



And the Survey Says....

I have long had the feeling that like strategic planning there is a time and place when satisfaction surveys are helpful or even critical, and other times when they are less than informative and the cost far outweighs their value.

For decades, all of Lakes and Pines' major programs have surveyed the customers they serve with an eye, not only on satisfaction, but on identifying unmet needs and better ways of program delivery. This feedback has been crucial in program design, staffing and program models and direction. However, the idea of an agency-wide satisfaction survey to me seemed dubious at best. The Community Action Organizational Standards now require that an agency-wide client satisfaction survey be conducted. So, regardless of the value, we must endure the cost.

Determined to get the greatest value of the exercise that we could, Lakes and Pines kept the survey simple, but focused on what we felt was important. It's not here you will find the results, sorry this is just the teaser.

Rather than waiting for the cumulative results, I took the time to read each and every individual survey that was returned. Most of the results were, at least to me, unsurprising. They were overwhelmingly positive, which I expected. There were two things, however, that stood out to me. The first being the number of families that have accessed multiple programs. Lakes and Pines has put forth an effort in the recent past to move to a "Whole Family" model in trying to meet the entire family's needs and not simply one. With the idea that meeting a single need may help a family out of a crisis, but it may not move them forward toward prosperity. It seems, or so the survey would indicate, that we are a lot closer to that model than we had felt we were.

The second thing that stood out to me was the most important indicator within the entire survey. The survey includes a question asking if the respondent felt they were treated professionally and a second question asking if they felt they were treated with dignity and respect. The fact that both of these came back overwhelmingly positive was not a surprise; after all, I know who I work with. Prior to this survey I have become quite accustomed to unsolicited comments on both the professionalism, courtesy and respect demonstrated by the Lakes and Pines staff, regardless of the program in which they work. What did surprise me is the number of people who took the survey as an opportunity to provide us with, shall we say constructive criticism (as they should, it is the point of the survey after all), and yet while they may have had issues with the program rules or process or otherwise had an issue with Lakes and Pines, they still rated the professionalism and being treated well very high.

It is true that not all program rules fit every person; not everyone is eligible for the services we provide and we do not have unlimited resources. It is true, however, that professionalism, dignity and respect are free at Lakes and Pines and are provided without request or prerequisite.

Bob Benes
Executive Director

Lakes and 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

ADVANCED CHILD TAX CREDIT PAYMENTS

I Don't File Income Taxes- How Do I Get My Child Tax Credit Payments?

As you probably have heard, parents could get up to \$3,600 per child with the expanded Child Tax Credit program, whether in monthly installments or as one big payout. On July 15, millions of families will automatically get the first monthly Child Tax Credit check.

For parents of eligible children up to age five, the IRS will pay \$3,600, half as six monthly payments and half as a 2021 tax credit. For each child ages six through seventeen, the IRS will pay \$3,000. For an eighteen-year-old dependent, as well as for full-time college students ages nineteen to twenty-four, you will not receive monthly payments but rather one payment when you file your tax return in 2022.

If your annual gross income is \$75,000 or less as a single filer, \$112,500 as a head of household or \$150,000 filing jointly, you'll get the full amount. If your income is higher than the limit for your filing status, your child tax credit payments will begin to phase out by \$50 for every \$1,000 of income over the threshold.

The IRS will automatically make the payments for those who filed their 2020 tax return or claimed dependents on their 2019 tax return. If you didn't submit your tax return, the IRS won't know to send you a payment (and also won't know if you've gained dependents since the last tax filing).

If you're a non-filer and didn't file a tax return this year and don't plan to, the IRS has come up with an alternative. A new "Non-filer Sign-up tool" allows families who don't file taxes to submit an electronic form to let the IRS know how many kids they have and their ages, including babies born in 2020 and 2021 -- so they can get the correct payment amount. To use the non-filer tool or to opt out of the advanced payments visit [IRS.gov/childtaxcredit2021](https://www.irs.gov/childtaxcredit2021)

While the tool is intended to help families enroll in the program it does have a few challenges. The program works better on a computer than a mobile device, and requires that you have access to an email address and understand English.

