



A Revolutionary Idea

One of the core principles of Community Action when it was started some 54 years ago was something called Maximum Feasible Participation. Community Action Agencies were established to facilitate community change and to eliminate or mitigate the root causes of poverty. They were designed to be local agencies working with and addressing local needs. What Maximum Feasible Participation says is that if systems are to change or programs and services are to be built, those people using or affected by those systems, programs or services should have a say in what and how that should occur, to the greatest extent possible.

Although this was not a new idea, it certainly was not necessarily a popular one in some quarters. Some of the reasons why some individuals felt this wasn't a good idea seemed to be logical and rational, but all too often those arguments masked deeply held myths, stereotypes and fears. I believe time has shown that any such arguments are neither logical nor rational or anywhere close to being true. The stature of Lakes and Pines and other Community Action Agencies across the state and nation are a testament to that. Of course when you have 1000 agencies over a 50 plus year period of time there are going to be some miscues, but I believe a close examination of any of those would show that those miscues occurred when participation was restricted rather than because it was in place.

I mentioned that Maximum Feasible Participation wasn't new, but what it was, was Revolutionary. No, really, I mean Revolutionary with a capital R as in back to the war. Does "No taxation without representation" ring a bell? (The Liberty Bell perhaps.) The issue then was as much, if not more, about the representation and allowing those affected to have a say, as it was about the taxes themselves. There is no period in the middle of that statement. It wasn't no taxation. It was don't do that without giving us a say or a voice. This is the core upon which democracies are built.

So the idea of Maximum Feasible Participation in Community Action is the same in principle. Don't try to change my situation without giving me a say. "I have a voice...hear it." While Lakes and Pines and other Community Action Agencies deliver programs that may be built in Washington D.C. or St. Paul, we are always twisting, pushing, pulling to have it encompass a local flavor. That flavor, the how and why of services, is provided by the many voices of those that we serve.

I have been astounded time after time over the decades I have been here with the collective wisdom of that voice. I am proud to be engaged to carry out the direction of those many voices, past and present.

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

A NEW AGENCY WIDE ADVOCATE'S VIEW

April 1st I became one of the newest Agency Wide Advocates (AWA's) at Lakes and Pines. Since then I have thoroughly enjoyed the tasks of an AWA. My specialty detail is outreach work, where I get to meet with persons at various food pantries, senior dining centers, and jails.

One of my recent visits was to the Princeton senior dining center. Once diners were seated, I was given a microphone to speak to the room about the mission of Lakes and Pines and the variety of programs we offer. After my talk, a few of the diners approached me and introduced themselves. One lady told me that she had thought Lakes and Pines only helped with propane or electric. Another lady was thrilled to hear a brief summary that we assist the "small to the tall" (Early Childhood to Senior chore/delivery). Many of the seniors took pamphlets. Before leaving I helped one person fill out a 60 plus Supplemental Nutrition Assistance Program (SNAP) application and gave my contact information to another, who was excited to give Head Start information to her daughter for her grandchildren.

The fact that my job brings me directly to people who otherwise may not get needed services or information is the ultimate reward.

ADVERSE CHILDHOOD EXPERIENCES

Adverse Childhood Experiences (ACE's) is the term used to describe types of abuse, neglect, and other potentially traumatic experiences that occur to people under the age of 18. Scientific research indicates about seven out of ten people experience one or more ACE's .

ACE's have been linked to: risky health behaviors, chronic health conditions, low life potential, and early death. As the number of ACE's increases in a person's life, so may the risk for these outcomes. Reducing ACE's and building resiliency has the potential of benefitting individuals, families, communities and overall public health.

People who are aware of their own ACEs and how to build resiliency are better able to cope with adversity in their daily life, improve relationships and self-control, potentially reduce or not increase ACE's in their children's lives, have better health in their adult lives and lead more satisfying and longer lives.

The ACE Interface training is presented in three sections:

1. Neurobiology and epigenetics focuses on how our brains adapt to our environment during childhood and some basic concepts about how toxic stress can impact brain development.
2. Key Findings from the Adverse Childhood Experiences (ACE) study highlights some of the data from the original ACE Study and people may take the ACE survey for themselves.
3. Learning about how to build resilience provides a framework to reduce the effects of ACE's by focusing on attachment and belonging, supporting individual capabilities, culture and building community and spirituality as effective ways for people with ACEs to thrive.

