



### I'm Speechless

Many who know me know that I am a fan of the Green Bay Packers (many are willing to forgive me for that). As a fan, I regularly visit the team's website. The site contains a column where fans are able to ask questions of two of the team's reporters and the reporters answer a number of the questions each day.

Obviously, as a Packers site, a vast majority of the questions concern the Packers. From time to time, they are about football in general and sometimes they venture into other sports. Infrequently, a societal issue will come up as it deals with sports, football or the team.

As I was reading the column last week, there was a post in which the author posted a statement rather than posing a question (which happens from time to time and I, myself, am prone to do). The post went:

"I have heard a rumor that during the season, if there is one, NFL teams will be printing "End Racism" in their end zones. Well, let me just tell you if they do, I am done with the NFL, done with football and all of sports."

I, quite frankly, was speechless; thank goodness for the professionalism of the reporter. He was not and replied:

"I didn't know ending racism was controversial".

*Bob Benes*  
*Executive Director*

#### 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**

## ASCENDING KINDERGARTNERS

Well, there is no doubt that this year has not been like any other. The same is true for children who are ready to move on to kindergarten in the fall. With the “regular” Head Start programming being significantly altered due to the COVID-19 Pandemic, the way in which children and families are preparing to transition into kindergarten has also been significantly altered. Instead of traditional graduations and formal goodbyes in classrooms, technology has been used to provide that closure to children and families exiting the Head Start program. Although meeting with individual families to provide those final transition resources was not an option, Lakes and Pines developed a specialized mailing that went out to all ascending kindergartners and their families. These packets included resources such as a Kindergarten To-Do list; possible social-emotional responses to the upcoming transition for both children and parents; the importance of routines; calendars of transitional activities to complete as well as specific academic activities to explore. Teachers and advocates participated in “Goodbye Parades” as well as individual meetings with families who came to the classrooms to collect their belongings.

Under the direction of the Office of Head Start and the CARES ACT, Lakes and Pines is offering Community Based Visits for children transitioning to kindergarten. These face-to-face visits are taking place in a Community Setting, where the child and family have the opportunity to work on specific developmental skills to facilitate the transition into a school program again. Each visit is individualized to ensure that specific needs of the family are being met and that the child begins to reestablish the expectations of going to school. In addition to pre-academic skills, the visits provide a strong emphasis on routines and following directions. Of course *joyful interactions*, and emphasizing the *parents as the most important teachers* continue to be at the heart of each visit.



## ENERGY ASSISTANCE PROGRAM

There has been an increased number of stressors for all families and individuals, some of whom have never had to ask for assistance in the past. Lakes and Pines would like to say “Thank You” to anyone who referred households to the Energy Assistance Program (EAP) in the last few months. Without the help of people in our communities, it would have been difficult to get the word out regarding changes made to the program mid-season due to this pandemic. Lakes and Pines appreciates your support of the work we do to support your neighbors in their time of need.

A special shout-out to Lakes and Pines’ staff who kept calm during the last few months. From 6:00 a.m. to 6:30 p.m. they were fielding many calls and questions from households in need. They are an awesome bunch and enjoy helping take burdens off families and individuals.

## COVID WILL NOT STOP LAKES & PINES

The COVID pandemic has caused people, nation-wide, to make adjustments in the way they do many things in their lives. Change can be stressful and frightening, but people have begun to adjust and continue moving forward. Likewise, Lakes and Pines has adapted how we deliver services and continue to reach those in need.

Pat Scollard, Aitkin County Jail Program/STS Coordinator, contacted an Agency Wide Advocate (AWA) who had been doing monthly outreach with inmates. Information and materials were provided through email and telephone conversations. Collaborating on a safe, efficient and resourceful way to continue helping inmates, the first *virtual* meeting was scheduled.

On the day of the meeting, both Pat and the AWA connected to a video communication system application called Zoom. The inmates were able to interact through audio/video chat, allowing the AWA to provide 'face-to-face' information regarding the various programs available from Lakes and Pines. Included was a class on budgeting, which teaches life long skills such as keeping an accurate checkbook, reducing expenses and improving a credit score. Inmates were able to ask questions and have them answered right away.

This is another way Lakes and Pines has teamed up with other agencies to continue serving the community during the pandemic.

