



Time to Relax?

As some of you may know, in my non-day job I had coached women's soccer (among other sports). As I retired from that after 20 years, I have recently had time to reflect on what I might have learned that is still helpful to me now. One lesson seems to be speaking to me loud and clear.

I started my soccer coaching career coaching club soccer, where I had a squad of 19 girls, all pretty much of a similar skill level. My biggest challenge was to try to get them all somewhat equal playing time. When I moved to the high school level, things changed. Sadly, I didn't. What I inherited was a squad of 30 young ladies with skill levels ranging from very advanced to "this is a soccer ball". Like any good coach, I arranged them into squads with my best players in the first group and next best on the second and so forth. In one of the early matches that season we went up 3-0, which in soccer parlance is a thrashing. As time in the match was winding down, I decided it was time for those who had not seen the field to get some playing time. I subbed out the entire squad with players from the second squad with some of the third teamers mixed in. Within minutes the match was tied.

What I learned that day is that although soccer is called football around the world, it's not football here and that just because your goal is near and things may seem well in hand, there is time to relax later.

So why is this speaking to me now? Well, it seems to me both lessons are important just now. We need to know the game we are playing. COVID-19 is not the cold or flu season. This is a pandemic we are in: the first in any of our lifetimes. This is a whole new ball game. Old lessons from other seasons may not apply. And second, we can see the end; we are almost there, but we aren't there yet. It is not the time to let our guard down. It is not the time to relax. We do not want to let this scourge regain the upper hand. There will be time to relax later, now is not the time. For yourselves, for those around you, hang in just a bit longer.

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

Bob Benes
Executive Director

FREE TAX PREPARATION GOES VIRTUAL

Lakes and Pines will be offering the free Volunteer Income Tax Assistance (VITA) program this year; it will just be a bit different than past years. Due to COVID-19, there will not be any in-person interaction with taxpayers. This decision was made to ensure safety to taxpayers, volunteers and staff.

So how will it work?



Taxpayers will call and schedule an appointment. At that time, a list of required documents will be provided. There are required forms which need to be completed and signed. These will be provided to taxpayers via email or postal mail. Taxpayers should provide copies of required documents, not originals. Taxpayers will also be given a code to be used to verify when a Lakes and Pines volunteer calls them.

When all copied documents are received by Lakes and Pines, the following process will take place:

1. A volunteer will call to complete an Intake.
2. The return will be completed by a volunteer during the scheduled appointment time.
3. The return will be reviewed.
4. A volunteer will call the taxpayer via phone or video and go over the return with them.
5. Documents will be sent out for signatures.

When signed forms are received at Lakes and Pines, the return will be e-filed.

To schedule an Income Tax appointment, call 320-679-1800, option 4. Property Tax appointments will not be available until April 2021.

TWO NEW AGENCY WIDE ADVOCATES

I spent my first few weeks learning about all of Lakes and Pines programs and services. The more I learn, the more grateful I am for the opportunity to work here. Most of my time is spent working with COVID-19 Housing Assistance Program applicants. This program assists individuals and families who have been financially impacted by COVID-19. Diving into the program has truly underlined the great hardships people have experienced and how quickly foundations can be broken down. It has been humbling and an honor to work with applicants to ensure they remain in their housing, stay warm, keep their lights on, have money to provide for their needs and try to find normalcy and hope in such uncertain times.



I am a new Agency Wide Advocate and am honored to hold this title. Lakes and Pines really allows us to dive into our altruistic tendencies and to lend a hand to those in dire need. In the short time that I have been here, I have had the pleasure of working with the COVID-19 Housing Assistance Program. This program has been a lifeline for many different individuals, has assisted in preventing homelessness and aids in housing stability. I witness many scenarios that end in tears of happiness and gratitude.

GOODBYE KRAIG...HELLO TAMMY

On November 27th, 2020, Lakes and Pines said goodbye to Kraig Gratke, the Early Childhood Family Development Director. We wish Kraig well as he continues his leadership as the Executive Director for the Minnesota Head Start Association.

Although Kraig is no longer part of the Lakes and Pines team, he will still play an important role in the success of the Head Start Program.