ACEs training is available at no cost and can last from one to three hours, depending on how in depth a training is requested. There are multiple people in the area trained to provide ACE's training. Please contact Lakes and Pines if you are interested in learning more or to request an ACE's training session.



Save Receipts For Your Child’s Education Expenses

Minnesota has two programs to help you pay for your child’s education expenses. The **K–12 Education Subtraction** and the **K–12 Education Credit** can lower the tax you pay or increase your refund when filing your Minnesota income tax return. You may qualify for the K-12 subtraction, the K-12 credit, or both — if you save your receipts.

Common Expenses That Qualify

Expense	Subtraction	Credit
School supplies (pencils, paper, calculators)	Yes	Yes
Private school tuition	Yes	No
Educational computer hardware and software	Yes – up to \$200 (can be claimed with the credit for expenses over \$200)	Yes – up to \$200
Extracurricular academic or fine arts classes (dance, music lessons, art, science)	Yes	Yes
Tutoring for subjects needed for K-12 classes taught by qualified instructor	Yes	Yes
Academic summer camps (language camp, sciences camp, dance camp)	Yes – limited to the portion of tuition used for instruction (no room and board)	Yes – limited to the portion of tuition used for instruction (no room and board)
Rent or purchase of musical instruments to be used during the school day	Yes	Yes
Educational field trips taken during the school day	Yes	Yes



Common Expenses That Do Not Qualify

- School supplies not used in education (backpacks, tissues, locker organizers)
- Clothing, including school uniforms (except required gym clothes)
- Sports
- School lunches (even on a field trip)
- Tutoring for college preparation tests (ACT, SAT)
- Family trip to museum or zoo



K-12 Education Subtraction and K-12 Education Credit

What is the education subtraction and who qualifies?

The K-12 subtraction lets you subtract qualifying educational expenses from your taxable income when you file a Minnesota income tax return. You may subtract up to \$1,625 in education expenses for each child in grades kindergarten through 6, and \$2,500 for each child in grades 7 through 12.

There is **no income limit** to qualify for the education subtraction, and you may qualify regardless of your filing status. However, the school your child attended must be located in Minnesota, Iowa, North Dakota, South Dakota or Wisconsin.

What is the education credit and who qualifies?

The K-12 credit reduces your state income tax or increases your refund. If you meet the income requirements below, you may claim this credit on your Minnesota income tax return for up to 75 percent of qualifying educational expenses. You may claim this credit and receive a refund even if you do not owe income tax for the year.

If have this many qualifying children:	Your household income must be less than:
1 – 2	\$37,500
3	\$39,500
4	\$41,500
5	\$43,500
6 or more	\$43,500 plus \$2,000 for each additional child

To qualify for the K-12 credit, you must file as single, head of household, qualifying widow(er) or married filing a joint return. Married couples who file separate returns do not qualify for the credit.

Required Documentation

You must have documentation — such as itemized cash register receipts and invoices — to prove that you paid any expenses used to claim the K-12 credit or K-12 subtraction. You cannot claim both the subtraction and the credit for the same expense.

Information and Assistance

For more information, go to our website www.revenue.state.mn.us and enter **K12** in the Search box, or call us at 651-296-3781 or 1-800-652-9094.



Working together to fund Minnesota's future.

Gas money, lack of reliable transportation, child care expenses, lack of money to buy what's needed to meet the job requirements, such as your own tool set, uniforms or special shoes are all barriers to employment for low-income individuals.

If you are receiving Supplemental Nutrition Assistance Program (SNAP) and you want to work towards a better future, SNAP Employment and Training (E&T) may be a great opportunity for you. SNAP E&T's goal is to assist participants by building on existing skills, developing an employment plan and offering supportive services. As long as the needs are directly related to your employment plan there may be assistance with interview clothing, safety accessories like steel toed boots, uniforms, equipment, tools, school supplies, course registration, background checks, test fees, and transportation assistance such as driver's license fees, gasoline and limited auto repairs are available.