SUPPLEMENTAL NUTRITION ASSISTANCE



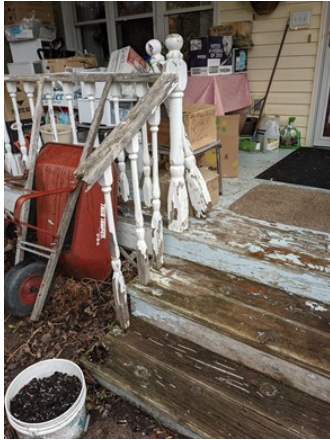
Supplemental
Nutrition
Assistance
Program

Supplemental Nutrition Assistance Program (SNAP) or formerly known as "food stamps" has helped thousands of families. It is estimated in March 2021 SNAP helped 245,582 families just in Minnesota alone! Many people are not aware they may be eligible for SNAP. Seniors on a fixed income, working families with low incomes or working part-time are likely eligible. Most people who are receiving SNAP benefits are actually working families with low income.

Many people do not apply due to stigma surrounding SNAP or fear of taking food from someone else in need. That is not the case. SNAP is calculated from the Farm Bill created by the United States Department of Agriculture (USDA). SNAP generates about \$1.70 in economic activity per \$1 spent in SNAP benefits in the community. Pass the word to friends, relatives and seniors. Everyone needs a little help sometimes. Call Randi at Lakes and Pines for more information 1-800-832-6082 ext. 178.

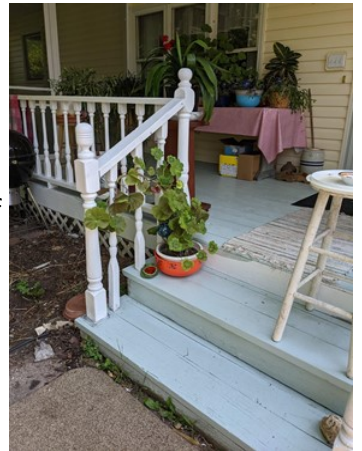
CHORE AND DELIVERY SERVICES

Chore and delivery services are off and running strong with many customers being served in their communities. A common thread among these customers is they just do not know what to do because their situation has become so overwhelming, typically due to the loss of a spouse or friend/caregiver moving away. As these desperate conversations evolve, it is mutually understood there is a lot to accomplish so the prioritization process starts and the work follows, one item at a time.



Ann (name changed) called Lakes and Pines to see how she might be able to receive help with some chores that were becoming too much for her. There was desperation in her voice as she began to explain all of the chores that needed to be done and more to the point of frustration in not being able to do them herself anymore. She needed help.

Staff visited Ann's home to assess her needs and help determine a plan to get them done. It was evident that the Lakes and Pines chore day would be the best course of action to accomplish some of the extensive chores needed to help her safely and comfortably remain in her home.



On June 12, in what turned out to be only a semi-sweltering hot day, a team of eight volunteers and a couple staff members were able to turn an unsafe situation into a safe and secure entrance to Ann's home. She could not have been more pleased with the results.

If you are over the age of 65 and have a chore related need, please give Lakes and Pines a call at 800-832-6082 ext. 1974.

RENT REASONABLENESS

Through the Rent Reasonableness program that is offered by Lakes and Pines' housing program, a current client was able to gain more spending money. During a recent in-person meeting, it was discovered the client was able to save enough money to buy their family a lawn mower. In addition, by utilizing the Earn While You Learn program (EWYL) through a local pregnancy center, they were able to save money on diapers and other needed items. They are so grateful for these savings and wonderful programs. If you would like more information on how you may qualify, call 800-832-6082 option 4.

MNsure



Applying for health insurance can be stressful. MNsure helps take the stress off those who may not have access to health insurance. Due to some changes in the American Rescue Plan, some people may now qualify for tax credits. Lakes and Pines has MNsure navigators waiting to assist you. For more information, please call Randi at 1-800-832-6082 ext. 178.

Summer is speeding by so fast, O how I wish these days would last.

AITKIN WOMEN OF TODAY

A Northern Regional Navigator with Lutheran Social Services recently nominated Lakes and Pines to receive a donation from Aitkin Women of Today (AWOT). AWOT's mission is to help women improve their own lives as well as the lives of the people in their surrounding communities.