## APPLYING ONLINE IS A SNAP

With financial instability on the rise, many people are finding it beneficial to apply for the Supplemental Nutrition Assistance Program (SNAP) when eligible. SNAP is the program formerly known as food stamps and food support. In Minnesota, the online application is usually the easiest and fastest way to apply.

Accessing <https://applymn.dhs.mn.gov/> brings you to APPLYMN, a simple, secure web application that connects you with state and county services, including SNAP. APPLYMN helps meet a family's basic needs and is available 24 hours a day, 7 days a week. Applicants must first create an account to access the application process.

Lakes and Pines' Agency Wide Advocates are available and trained to assist individuals with creating an account and completing the required application. This process can be done over-the-phone, respecting both privacy and health safety. Contact Lakes and Pines at 1-800-832-6082, option 4 to request additional information or to schedule an appointment for help completing a SNAP online or paper application.



## PARENTS PROVIDE VALUABLE FEEDBACK

To gain insight on the Head Start program operations, Lakes and Pines sent out a parent questionnaire to families who participated in the Early Childhood Program. Families were asked questions about their perspective of the program operations. The information was collected and is being evaluated by the program's management team to improve programming. For participating in the questionnaire, participants were entered into a drawing for a \$25 Holiday gas card and four lucky winners were randomly drawn.

The 2019-2020 Program Year winners are:



Joanna Knapp



Chi Ngo



Mary Ellen Scarbough

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

## SENIOR RESPITE SESSIONS GONE VIRTUAL

Lakes and Pines Respite Program staff have created virtual Zoom respite meetings to reach out to caregivers and receivers alike. These weekly meetings offer conversations of current events, information about local resources available, light chair exercises, breathing techniques and a game or two of Bingo to keep participants socially engaged.

Lakes and Pines is proud to offer both individualized and community level supports to caregivers with phone calls and/or virtual checkups, along with bi-weekly mailings consisting of lighted hearted jokes and stories, craft projects and mental exercise worksheets.

With a grant from the St. Croix Valley Foundation, several virtual creative art sessions will be held starting in July 2020 with local artists sharing their skills with the Respite groups. Additional musicians, singers, choir directors and other artists are needed to be part of the respite virtual art sessions. Please contact Lakes and Pines at 1-800-832-6082 option #4, if you have questions or want to register for Respite sessions or lead a virtual art session.

## GARDEN SEEDS PROGRAM



Every year Lakes and Pines, with the help of many community partners, distributes vegetable seeds as a way to build awareness of the Supplemental Nutrition Assistance Program (SNAP). Many people are not aware that SNAP benefits can be used to purchase vegetable seeds and plants.

In the past, seeds provided by Lakes and Pines were delivered to Extension Offices and food shelves in mid-March. People could come into these distribution sites and pick out the seeds they wanted. This year, Extension Offices closed to the public and food shelf staff started taking boxes of food to people rather than people coming into the food shelf. A decision to suspend the Garden Seed Program was made.

By mid-April people and agencies had adapted to the new environment and began asking when the seeds would arrive. The Extension Offices and food shelves implemented a safe way to distribute seeds. Lakes and Pines ordered seeds and in early May, Town and Country Garden Club members and a few other volunteers took the bulk seeds home and divided them into individual home-garden size packets.

In mid-May the seeds were delivered to 23 distribution sites throughout Lakes and Pines' seven county service area. With this distribution of seeds happening later in the year, some people had already planted their gardens. As a result, some sites had fewer people take seeds, allowing leftover seed packets to go to community gardens. Yet some sites that usually have 12 to 15 households had as many as 77 households pick up seeds this year.

While a few details were different, the outcome was still successful: More people are now aware that they can use SNAP benefits to purchase vegetable seeds and plants and more households are growing their own food, freeing up money for other needs.

## A BED OF HER OWN

Susan\* (name changed) is a senior who had been couch hopping for over eight months. She was staying with friends and family, but wanted a place to call her own. She looked into income based housing and placed herself on several waiting lists. Once her name came up for an available apartment, she contacted Lakes and Pines to ask if she was eligible for any assistance. Through the Live Well At Home Program, Lakes and Pines was able to assist Susan with first months rent and a utility deposit.

In further conversation, it was discovered that she did not have many household items. Lakes and Pines was able to help by purchasing some of the household items she needed, including her own bed. Of all the items Susan\* received, she is so happy to have a bed and stated that she hasn't slept on a real bed in over a year.

This is one of many success stories for the Live Well at Home program for seniors.