RENTER AND HOMEOWNER PROPERTY TAX RETURN

Minnesota homeowners or renters may qualify for a Property Tax Refund, depending on income and property taxes. To receive the regular Homestead Credit Refund you must have owned and lived in your home on January 2, 2019. Your household income for 2018 must be less than \$113,150. For renters, the household income limit is \$61,320 and you will need a Certificate of Rent Paid, (CRP) to file the refund form. There is also a Special Homestead Credit Refund. To receive the special credit you must meet the following requirements:

- You owned and lived in the same home on January 2, 2018 and on January 2, 2019.
- Your homestead's net property tax increased by more than 12 percent from 2018 to 2019.
- The net property tax increase was at least \$100.
- The increase was not due to improvements you made to the property.

Note: There is no income limit for the special refund. You may qualify for the special refund even if you do not qualify for the regular refund.

The due date is August 15. If the due date falls on a weekend or legal holiday, your return is due by the next business day. You may file Form MIPR and claim a refund for up to one year after the original due date. If you file later, you will not receive a refund.

Have you filed for your return yet? Lakes and Pines offers classes to teach you how to complete the refund paperwork; at the end of each class you will file for free. Classes are held monthly through August 13th in: Aitkin, Cambridge, Cloquet, Hinckley, Mora, Princeton and Rush City.

Call 1-800-832-6082 option 4 to register for a class near you!



SOCIAL SECURITY DISABILITY BENEFITS

Do you know someone with a disability who needs help applying for Social Security Disability Benefits? Suggest they call Lakes and Pines. There is a full time Social Security Disability Application Assister on staff. The applicant must be living in the Lakes and Pines' seven county service area-Aitkin, Carlton, Chisago, Isanti, Kanabec, Mille Lacs, and Pine; must have a physical and/or mental disability that will prevent them from working for 12 months or longer, and are receiving county cash assistance or are homeless/imminently homeless. Currently staff is certified to assist with Adult (18-65) applications only.

A "do it yourself" (DIY) packet has been developed and is available to people who don't fit the program guidelines, or for when staff is at capacity. Applicants or applicant's friends assisting with DIY must be comfortable with a computer.

Call Lakes and Pines at (320) 679-1800 and chose option 4 for more information.

For individuals who qualify, Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) application assistance is available.

HOMEBUYING 101: WHAT YOU NEED TO KNOW

You have decided you would like to purchase a home. Are you ready? Lakes and Pines is offering a free introductory workshop in Cloquet to help pre-home buyers get ready for homeownership. Class topics will include: financial management, credit worthiness, mortgage options, home inspections, assistance programs, and more. Whether you are hoping to purchase in six months or two years this class will be beneficial to you. Local experts will be available to answer questions without the pressure of sitting in their office. This workshop is funded in part by US Bank.

There will be four classes held. The same content will be offered at each class so participants are able to choose a date that works best for them!

These classes are held at Our Saviors Lutheran Church, 612 12th Street Cloquet, MN 55720. The 2019 class dates are: July 20th, August 17th, September 21st, and November 16th. Classes are all held from 9:00 a.m. until 1:00 p.m.

For more information or to register contact Lakes and Pines 1-800-832-6082 option 4.

PINE CITY SMALL CITIES DEVELOPMENT PROGRAM

The city of Pine City was awarded \$770,500 for owner-occupied housing and commercial rehabilitation through the Department of Employment and Economic Development. The grant will run from June 30, 2019 – September 30, 2020. Lakes and Pines plans to rehabilitate 15 owner occupied homes and 7 commercial buildings. The owner of the homes or buildings must agree to a 10-year forgivable loan. After the 10 years are up , the loan is to be completely forgiven and considered a grant. Please call Lakes and Pines at (320) 679-1800 for more information.

SENIOR CHORE SERVICE

Sometimes it's difficult to ask for help doing tasks around your home, but as we get older some chores become harder and harder to do ourselves. The chore service volunteers may be able to help you with minor home repairs and cleaning windows and/or gutters if you:

- Are 60 years or older
- Live in Pine, Kanabec, Mille Lacs, Isanti or Chisago counties

Please call Lakes and Pines at (800) 832-6082, option 4. Services depend upon volunteer availability in your area. Senior chore service provides only the volunteer labor as availability allows; homeowners supply all necessary materials. Homeowners are offered the opportunity to contribute financially towards the cost of services according to a sliding fee scale. Services will not be denied due to inability to contribute financially.