This Navigator worked closely with the Central Continuum of Care (CoC) and the Northern Region of the Central CoC to bring out awareness of Lakes and Pines' Housing and Urban Development funding. This funding has been awarded through the CoC to assist those experiencing or fleeing domestic violence to have the ability and means to leave their current situation and find safe housing. Thank you Aitkin Women of Today!

WHERE IS YOUR TAX REFUND?

Due to the pandemic, like many companies and businesses, the Internal Revenue Service (IRS) ran at a restricted and limited capacity in 2020. Because of this, a strain was put on their ability to process tax returns. Still with limited resources, the IRS is open and working hard to catch up with processing mail, tax returns, payments and correspondences. But, not without delays.

As a result of recent tax law changes and new credits, it is taking longer for 2020 returns that require review. Figuring Earned Income Tax Credit and Additional Child Tax Credit amounts is also causing a delay. If the delay is due to a necessary tax correction made to a recovery rebate credit, Earned Income Tax or Additional Child Tax Credit claimed on your return, the IRS will send you an explanation. If there's a problem that needs to be fixed, the IRS will first try to proceed without contacting you. However, if any more information is needed, you will receive a letter from the IRS.

Lakes and Pines does not have staff or volunteers available during the summer months to assist taxpayers in tracking their tax refunds and the IRS live phone assistance is extremely limited right now. The IRS has stated they are working hard to get through the backlog and that you shouldn't file a second tax return or contact the IRS about the status of your return. Instead you are able to track the status of your income tax refund using the IRS tracker tools on the website.

Where's My Refund is a tool on the IRS website. Go to irs.gov/refunds and select "Check My Refund Status". You will then be asked to enter your Social Security number or an Individual Tax Identification Number; your filing status; and your exact Federal refund amount. This information may be found on your tax return. If you entered the information correctly, you will be taken to a page that shows your refund status. **IRS2GO** is a mobile app that you can use to check your refund status. Both IRS tools (online and mobile app) will show you one of three messages to explain your tax return status:

Received: The IRS now has your tax return and is working to process it.

Approved: The IRS has processed your return and confirmed the amount of your refund.

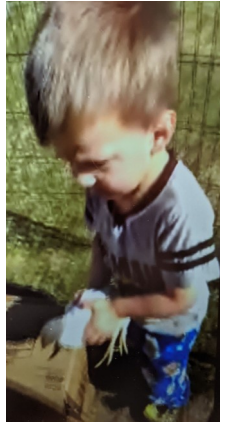
Sent: Your refund is on its way to your bank via direct deposit or as a paper check to your mailbox.

For more information or for updates go to irs.gov and search for the IRS Operations Status page.

A PART OF THEIR WORLD

Being a Home Visitor during the pandemic wasn't as hard as I thought it was going to be... I still met with families weekly, provided resources and fun activities, and was able to be in "THEIR WORLD".

Here is a fun little story. I had been meeting with Josh, age three, and his mom for six months via virtual visits. He and his family are huge animal lovers and have many different species in their home and yard. During one of our visits Josh wanted to show me their new baby chicks, which they kept in the closet under a heat lamp. It was March and still too cold for them to be outside. He took the iPad over to the closet and showed me their pen. At the same time, he told me all about the chicks.



Josh and
"Miss Brenda"

The next visit I again asked about the chicks. Josh shared with me that he named one of them "Miss Brenda" after me. I was so surprised and yet excited that he named one of his chicks after me! He picked up two chicks and said one was "Miss Brenda" and the other was named after his daycare teacher. One of the chicks was clucking very loud. I asked Josh, "Which one is 'Miss Brenda'?" He replied, "The loud one!" like I should've already known. He told me more about the chicks and how they were growing.



"Miss Brenda" is
getting big!

As the virtual visits continued each week, he would take out "Miss Brenda" and put her in front of the camera. I started taking more photos of her growing. Josh would again tell me all about the chicks.

Finally, June brought in-person visits. Josh was so excited to have me at his house; he couldn't wait to introduce me to "Miss Brenda". The majority of this first visit was spent outside in or next to the chicken coop. Josh shared with me all that he does to help with the chickens—he feeds them, rakes the hay, and retrieves eggs each morning. I even got to meet "Miss Brenda" in person!



Fresh-picked
Eggs

It is so exciting to transition from virtual visits to in-person, which brings me back to the title, "A Part Of Their World".

