurance agent and to provide information to insurance agents about the Healthy Minnesota Contribution Program.

Family Size	100%	200%	250%
1	\$11,170	\$22,340	\$27,925
2	\$15,130	\$30,260	\$37,825
3	\$19,090	\$38,180	\$47,725
4	\$23,050	\$46,100	\$57,625

\*Healthy Minnesota Contribution Program enrollees may visit the Agent Coalition website to find a professional health insurance agent to help them find coverage. The Agent Coalition website has a database which the enrollee can use to locate an agency in their geographic area. This information can be found at [www.HealthyMNAgents.org](http://www.HealthyMNAgents.org).

**For questions about the Healthy Minnesota Contribution Program:**

Call the Health Care Access Line at 651-431-2283 or 800-657-3629

**For more information visit the DHS website or go to the DHS Bulletin:**

[www.dhs.state.mn.us](http://www.dhs.state.mn.us) Minnesota Department of Human Services **Bulletin #12-21-06** June 1, 2012



## CONNECT WITH YOUR COMMUNITY



Want to get more involved in your community? Looking for a way to help out neighbors who may be struggling? Volunteering for Operation Community

Connect may be what you are looking for. Operation Community Connect events are scheduled throughout the seven county area. These events are a one-day resource fair for neighbors in the community living on little. Each event is coordinated by community volunteers, and each event is a little different. All will offer a light meal. Some will have coats, socks or quilts to give away and some will offer budgeting classes. Some will have free dental services, foot care or flu vaccines. Most will have providers offering children's service programs, energy saving ideas, veterans' services, legal aid, education, employment and housing connections.

If you want to volunteer or need more information, please see contact information below or call Lakes & Pines' Community Services Department at extension 119.

**AITKIN COUNTY** – Thursday, October 18, 9 a.m. to 3 p.m., Westside Church 810 2<sup>nd</sup> Street, Aitkin. Contact Jessica Siebert at 218-927-2151.

**CARLTON COUNTY** – Tuesday October 23, Noon to 4 p.m., Cloquet National Guard Armory, 801 Hwy 33 S., Cloquet. For information contact: [jan.ashmore@co.carlton.mn.us](mailto:jan.ashmore@co.carlton.mn.us) or 218-878-2893. To volunteer contact: [DawnAmmesmaki@FDLREZ.COM](mailto:DawnAmmesmaki@FDLREZ.COM) or 218-879-1227.

**CHISAGO COUNTY** – OCC event date and time not set yet. Contact Julie M. at [juliem@lakesandpines.org](mailto:juliem@lakesandpines.org) or 320-679-1800, ext. 163.

**ISANTI COUNTY** – Thursday, October 18, 11 a.m. to 3 p.m., First Baptist Church, 304 Main St S, Cambridge. Contact Rahya at 612-390-3663 or Char at 612-816-4231.

**KANABEC COUNTY** – OCC event date and time not set yet. Contact Cristy Thomas at [cthomas@cmjts.org](mailto:cthomas@cmjts.org) or 320-679-6493.

**MILLE LACS COUNTY** – Thursday, October 18, 10 a.m. to 3 p.m., Trinity Lutheran Church, Milaca. Contact Heather at [heather.glem@co.mille-lacs.mn.us](mailto:heather.glem@co.mille-lacs.mn.us).

**PINE COUNTY** – Thursday October 25, Noon to 6 p.m. at The Lighthouse, 1045 Main St South, Pine City. Contact [jennye@lakesandpines.org](mailto:jennye@lakesandpines.org) or 320-679-1800, ext. 162.



### *Domestic Abuse*

Today, a mother and her two children are living safely within the walls of their own apartment. They no longer have to suffer the daily anxieties and fear of their abuser. Because of the availability of Family Homelessness Prevention and Assistance Program (FHPAP) funds through Minnesota Housing Finance Agency and the Community Services Department at Lakes & Pines, this family was able to escape their abuser. Without such programs, life for some families would be unbearable and terrifying.

## Paying Your Heating Bills During the Heat

Energy Assistance Staff encourage all consumers to continue to pay on their heating bills during the summer months. Why?



There are several reasons:

- ◆ Past-due balances will continue to build late fees during the summer months.
- ◆ A credit may be established on the account and, therefore, lighten the load of heating costs during the winter months.
- ◆ Some delivered fuel vendors will allow a customer to charge the balance of a delivery if there is a credit on the account.

So, even though heating your home is the last thing on your mind during these hot and muggy months, now is the time to prepare for heating your home during the cold winter months ahead.



## Financial Literacy Program Update

Starting in January of this year, with the help of our local partners, Lakes and Pines began offering financial literacy classes in our seven county service area. Since our start, we have had 199 class attendants. We have been able to reach many people, but we have had quite a few classes which haven't had participants. This has been a bit problematic when classes can be quite a distance from our office. In order to improve the efficiency of our classes, we are instituting a few changes to the remainder of them.

- 1) We are requiring potential class participants to register for each class with us, or with the host location.
- 2) If we do not have at least four people registered for a particular class one week before a class, we may cancel that class.
- 3) We are encouraging our community partners to invite us to already scheduled meetings where we can present on Financial Literacy to an already existing audience.

We will be working on creating new tear-away flyers for our partners to make the registration process as easy as possible for potential participants. If you would like to become a partner with our financial literacy program or have any questions, please give us a call at 320-679-1800 or email either Julie at [Juliem@lakesandpines.org](mailto:Juliem@lakesandpines.org) or Tim at [Timd@lakesandpines.org](mailto:Timd@lakesandpines.org). Thank you for your support in improving financial literacy in our communities.



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:

LAKES AND PINES CAC INC  
1700 MAPLE AVE E  
MORA MN 55051  
320-679-1800  
Toll Free 1-800-832-6082

*Visit Lakes and Pines on the web:*

[www.lakesandpines.org](http://www.lakesandpines.org)



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