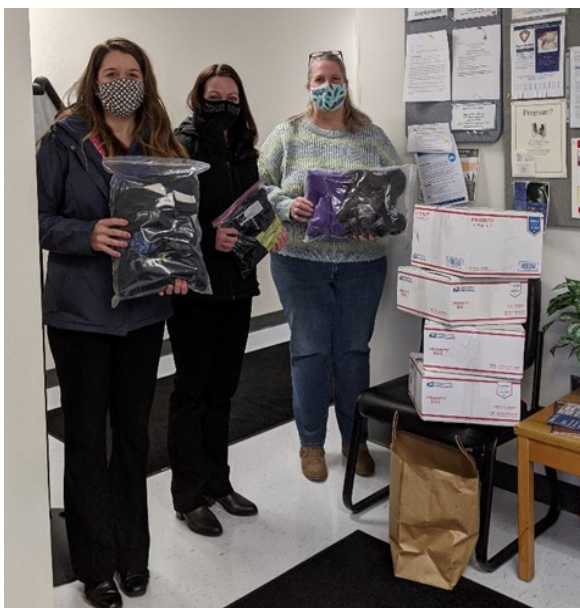
Lakes and Pines is incredibly grateful that Tammy Arend has accepted the position of Early Childhood Family Development Director. Tammy has been with Lakes and Pines Community Action Council since January of 2004. Throughout her time with the agency, she has served as a Home Visitor, the Social Services/Parent Involvement Coordinator, and most recently as the Family and Community Engagement Manager. Tammy's history with the Head Start Program will be a tremendous asset as we navigate through this transition. It has often been said that a sign of a solid leadership team is that if any of its members were to leave, there would be others willing and able to step in and fulfill that role. We are very confident that Tammy will be able to do just that.

Lakes and Pines is dedicated to continuing to provide the same excellent level of service to children and families.



DONATIONS

Lakes and Pines' Early Head Start/Head Start Program received a generous donation of about 100 pairs of handmade mittens from Neighborhood National Bank of Mora and about 60 handmade hats from local resident, Arlene Anderman. The hats and mittens will be distributed to families enrolled in the Lakes and Pines Early Head Start/Head Start Program and were shared with families through the Toys for Tots distribution.



Pictured: on left is Kassie Besser and Angie Mann from Neighborhood National Bank and Dawn van Hees of Lakes and Pines Community Action Council.

On right is Tammy Arend of Lakes and Pines Head Start Program and Arlene Anderman.



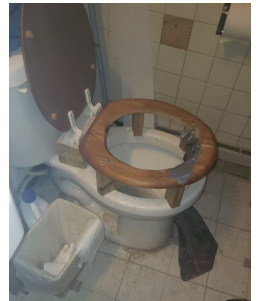
CONTINUING TO WORK AROUND COVID-19



In June 2020, a St. Paul woman called Lakes and Pines to see if there was any help for her 82 year old dad who recently lost his wife and was unable to bathe alone due to recent knee replacement. He was very uncomfortable with multiple people coming into his home due to COVID-19. With his daughter's help he was able to call Lakes and Pines and video chat with staff to get an inspection done.



She snapped some photos of his toilet and bathtub that needed to be replaced badly. Bids were done virtually and submitted online. He stayed with his daughter while the contractor worked to get the toilet and shower installed. The contractor contacted Lakes and Pines when the job was finished and sent pictures to show how it had turned out. There was another video chat with the homeowner, his daughter and Lakes and Pines staff to make sure everything was done correctly so the contractor was able to be paid for his work. In a job that may have taken six or seven people to be in the home, it was limited to just one.



MNSURE QUESTIONS AND INSULIN ASSISTANCE

MNsure is Minnesota's health insurance marketplace where individuals and families can shop, compare and choose health insurance coverage that meets their needs.

MNsure is the only place you can apply for financial help to lower the cost of your monthly insurance premium and out-of-pocket costs. Most Minnesotans who enroll through MNsure qualify for financial help.