EXCITEMENT GROWS IN VIRTUAL RESPITE

Helen (name changed) is a weekly attendee who enjoys the friendships made through Lakes and Pines Respite sessions. Each week attendees are mailed kits containing supplies to work on together virtually during the next meeting. Jokes, riddles, painting projects, memory boosting games, etc. are just a few of the fun items these kits may contain.

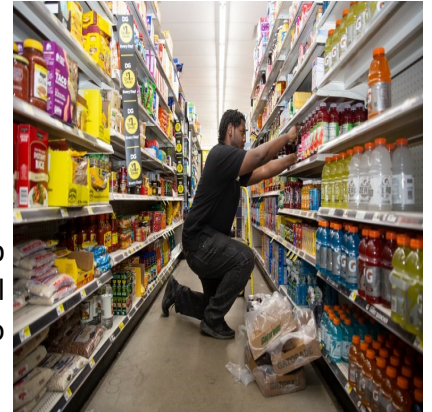
Helen was so excited about a terrarium kit included in this particular week's project that she couldn't wait; she began building it as soon as she opened the box! On the day scheduled to build the terrarium together, Helen proudly shared her finished project. She had always been an avid gardener, but since she is now wheelchair bound, she no longer gardens. We all shared in Helen's excitement.

For more information on Lakes and Pines' Respite Program, please call 800-832-6082 option 4.

Are any of these scenarios all too familiar or hit close to home?

- *Returning to the workforce after years of being home raising a family?
- *Heading back to work after a leave of absence?
- *Current job leaving a feeling that it's time to try something different?
- *Recent layoff or job loss after many years of dedicated service?

No matter the reason for seeking new employment, the world of job searching has changed. Keeping in mind age, financial status, medical coverage needed and retirement, there is a lot to consider for those who are over 50 years of age.



It is not unusual for job seekers 50+ to feel some age discrimination. Employers should not intentionally discriminate based on age, however, the 50+ job seeker may be sending up red flags telling the employer an older worker is applying and could easily misinterpret these flags to mean career stagnation or being stuck in old fashioned ways of thinking. This is why it is so important to impress all potential new employers, making it apparent 50+ has many more advantages than disadvantages, making them immediately aware they are looking at a person (you) that can be a vital part of their team as a skilled, trusted and vibrant employee.



Always keep job seeking tools updated. Did you know that a resume layout should be focused on skills vs. employment timelines? Even with an excellent skills history, showing recent and updated training or certifications is equally important. (Be sure to include any recent classes, seminars or webinars completed.) Have a gap or lapse in employment? Make it known any hours spent volunteering or donating time in your community (if applicable).

Wait, technology is a whole other topic. Be sure to have a professional email address with a modern account like Gmail or Outlook, and be sure to check it regularly. Learn how to upload your resume to an employer's website in the correct format. Be sure to have a digital presence and be comfortable using today's common computer software programs. All of these strategies, and more, should be considered.

Any of these resources can get you started in the right direction:

www.aarp.org No need to be a member to pick up some helpful tips here.

www.careeronestop.org Check out the 55+ workers section for some excellent guidance.

www.workforce50.com Career resources for boomers and seniors.

Anyone actively looking for work and currently receiving Supplemental Nutrition Assistance Program (SNAP) benefits in Pine, Aitkin, Carlton, Kanabec, Chisago, Isanti or Mille Lacs Counties has the opportunity to work one-on-one with an employment counselor. Access to these services is free upon voluntary enrollment with SNAP Employment and Training. Please help spread the word. Interested persons should call Sandra at 320-679-1800 Ext 1975.



Best Wishes for a successful job search.

MUSIC TO THE EARS



The Chisago Head Start Center was excited to receive a generous donation of pots and pans. In true preschool fashion, these pots and pans became a music wall on the yard fence. Thank you to our incredible donor—your contribution certainly enriched our playground, bringing music to our ears!



We Travel Not To Escape Life, But For Life Not To Escape Us.

Unknown Author

SEEDS TO GROW ON

The Garden Seed Program provides free vegetable seeds which are distributed by area food shelves, extension offices and community gardens. The intent is to have individuals and families grow some of their own food, save money for other needs and to be aware that the Supplemental Nutrition Assistance Program (SNAP) benefits can be used to purchase vegetable seeds and plants. Over 359 families reported receiving an assortment of vegetable seeds this spring; this is only half of the distribution sites reporting as of this printing.