Funding for the chore service is provided, in part, under contract with the Central MN Council of Aging as part of the Older Americans Act Program.

SNAP AND MNSURE APPLICATION HELP



Applying for help can feel overwhelming!

Staff can help by screening you for potential eligibility and also help you fill out the application for Supplemental Nutrition Assistance Program (SNAP).

Trained navigators can help you enroll for health insurance through MNSure for:

- Medical Assistance
- MN Care
- Qualified Health Plan if you've had a recent life event that affected your health insurance.

For more information or to make an appointment

Call Lakes & Pines at 800-832-6082 - Option 4

or Email lap@lakesandpines.org

or go to the website www.lakesandpines.org

These services sponsored in part by the MN Department of Human Services

MORA SMALL CITIES GRANT



In June of 2015, the city of Mora, with the help of Lakes and Pines, wrote a successful "Small Cities Development Program" application that was submitted to Minnesota Department of Employment and Economic Development (DEED) for the rehabilitation of 14 owner occupied homes and 10 commercial buildings.

Lakes and Pines eagerly accepted the opportunity to administer the grant. Local contractors were given work near their homes and members of the community were able to see Lakes and Pines in action. All \$230,000 of the commercial funds were spent with many commercial owners asking for more opportunities. Of the 14 homes proposed for improvements, Lakes and Pines was able to fulfill all of the homeowner's high hopes of getting their home rehabilitated.

Over the past five years Lakes and Pines has successfully administered these grants in Princeton, Mora, Cloquet, Pine County, Braham along with Grasston and currently Sandstone and Pine City. There is a large demand for these projects in Lakes and Pines seven county service area.

DEED visited Lakes and Pines offices, the city of Mora, and a few projects in the target area and said this was one of the most successful grants they have seen because so much work was completed. The monitoring visit came back with zero errors which is another tremendous accomplishment for Lakes and Pines and the city of Mora. As a result of how successful the projects were, DEED has recommended that the city of Mora and Lakes and Pines apply for funding in the future to reach another group of home and business owners.



Before



Before



Before



After



After



After

TEACHING STRATEGIES GOLD OUTCOMES

Spring checkpoints and family conferences have been completed. There was an increase in the percentage of children who meet or exceed our Teaching Strategies Gold (TSG) objectives as seen in the chart below. Caregivers and children can be particularly proud of the growth in the areas of literacy (22.08 points) and math (27.29 points).

Lakes and Pines Teaching Strategies Gold Outcomes
Fall-Winter-Spring 2018-2019

TSG Domains	Percentage of children who meet or exceed TSG objectives	Percentage of children who meet or exceed TSG objectives	Percentage of children who meet or exceed TSG objectives
	Fall	Winter	Spring
Social /Emotional	66.27%	78.74%	85.04%
Physical	60.76%	72.57%	80.47%
Language	66.41%	74.59%	79.93%
Cognitive	70.27%	77.23%	88.25%
Literacy	61.15%	70.26%	83.23%
Math	55.60%	68.20%	82.89%
AVERAGE	63.41%	73.60%	83.30%

These results are very encouraging since this is only the second full year of implementation of the curriculums (“Creative Curriculum” for center-based and “Growing Great Kids” for home-based). There will be a continued focus on using curricula to encourage fidelity and supporting staff’s growth to increase the quality of programming.

PARENT TRAINING CONFERENCE

Minnesota Head Start Association (MHSA) hosted the annual Parent Engagement Conference this past April at Cragun’s Resort on Gull Lake near Brainerd. Lakes and Pines brought 11 parents to the conference where they joined other Head Start parents from all around Minnesota.

During the conference, parents had opportunities to participate in various workshops about parenting and daily family life. Workshops included container gardening, healthy meals, child development, discipline and more. The conference had delicious meals and a variety of fun activities for parents to participate in while getting to know fellow Head Start parents and educators. This year, parents and families were treated to a bingo night and pizza party, which included a fun “make and take” activity.