Also available to those who qualify are low-cost and free health insurance options provided through government-sponsored health insurance programs, Medical Assistance and MinnesotaCare. If you qualify for and enroll in one of these programs, your health coverage is managed through the Department of Human Services.

The Minnesota Insulin Safety Net Program helps Minnesotans who face difficulty affording their insulin. The program is made up of two parts:

1. The Urgent Need Program

Eligible Minnesotans can receive a 30-day supply of insulin immediately at their pharmacy for no more than \$35.

2. The Continuing Need Program

Eligible Minnesotans can receive up to a year supply of insulin for no more than \$50 per 90-day refill.

MNsure certified navigators are available to answer questions, help you enroll, and apply for or renew health care coverage or the Insulin Safety Net Program. Call 1-800-832-6082 or 320-679-1800, option 4 or email navigator@lakesandpines.org for an appointment or more information.

The Central Minnesota Council on Aging (CMCOA) selected Lakes and Pines to receive a grant from the Minnesota Disaster Recovery Fund for COVID-19. The funding was made possible through a partnership between the Minnesota Council on Foundations and Saint Paul and Minnesota Foundation.

CMCOA recognized the challenges organizations faced in serving older adults and family caregivers during the COVID-19 pandemic. To support COVID-19 related services, CMCOA established a Response Fund to support older adults and family caregivers with services including virtual respite.

The Respite program used these funds to bring more artists to virtual respite sessions. Eight artists led nineteen sessions including painting, felting, clay modeling, flower arranging, music therapy, musical performances and comedy. Participants received supplies for the hands-on art sessions. Artists led the group virtually via Zoom or another platform. The grant also allowed the purchase of electronic tablets and jet packs with monthly fees to loan to the seniors who did not have technology in their homes.



SOCIAL SECURITY

A Social Security Disability determination, whether regular Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI), is based on a total disability that will last, or has lasted, a year or longer. There is no partial disability option, you can earn some money and still be eligible. Social Security looks at income first. To be eligible you must not have earned more than Substantial Gainful Activity (SGA) which in 2021 is \$1,310 per month or \$2,190 for individuals who are blind.

If you are approved for SSDI or SSI, there are other programs to assist in getting back into the workforce.

The disability has to be well documented by medical providers. You can't just say you have a bad back or feel depressed; you will need medical records from a medical provider. These records need to show you are taking recommended medications and following any rehabilitation and/or therapy plan recommended.

Your SSDI benefit depends on your average lifetime earnings. It is not based on how severe your disability is or how much other income you have. Most SSDI recipients receive between \$800 and \$1,800 per month (2020 average was \$1,258). On the other hand, the SSI amount is based on the maximum benefit amount of \$794 for 2021, and other income is subtracted (if it's employment income it isn't dollar for dollar). Assets count when determining SSI eligibility. If you are over regular retirement age there are no additional dollars for being disabled.

Don't get misdirected. What matters is how your disability affects your current ability to function, work or perform daily activities. When determining if you should apply for Social Security, don't think in terms of past work experiences. For example, "I can only stand for ten minutes, so I can't work." There are many jobs that are sedentary and even with no experience you may be physically able to do them. Or "I am working only part time and am not making the same amount as I was able to make before the injury or illness". If you are making more than SGA for 2021, you are not eligible for Social Security Disability.

If you have specific questions, please contact Lakes and Pines at 1-800-832-6082, option 4.

ENERGY ASSISTANCE PROGRAM

As you all know, it has been a tough year for all of us. There are issues among the population that range from not having enough funds to buy food, all the way to people's mental health because they have been inside for so long and are more stressed out than ever before. Please be assured that Energy Assistance Program staff are working hard and doing what they can to meet the needs of households in need. Staff have encountered a high number of households that are in emergency situations and need immediate help. As of January 6, 2021, a total of 591 applications were submitted and processed with an emergency. That number broken down is 290 households that applied with a bulk fuel emergency, 208 with a disconnect notice, and 93 that were either shut off or out of fuel. A total of 170 applications that had a non-working furnace or a health and safety issue were also processed. Please, if you know someone who is struggling with any of these issues, have them call Lakes and Pines. Staff may be able to assist them and help lessen the load they are carrying. 320-679-1800 or 800-832-6082, option 2.