Seeds available this year were peas, carrots, pumpkins, summer and winter squash, green beans and watermelon. Cucumber and beet seeds were ordered, but not available.

Your help is needed to improve the Garden Seed Program.

- * If you received seeds this year, please let us know how they grew and suggestions of what seeds you would like Lakes and Pines to provide next year. Send us a picture of your garden or your harvest, we'd love to see your success!
- * Are you connected with your community garden? Maybe we can provide seeds next year.
- * Do you have an idea to improve the Garden Seed Program? Let us know.
- * Is your Garden Club looking for a new project? Donations of your time, money and talents would be appreciated.
- * Are you the owner of, or do you know of a community minded garden center? Donations of seeds and financial support are always needed.

Help spread the word about the Garden Seed Program. Your ideas and a good word from you may be the difference between a good Garden Seed Program and a great Garden Seed Program!

For more information or to provide your input, contact Lakes and Pines at (800) 832-6082, ext. 115.

QUALIFYING FOR SOCIAL SECURITY BENEFITS

Applying for and understanding the different kinds of Social Security Benefits can be confusing, but clarifying information is available on the Social Security website www.ssa.gov. The website explains what is necessary to qualify for Social Security Disability Benefits (SSDI) and Supplemental Security Income (SSI). The following is a brief overview from the website:

To qualify for Social Security Disability Benefits (SSDI):

You must first have worked in jobs covered by Social Security-this means you paid into FICA. Then you must have a medical condition that meets Social Security's [definition of disability](#). In general, they pay monthly benefits to people who are unable to work for a year or more because of a disability.

Benefits usually continue until you are able to work again on a regular basis. There are also a number of special rules, called "work incentives," that provide continued benefits and health care coverage to help you make the transition back to work.

If you are receiving Social Security Disability Benefits when you reach [full retirement age](#), your disability benefits automatically convert to retirement benefits, the amount remains the same.

To qualify for Supplemental Security Income (SSI):

Who is eligible for SSI?

- *age 65 or older and/or;
- *at any age are blind; or disabled.

And, who:

- *has limited income;
- *has limited resources;
- *is a U.S. citizen or national, or in one of certain categories of aliens; (In general, an alien who is subject to an active warrant for deportation or removal does not meet the citizenship/alien requirement.
- *is a resident of one of the 50 States, the District of Columbia, or the Northern Mariana Islands;
- *is not absent from the country for a full calendar month or for 30 consecutive days or more;
- *is not confined to an institution (such as a hospital or prison) at the government's expense;
- *applies for any other cash benefits or payments for which he or she may be eligible, (for example, pensions or Social Security benefits);
- *gives the Social Security Administration (SSA) permission to contact any financial institution and request any financial records about you;
- *files an application;
- *and meets certain other requirements.



If you have any questions please call Lakes and Pines at 1-800-832-6082 option 4 and staff can do an intake to determine if you qualify for assistance to apply for Social Security benefits or you may call the Social Security Disability Hub at 866-333-2466.