To ensure that it is beneficial to the parents, Lakes and Pines loves to hear feedback. Parents who have attended said things like, “It’s a great time” and “I learned so much.” This conference is three days of valuable networking, learning, and memory making for parents.

FARM TO EARLY CARE GRANT



Lakes and Pines received a Farm to Early Care grant in the amount of \$6,000. With this grant, gardening supplies were purchased that benefit the children enrolled in the Early Head Start/Head Start program.

Head Start Centers have received lighted grow stands along with potting soil, vegetable seeds, watering cans and large planters. The children attending the centers will be able to plant their seeds, watch them grow and take them home.

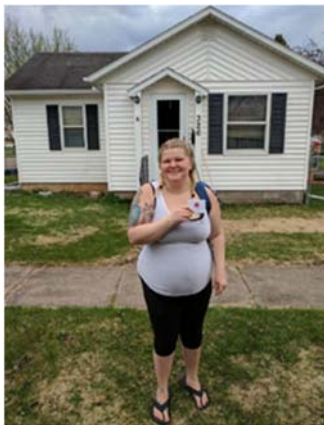
Children enrolled in the home based, combination and child care partnership options received a gardening book, a learning garden set, or a “watch it grow planter”. These items were distributed by staff based on age appropriateness.

The hope is that the plants will provide fresh veggies throughout the summer months and teach the children and families that gardening can be fun and beneficial. The plan is to use the lighted grow stands for years to come within the Head Start centers.

PARENT QUESTIONNAIRE GAS CARD WINNERS

Each year the Early Childhood and Family Development (ECFD) Department sends out a parent questionnaire to gain insight into the Lakes and Pines program operations from the perspective of the families that we serve. Once the survey closes, it is evaluated by the ECFD Management Team to improve programming. Everyone who submits the parent questionnaire is automatically entered into a drawing for a \$25 Holiday gas card and four lucky winners are chosen at random.

The 2018-2019 Program Year winners are:



Heather Hyland



Autumn and Hunter Marquardt



Alyssa Weston

*Please note that one winner did not wish to have their name or photo disclosed.

MORA HEAD START SUMMER SESSION



This summer Lakes and Pines was able to offer two three-week sessions to Head Start children. The Mora, Chisago City, and Cloquet Centers all had kids having a great time playing and learning four mornings a week. Those mornings were packed full of fun activities. Each day started with a nutritious and delicious breakfast snack, followed by playing in the classroom and learning about their preschool environment. Learning centers and small groups are great places to learn about things from how plants grow to what kinds of animals live all around, how buildings are made and how small machines work. Daily there was enough time to play outside in the sunshine. After all that play and learning, lunch was enjoyed by everyone sitting around the tables talking about their exciting day.

Mora Center had a three week adventure around camping and the outdoors, complete with a teepee and camping gear in the dramatic play area. They had a cardboard boat with fishing poles and life jackets, a tissue paper campfire with paper logs fire for “roasting” real marshmallows, and a lot of good old fashioned imagination. The children welcomed Lynn Olson from Lakes and Pines, who played her guitar and sang campfire songs. The kids enjoyed joining in with their own instruments.

Thanks to a generous grant, each child got to plant and take home their very own tomato plant after watching it develop in new grow shelves. The first three week session ended with a nature walk on the trail beside the Lakes and Pines building, where frogs were singing.

The final three week session at Mora explored construction and building. A kid-sized cardboard operable crane was in the dramatic play area, as well as safety gear and construction items to learn and play with. A construction worker visited, and children built their own geo-boards. They were able to bring them home for continued fun and learning opportunities.

The children are looking forward to all the fun, building and imagination to come, and Lakes and Pines is thankful for the opportunity to offer these valuable sessions.

ENERGY ASSISTANCE PROGRAM

The Energy Assistance Program (EAP) came to a close on May 31, 2019. There were a total of 6,387 applications approved to receive an EAP grant amount. Staff worked very hard to make sure applications were processed in a timely manner. Most staff are now off for the summer and enjoying well deserved decompression time. Staff will be returning on September 3, 2019 to once again gear up for the winter season. Applications for the new season will start going out to households in the 3rd week of August. If you know someone who would like to receive an application and they have never received one before, they can call Lakes and Pines and one will be sent to their home in September. The new program will open on October 1, 2019.



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:

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