SECOND STIMULUS PAYMENT

Many people have received their second Economic Impact Payment, sometimes called the second stimulus payment. If you have questions about the second stimulus payment, the site with information is <https://www.irs.gov/coronavirus/second-eip-faqs>.

To check payment status, go to <https://www.irs.gov/coronavirus/get-my-payment>

Second Stimulus Highlights

- Direct deposits started arriving the end of December.
- Some paper checks and Electronic Benefits Transfer (EBT) cards were mailed the first full week in January. It may take three to four weeks to receive this payment via mail.
- If someone previously received a paper check but now has a bank account, there's nowhere to update that information.
- If someone has a new bank account, there's nowhere to update that information.
- Payments that bounce back from a closed bank account will not be reissued as checks or sent to a different bank account.
- People who are eligible for, but do not receive the second stimulus payment, should file their 2020 tax return electronically and claim the Recovery Rebate Credit on their tax return to get their payment and any refund as quickly as possible.

As of January 7th, there did not appear to be the option to enter someone's information to request a stimulus payment. If someone doesn't receive either or both the first and second payment, the only option at this time seems to be filing a tax return and claiming the Recovery Rebate Credit.

If you would like help checking the status of your payment, Lakes and Pines staff can help with that. The information required to check the status of your payment is your Social Security number, date of birth, street address and zip code.

Free tax preparation services will start soon. If you need help filing your tax returns to claim the Recovery Rebate Credit you may contact Lakes and Pines at 320-679-1800 or 800-832-6082, option 4 to schedule an appointment.

SENIOR CHORE PROGRAM

The Senior Chore Program is returning to Lakes and Pines with a few changes.

If you are 65 years or older, need help with chores around your home and live in Aitkin, Carlton, Chisago, Isanti, Kanabec, Mille Lacs or Pine counties you are eligible for Chore Services. This Program includes occasional maintenance tasks to keep a home livable and safe. Limited grocery ordering and delivery services are also available. However, weekly housekeeping is not provided.

Most chores will now be completed by a staff member. Volunteers will be needed primarily just for Community Chore Days. Community Chore Days will consist of doing chores for multiple homes in the same community on the same day. Funding is also available to contract with snow plow drivers or companies in each county to clear snow from homeowners' driveways and paths. Snow plow drivers and companies are encouraged to contact Lakes and Pines for more information.



There is a sliding fee scale for this service, so those with moderate and higher income will be asked to contribute a share of the cost of these services. Services will not be denied to lower-income participants due to inability to contribute financially.

Homeowners are responsible to supply all necessary material for the chores. For example, if the lightbulbs need to be changed, the homeowner needs to provide the lightbulbs.

Please call Lakes and Pines at 800-832-6082, option 4 for more information on the Chore Program.

Funding for the Chore Program is sponsored, in part, by the State of Minnesota through the Live Well At Home Program.

HOUSING SUPPORT

Kevin (name changed) reached out to Lakes and Pines in October 2019, requesting some winter clothing. He was staying in sober housing and had no transportation, so the items were acquired and brought to him. While delivering the items, conversation led to the idea that upon completion of his stay at the sober house, he may qualify for the Lakes and Pines Housing Supports Program.

When Kevin completed his stay at the sober house, Lakes and Pines staff were able to get him into the Housing Supports Program and found suitable housing. Kevin moved into his new apartment and, with the help of the Housing Supports for Adults with Serious Mental Illness program (HSASMI) and other community resources, obtained furniture and household items to make his apartment a real home. He was so grateful and happy to have his own place. While on the program, Kevin worked hard to achieve his goals, which included looking for work and obtaining his GED.

After about a year his apartment lease was up. Kevin decided he would like to move closer to the cities, as he believed more employment opportunities for persons with criminal histories were available in that area. Lakes and Pines was able to collaborate and connect him with other organizations in the area he wanted to move. Kevin successfully transferred his programming to his desired location.