## MASK DONATION

Lakes and Pines' Early Head Start/Head Start Program received a donation of 27 reusable child sized masks from the Christian Reformed Church in Pease. With these masks, Lakes and Pines was able to start face to face services with the 2019-2020 program ascending kindergarteners in July.



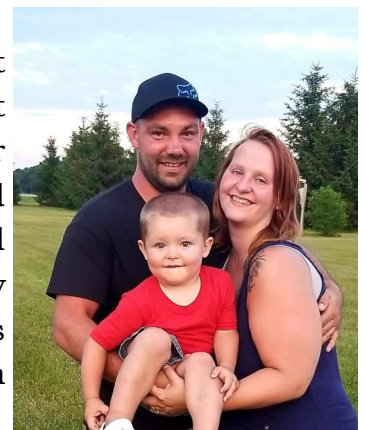
## ACHIEVING GOALS THROUGH HEAD START

Head Start provides support for families, well beyond educating parents and the young people in their homes about school readiness. The program's impact can be seen as families achieve a variety of goals from becoming more financially secure to learning new skills that help them become more independent.

A family in Carlton County recently found a home of their own. This mother of two has been enrolled in Head Start for four years and living with her family. Her goal this fall was to find a place of her own. After paying off debts from a previous rental, she found a new place for her and her children. The family moved into their new home this spring. Mom is so proud of her accomplishment.

A family of six in Brook Park used past experiences of creating routines to overcome a challenging time. Mom has been successfully taking part-time college courses online since the end of January. When COVID hit, she found herself home schooling her children and nearly failing her own college courses. In addition to these circumstances, she lost her grandfather and was not able to fully mourn that loss. She says "life kept throwing me curve balls". Prior to the pandemic, mom and her Head Start Home Visitor had been working on plans for simple bedtime routines for the children. With those skills in mind, mom began to create other simple routines in the household. She began with simple morning routines and worked into homework routines. When the children were doing homework, mom would do her own. Now the household is running more successfully and mom is earning A's in all of her classes.

A family in Kanabec County has been enrolled in Head Start since October 2019. They are very goal oriented and have set fourteen goals during their enrollment. Their goals are all for improvements to their home, successes for the children, forward planning for their wedding and buying a home. By taking small steps, they are accomplishing their goals one-by-one until they are all complete. So far they have completed eight of their goals and have started on others. There are three more long-term goals that they will slowly continue to make progress toward.



In March, the USDA approved waivers that allowed Supplemental Nutrition Assistance Program (SNAP) and Minnesota Family Investment Program (MFIP) recipients to continue receiving benefits without having to gather the documents to verify their ongoing eligibility, as normally required. Prior to the COVID-19 waiver, Minnesotans who applied for and were eligible for SNAP and MFIP were “certified” to receive benefits, periodically renewed their applications and notified counties and tribes if their circumstances had changed.

More than 20,000 Supplemental Nutrition Assistance Program (SNAP) and Minnesota Family Investment Program (MFIP) recipients must renew their applications in August to ensure they receive their benefits for September onward, unless the federal government allows Minnesota continued flexibility in how benefits are administered.

The Minnesota Department of Human Services mailed a written notice in late July to SNAP and MFIP recipients who reached the end of their certification period any time from March through August. To renew, current SNAP and MFIP recipients must complete the Combined Application Form or 6-month Report, which they will receive in the mail, and provide proof of changes, such as a decrease in income, increase in housing costs or change in number of members in their household, as they did prior to COVID-19. It is very important that SNAP recipients complete the recertification process by the deadline stated in their notice.

Lakes and Pines’ Agency Wide Advocates are able to help people with recertification or applying for SNAP and can answer any questions they have. To be connected with an advocate, call 1-800-832-6082, Option 4 or email [lap@lakesandpines.org](mailto:lap@lakesandpines.org).

Information about SNAP and other hunger resources is available on the Department of Human Services (DHS) [food emergency webpage](#). Information about MFIP can be found on the department’s [MFIP webpage](#). Food help is also available through the Minnesota Food HelpLine, 1-888-711-1151 or [www.mnfoodhelpline.org](http://www.mnfoodhelpline.org).



On April 15, 2020, Governor Tim Walz signed into law the Alec Smith Insulin Affordability Act, which created the Minnesota Insulin Safety Net Program to ensure no individual is without insulin because they cannot afford it. The program is made up of two parts: the Urgent Need Insulin Program and the Continuing Need Insulin Program.