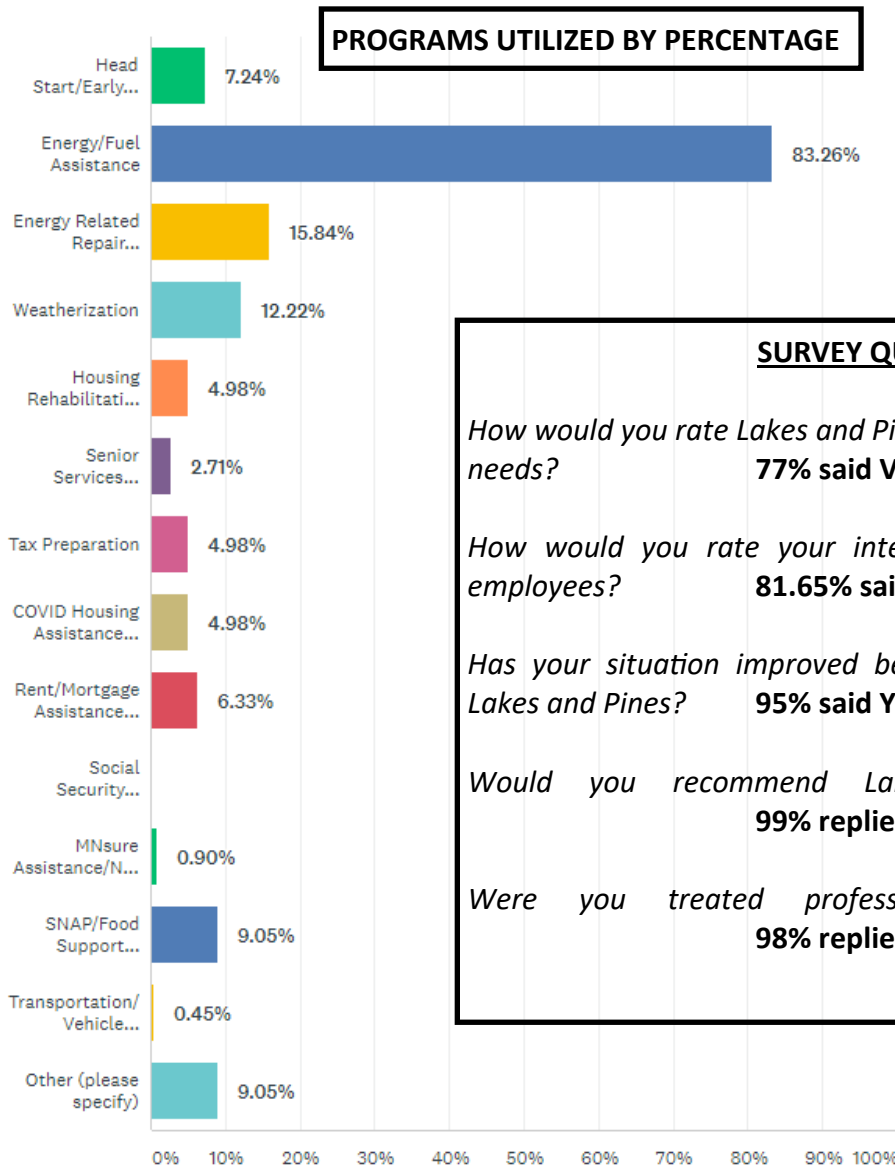


2021 CUSTOMER SATISFACTION SURVEY RESULTS

On the front page of this newsletter our Executive Director, Bob Benes, wrote about the Satisfaction Survey. (Did you just flip back to page 1?) In January of 2021 a random mailing of 4,197 surveys were sent in conjunction with the Community Needs Assessment. Responses collected through July 9, 2021 are reported below. 220 Surveys were completed and returned. Of these 220 responses, 89 of the respondents indicated utilizing more than one service offered by Lakes and Pines.

Respondents were contacted directly by a staff member regarding their survey comments if they provided contact information and requested a follow up, or, if a note on their survey allowed us the opportunity to improve service by providing additional information and/or resources to the household. Here are just a few of the comments received:

- “Lakes and Pines helped us through a very stressful situation. Thank you and God bless!”
- “What a great bunch of workers. They seemed to go out of their way to help and suggest other ways to help, when I really needed help. Thanks.”
- “I would not have been able to hang in there the past year if it weren't for Lakes and Pines.”
- “I try to live on \$735 a month on Social Security. I couldn't do it without Lakes and Pines.”



SURVEY QUESTIONS:

How would you rate Lakes and Pines effectiveness in meeting your needs? **77% said Very Effective**

How would you rate your interactions with Lakes and Pines employees? **81.65% said Excellent**

Has your situation improved because of your experience with Lakes and Pines? **95% said Yes**

Would you recommend Lakes and Pines to others? **99% replied Yes**

Were you treated professionally and with respect? **98% replied Yes**



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:

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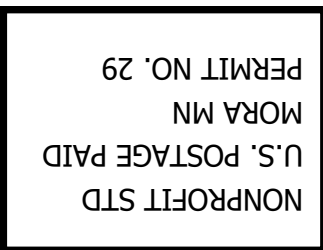
Please take a moment to review your address label and notify Lakes and Pines of any appropriate corrections.

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

[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