Lakes and Pines is thankful to have received funding from the Arts and Cultural Heritage Fund through a grant from the East Central Regional Arts Council. These funds are being used to host professional artists to the virtual Group Respite sessions and the children at four Head Start centers.

The art sessions will include creating a pleasing picture, acrylic painting, painting on fabric, felt making, multi-media collage, pencil drawing and making greeting cards.

Most sessions will be virtual, with in-person sessions when it's safe.

In addition to teaching some new skills, the artists will show how art plays a role in their lives and can be integrated into the participants' activities at Lakes and Pines as well as their homes.

One goal is both age groups will expand and enhance their value of art through these sessions and learn about more artistic resources throughout the community.

This activity is made possible by the voters of Minnesota through a grant from the East Central Regional Arts Council thanks to a legislative appropriation from the Arts and Cultural Heritage Fund.

VIRTUAL RESPITE

Lakes and Pines is providing virtual respite sessions to residents of Chisago, Isanti, Kanabec, Mille Lacs and Pine counties who may benefit from virtual respite.

In-person group respite sessions, previously held in Pine City, North Branch and Chisago City were suspended due to COVID-19 and we are now offering virtual respite sessions weekly.

A typical virtual respite session includes:

- Gentle exercise
- Brain-stimulating activities and crafts
- Conversation
- Companion care
- Sing-alongs
- Silly jokes and laughter to enjoy by all



Respite services are funded in part under contract with the Central MN Council on Aging as part of the Older Americans Act Program.

For 2021, Lakes and Pines will be hosting three sessions per week. All caregivers enrolled are able to join in one or all sessions, providing a minimum of one to three hours of laughter, crafting, bingo and socialization to all care receivers while at the same time allowing caregivers to take the time to unwind and relax.

A Zoom invite may be sent to people who want to view a session prior to enrolling.

Please use the contact form at <https://lakesandpines.org/senior-services> or to request more information, please call Lakes and Pines at 320-679-1800 or 800-832-6082, option 4.

From the Education Team

This past year has been different than anything ever experienced. Head Start teachers and Home Visitors have been thinking on their feet and adapting to many changes. In March, staff went virtual for everything and are now working in a hybrid model. The stand alone centers spend two days in the classroom and then meet in virtual groups and individual family check ins. Home Visitors have started doing in-person visits for all of the families that want them. Virtual visits are offered to those who are uncomfortable with meeting in-person. The partnerships in the schools have varied depending on the district, but most have been fluctuating between virtual and in-person.

Through all of this, staff have remained upbeat, doing great work with the families. Part of this has been the ability to focus on the positives that have come out of this situation. Here are a few of those positives.

When all of the shut downs began in March, Lakes and Pines staff were the only contact a lot of families had with the outside world. Staff members were contacting families during the planning time while schools were deciding how to go virtual. Families received resources, support and activity packets (via mail) to do at home, helping them connect with and build their children's learning.



Now, families are feeling more connected with the community as everyone else has figured out how to move forward during this pandemic. Staff continue to make an impact with the families that is meaningful and important. One mother told her Home Visitor during a phone call check in that she was the only person who told her the good she was doing for her child.

Being pushed into using technology has also been a positive. It has provided a way to “be in” the homes of families without the risk of spreading COVID-19. It is not the same as actually being there, but it's a great substitute during this time. Plus, virtual staff meetings have proven to be very efficient, not having to spend the time to travel. The miles add up quickly, especially since a seven county area is covered.

Another positive is that children are very adaptable. They have taken on wearing masks during center time and home visits like champs. Children need very few reminders and treat it like anything else that is required to wear to school. The masks do not hamper playing and learning at all.

Another great positive is that the childcare center teachers have been able to form a deeper relationship with the parents of the students. This is always something that happens in home-based, but it is harder to accomplish with center-based. This relationship is valuable because the parent is the child's first and most important teacher. Sharing information between parent and teacher compounds the impact on the child so much. After we get back to a “normal” routine, brainstorming will continue on how to keep this connection.

Seeing light at the end of this pandemic tunnel, no knowledge gained will be wasted from having gone through this. Lakes and Pines will continue to strive to do the best for all families with the awesome staff that is out on the “frontlines”.