Beginning on July 1, 2020, eligible individuals may apply for an urgent need supply (30 days) of insulin with a valid prescription. Eligible individuals can also apply for the Continuing Need Insulin Safety Net Program, which provides up to 12 months of insulin. (Applications, information about who qualifies and how to apply can be found online at [MNinsulin.org](http://MNinsulin.org)).

The program does not cover over-the-counter insulin products, testing supplies, insulin pens, insulin pumps, doctor visits and emergency or hospital care. Pharmacies may collect an insulin co-payment, of no more than \$35 for the urgent-need 30-day supply of insulin, or no more than \$50 for a 90-day supply for those on the continuing need program.

Individuals in urgent need of insulin can access the Urgent Need Insulin application for an emergency supply online at [MNinsulin.org](http://MNinsulin.org). Outpatient and community pharmacies in Minnesota can provide Urgent Need Insulin applications to eligible individuals and will also provide an information sheet explaining the Continuing Need Program.



As of July 1, MNsure's online [Assister Directory](#) allows individuals to search for navigators trained to assist with the Minnesota Insulin Safety Net Continuing Need Program.

Lakes and Pines has MNsure-certified navigators who have completed the Minnesota Insulin Safety Net Program training and are available to assist people with applying for the program.

Lakes and Pines' offices have paper applications and information sheets for both the Urgent and Continuing Need Insulin Assistance Programs and staff who are trained to assist in completing the applications. Contact Lakes and Pines at 1-800-832-6082, option 4 for additional information or to schedule an appointment for help completing a Minnesota Insulin Safety Net Program application.

To receive future publications of this Newsletter electronically, please contact Lakes and Pines at 320/679-1800 or by email at: [lap@lakesandpines.org](mailto:lap@lakesandpines.org).



## SOCIAL SECURITY DISABILITY INSURANCE & WORKING

Contrary to popular belief, you can still apply for disability benefits if you are working. Eligibility varies for each program and how much you are earning is considered. If you have a long-term disability, are working but making less than [Substantial Gainful Activity \(SGA\)](#), you are eligible to apply for disability benefits.

The allowable SGA amount for 2020 is \$2110 per month for people who are statutorily blind. For non-blind individuals, it is \$1260 per month. SGA does apply to [Supplemental Security Income \(SSI\)](#) and [Social Security Disability Insurance \(SSDI\)](#). SGA does *not* apply to Supplemental Security Income (SSI) for people who are statutorily blind.

Supplemental Security Income (SSI) is a program for people with limited income and resources who are disabled, blind or 65+ years old. The most the SSI monthly payment would be is \$783 in 2020. The monthly benefit can change each year in January and is also based on other income you may have. Social Security Disability Insurance (SSDI) is based on the amount you paid into the system through withholdings of earned income throughout your life.

People who are currently receiving SSDI and/or SSI benefits who want to work are eligible for the free and voluntary Ticket to Work Program. The Ticket to Work program is run by Social Security and offers employment services to help people get back to work.

Ticket to Work, sometimes simply called the “Ticket” program offers many services for SSDI and SSI recipients including: Vocational rehabilitation, Training, Referrals, Job coaching, Job counseling, Placement services, Job Search Assistance and Protecting your rights.



## ONCE HOMELESS, NOW LIVING WELL AT HOME

George\* (name changed) is a senior who had been homeless for over ten years, usually living in his vehicle and occasionally on couches when he had the opportunity. He struggled with mental health and substance abuse issues that resulted in multiple encounters with law enforcement. These barriers, along with others, made it difficult to locate affordable housing that fit his needs.

Fortunately, a housing opportunity became available for George that worked with these barriers and provided on-site mental health supports. Lakes and Pines collaborated with this organization to secure safe, affordable housing for George using Live Well at Home funding for seniors. This grant provides the opportunity for older Minnesotans to live well longer in their own homes.

George\* has been in housing for a few months now, is very happy and is thankful that mental health services are provided on-site. He is grateful that Lakes and Pines was able to help him finally get into stable housing.

Between mid-March and July 1, 2020 Lakes and Pines assisted over 170 unduplicated households with virtual tax preparation. This included teaching individuals how to complete and submit their own tax forms, and/or helping them access their stimulus (Economic Impact) payment. All tax preparation appointments were filled by late June. Volunteer tax preparers continue to work with people to complete their M1PR, Homestead Credit Refund (for Homeowners) and Renter's Property Tax Refund.



While Lakes and Pines is no longer scheduling appointments, if you were not able to get your 2019 Income Taxes prepared and you are expecting a refund, you can still file. There are free and low-cost websites you can use to file. Most of these websites will walk you through the preparation step-by-step. Below is a list of some available sites:

[\\*Irs.gov](https://www.irs.gov)

[\\*myfreetaxes.com](https://www.myfreetaxes.com)

[\\*www.taxslayer.com](https://www.taxslayer.com)

Minnesota Property Tax Returns and Renter Rebates are due August 15, 2020. Property Tax Returns may be filed electronically on the Minnesota Department of Revenue website. You will also find the Renter Rebate forms and tax tables here: <https://www.revenue.state.mn.us/>

You are still eligible to receive a refund for your 2018 Renter's Rebate and 2019 Property Tax Refund if they are filed by August 15, 2020.



If you owe taxes and have not filed by the July 15<sup>th</sup> deadline, you should still file, as penalties and interest will be added on to what you owe. If you cannot pay the full amount of taxes you owe, you should still file your return and pay as much as you can to avoid penalties and interest. You should also contact the IRS to discuss your payment options at 800-829-1040. The IRS may be able to

provide some relief, such as a short-term extension to pay, an installment agreement or an offer in compromise, or temporarily delay collection by reporting your account as currently not collectible until you are able to pay.

If you normally do not file taxes and have not received your Economic Impact Payment (stimulus payment) Lakes and Pines can assist you. Call 1-800-832-6082 option #4 for more information or to request assistance.

## WEEK OF THE YOUNG CHILD



Lakes and Pines celebrated Week of the Young Child in April. The annual celebration provides an opportunity to bring attention to Early Childhood programming, nation-wide, each spring. This year, the celebration looked a little different than it has in the past. During the Week of the Young Child Lakes and Pines usually highlights artwork created by the children and families by hanging them in the halls at our Central Office facility. This year, we moved that focus to Social Media. Families sent photos of their children doing home activities and we shared them on Facebook. The feedback from families and community was positive.

## ART AT GROUP RESPITE & HEAD START CENTERS



Lakes and Pines is proud to have been awarded funding from the Arts and Cultural Heritage Fund through a grant from the East Central Regional Arts Council. These funds will be used to bring seven professional artists to the Group Respite sites and Head Start Centers September 2020 through April 2021.

The art sessions for both groups will include painting, collage, tie-dye, jewelry making, card making, felt making and digital photography for the respite participants. Depending on the COVID situation, some art sessions may be virtual.

Artists will teach new skills, demonstrate the role of art in their personal lives and show participants how they can integrate art activities into their own homes. Through these art sessions, both age groups will expand and enhance their value of art and learn about more artistic resources throughout the community.

This grant is made possible through East Central Regional Arts Council thanks to legislative appropriation from the Arts and Cultural Heritage Fund.



## NEIGHBORS SUPPORTING NEIGHBORS

A family in Kanabec County pulls their family, friends and community together to work side-by-side towards a thriving community. They have traded farrier services for beef to feed their family. They have utilized other skills like tiling a floor to have work done on their vehicle. They have horses and have given riding lessons in exchange for babysitting services for the care of their children. This is an example of a community being resourceful and working together to meet their needs.



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  
Equal Opportunity Employer

For the Agency to continue savings in postage, it is important to maintain current addresses on file.

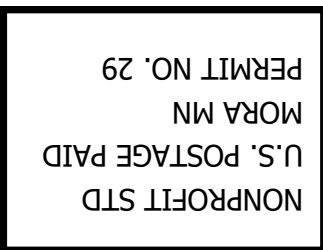
Please take a moment to review your address label and notify Lakes and Pines of any appropriate corrections.

If you are interested in receiving the FYI electronically in the future, please email: lap@lakesandpines.org.

[CORRECTION IN MAILING ADDRESS](#)

PLEASE PRINT:      NAME:  
                                 ORGANIZATION:  
                                 ADDRESS:  
                                 CITY, STATE, ZIP+4 DIGITS

Mail to: Agency Administration, Lakes and Pines CAC Inc., 1700 Maple Ave E., Mora MN 55051



LAKES AND PINES CAC INC ADDRESS SERVICE REQUESTED  
1700 MAPLE AVE E  
MORA MN 55051