Living on Too Little? Stretching Your Food Budget May Be the Answer.

The Supplemental Nutrition Assistance Program (SNAP) is available to help people meet their nutrition needs. SNAP is another name for food support, food stamps and Electronic Benefits Transfer (EBT). They all mean the same thing.

SNAP: Monthly Gross Income Limits	
People in your Household	Monthly Gross Income Limit
1	\$1,775
2	\$2,371
3	\$2,987
4	\$3,603
5	\$4,219
6	\$4,835
7	\$5,451
8	\$6,067
For each additional person over 8...	Add \$616

When people qualify for Social Security, they don't turn it down. They've earned it and accept it. People living on limited income have earned participation in SNAP too. But only about six out of every ten households eligible for SNAP in the area are using it. SNAP is a federal program, part of the United States Department of Agriculture Farm Bill, and is administered through the county.

Jobs are created and supported when people purchase food, either with cash or by using SNAP funding. There are so many agriculture related jobs that exist to grow, pick, process, and transport the food to stores. And those jobs are in addition to local people working at the grocery stores as cashiers and stocking shelves.

Eligibility for SNAP is determined by household income. There is no asset limit, so no need to count or verify assets. You may qualify for SNAP based on the number of people in your household and gross income before anything is taken out. See the chart on the left for the current income guidelines.

Seniors and people with disabilities with more income than listed in the table may still be eligible for SNAP; some deductions are allowed such as housing and medical costs.

If you or someone you know needs more food than is affordable to buy, applying for SNAP may be the answer. Lakes and Pines staff can answer your questions and help you apply. Please contact them at 1-800-832-6082, Option 4.

TOYS FOR TOTS

Lakes and Pines once again had the privilege to collaborate with Toys for Tots for the 2020 campaign. Agency offices were able to be a "drop off" location for new, unwrapped toys. Families receiving services through Lakes and Pines were eligible for these toy distributions. About 150 Lakes and Pines families in Carlton, Chisago, Kanabec, Mille Lacs, Isanti and Pine Counties received bags of toys for the holidays. Families in Aitkin County were able to participate in Operation Christmas, a long time holiday toy distribution in that community.



Doing your taxes right and getting the maximum refund is our goal. In order to do that, staff will need taxpayers who have scheduled an appointment for virtual tax preparation to submit all of the necessary documents before your appointment day. Read through the list below and submit by secure upload or **drop off copies, not originals**, at one of our designated locations.

1. PERSONAL INFORMATION

- *Picture ID*
- ***Birthdate** for all persons listed on the tax return
- ***Social Security card** or **Individual Tax Identification Number (ITIN)** card or letter for all persons listed on the tax return
- ***Routing and account numbers** for your savings account, checking account, and/or prepaid card

2. YEAR-END INCOME STATEMENTS

- *W-2s for each job
- *1099 forms for retirement, Social Security, unemployment, interest, dividends, stock sales, and miscellaneous income
- *Year-end amounts for MFIP, SSI, MSA, GA, veterans' benefits, workers' compensation

3. EDUCATION AND CHILD CARE CREDITS

- *Record of **educational expenses** you paid for your children in grades K-12
- ***Tuition expenses** paid for you or your child to attend a college or university (Form 1098-T)
- *Student loan **interest statement** (Form 1098-E)
- ***Child care expenses:** Provider name, address, tax ID or Social Security number

4. PROPERTY TAX REFUNDS AND DEDUCTIONS

NOTE: PROPERTY TAX AND RENTER REBATE WILL NOT BE COMPLETED UNTIL APRIL

- ***Homeowners:** Mortgage interest and real estate taxes paid in 2020 and 2021 property tax statement mailed by the county in March
- ***Renters:** Certificate of Rent Paid (CRP)

5. ADDITIONAL DOCUMENTS

- *Previous year's **tax return**
- *Verification of **health insurance** if purchased through MNsure (Form 1095-A)
- *Record of charitable **donations**

LET IT SNOW.....



"Kindness is like snow, it beautifies everything it covers." Kahlil Gibran





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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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:
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