



One Voice

Sitting on the Board of Directors can be a rewarding and challenging thing. There are many that take this on. Some do it well and there are a few who do it very well and even fewer who do it very, very well. Gene Anderson, representing the Kanabec County Board of Commissioners on the Lakes and Pines Board of Directors, is one who falls in the last group.

At the top of that group Mr. Anderson served on the Board from July 2011 until the present and as the Chair from 2014-2018.

One of the more challenging aspects of serving on a nonprofit board is to remember that the Board always speaks with one voice. This is not to say they always agree. They don't; nor should they. However, when an action is taken, a decision is arrived at, or a stance is taken, it is the Full Board speaking, regardless of the discussion that was held or what votes were cast.



It takes skill and practice. It is like a choir whose voices are separate and distinct, singing in different ranges, sometimes different lyrics: the final product must be harmonious.

This is where Gene Anderson excelled as a Board Member and what made him an outstanding Board Member and Board Chair. For him, this critical aspect of Board function was never ignored or forgotten. A strong voice himself, he as a Board Member, never overpowered or overrode a fellow member. As Board Chair, he embraced the role of conductor and made sure that those who may have, by mistake or design, had a voice blast from the choir were brought back into the Board and did not have a voice louder than the whole.

His ability to speak his mind, listen carefully to both those who agreed and disagreed, to give voice to all those who chose to share and then pull the group to a single voice was what set him apart.

It is these same abilities, I would assume, that made him a strong County Commissioner and a vital and valued community member.

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

SENIOR CHORE SERVICES ARE GROWING

Lakes and Pines' Senior Chore Program has been working faithfully, striving to serve seniors in our community. The Groceries to Go (G2G) program is expanding and growing continuously, not only in size but also in scope. This program recently accepted the role of delivery for the Nutrition Assistance Program for Seniors (NAPS) in the Mora area. Volunteers now deliver the NAPS program food boxes each month to local clients, ensuring their nutritional needs are being met. The synergy found in combining the services of these two organizations helps everyone achieve the goal of assisting seniors to stay in their homes independently for as long as possible.

These programs also assist the Catholic Charities "Meals on Wheels" program with some deliveries as well. Working together, building relationships, breaking down the barriers, delivering goods and services to seniors in the community is the result everyone is reaching for. Together it can, and will, be done.

The success, growth and continuity of all these programs depends heavily on volunteers—people like you—who are willing to go the extra mile (literally in some cases). More volunteers are urgently needed. Please consider sharing your time and talents. Contact Robert O. with any questions at 320-679-1800 ext. 1974 to become a volunteer today. It truly is a rewarding experience. Thank you.

THANK YOU MINNCO CREDIT UNION



A huge thank you to Minnco Credit Union, Isanti, MN branch, for the generous donation of \$1000 to Lakes and Pines. The gift was shared equally between the Head Start program and Community Services department. Head Start families in Isanti county were very grateful for the gift cards they received just in time for Christmas. The remaining funds are being used to support the Financial Literacy and Emergency Services programs.

Pictured to the left: (L) Peggy Durkot, Branch manager; (Center) Denise Stewart, Lakes and Pines Agency Administrative Assistant; (R) John Wendland, Minnco Foundation. Below: with their gift cards (L) Precious Watts; Kirsten and Timber Gaster; Andrea Hagen; ChayBree Fowler, Braxtyynn Raasch and Weston Lane.



Think of Giving not as a Duty but as a Privilege. John D. Rockefeller Jr.

WE RALLY AROUND PARENTS

The We Rally Around Parents (WRAP) program in Aitkin county is available to any parent/guardian who is needing support and connection to resources in the community. The only qualification is that you live in Aitkin county and have a child or children ages birth to 2nd grade.

There is no cost or income limitations to participate in the program. A Resource Coach can meet with you in your home or virtually to support you in attaining your goals and connections.

WRAP can help in moving towards self-sufficiency by providing assistance with education, transportation, housing, career goals or navigating through application processes. Mindful self-care techniques and age appropriate parenting skills are also available, as well as stress reduction and mental health information.

It's easy to get started. Contact Lakes and Pines Head Start at 800-832-6082 option 3.

MNSURE

Life can change quickly. Make sure you report any changes to your income, household or address to MNSure within 30 days to make sure you receive the right financial assistance and eligibility.

Income changes may affect the coverage and/or savings you are eligible for through MNSure. If your income goes down, you may qualify for more savings than you receive now.

If your household size changes (marriage, birth, someone turning 26 and leaving your household, etc.), your health coverage and cost savings through MNSure may change.

Updating your address ensures you get important information from MNSure about your coverage and that you're receiving the right amount of financial help.

Be sure to keep your MNSure account up to date. If you earn more than the income on your account or your household size decreases, you could owe money to the IRS next year.

Need help? Schedule your appointment with a MNSure certified navigator at Lakes and Pines today to make sure your account is up to date. Call 1-800-832-6082 or 1-320-679-1800 Option 4.



EDUCATION COORDINATOR PROJECT

One of the projects Education Coordinators have been working on recently is increasing participation in the virtual socialization sessions offered to all Early Head Start and Head Start families and several area agency partners. This is an excellent opportunity for families to gather information and learn of resources as well as connect with other families. Discussions, activities, games and guest speakers are offered. Families that attended shared they take a lot of the meeting information and apply it to their everyday lives and enjoy the discussions. They find it very helpful to have other parents to talk to, knowing they are not alone in dealing with behaviors or similar situations. As participation increases, more parent trainings are planned. Contact Head Start for more information: 320-679-1800 option 3.

RESPITE SERVICES

Lakes and Pines virtual respite session participants were busy creating tree ornaments before Christmas, all the while reminiscing about family traditions with one another. A few shared memories included tales of history-making snow storms, favorite holiday cookies, and most treasured toys of childhood days. Among the many great stories shared, a large majority of them included fond memories of a beloved family pet.

Central Minnesota Council on Aging (CMCOA) generously teamed with Lakes and Pines to provide participants an opportunity to rekindle some of those magical feelings a pet can bring, especially to those struggling with memory issues or are in the middle and later stages of Alzheimer's. Animated Robotic Therapy Dogs and Cats are life-like animals that respond with a purr or a tail wag. They are extremely calming and comforting. The therapy pets were provided by CMCOA as part of their efforts to assist seniors in aging well at home. Seventeen additional animatronic pets will be available and delivered in 2022.

One of the participants receiving a pet stated how grateful they were to receive such a wonderful gift that was sure to help them "get through the sad days." Thank you CMCOA for making these seniors extremely happy and a little more content. Lakes and Pines is grateful for the generosity and kindness you share in the community.

Pictured below are respite session participants enjoying their pets.



Happy St. Patrick's Day on March 17th!



THANK YOU ZION LUTHERAN CHURCH

The Chisago Head Start would like to send a huge thank you to Zion Lutheran Church of Chisago, MN. Zion Church collected wish lists from Head Start families and the parishioners graciously went about purchasing and wrapping these wishes for the families. No family member was left out; parents received generous gifts too. All the families that received these gifts were extremely grateful and thankful for this truly amazing Christmas miracle. Thank you so much to Pastor Sarah and the Zion Lutheran Church congregation for showing such love and kindness to our Head Start families.

MAKING SNOW PEOPLE



Elijah and Amiya, along with other classmates at the Mora Head Start center enjoyed the first snowfall by making snow people. The children worked together to form the snowballs and with the help of a teacher, had fun searching for items to complete their bodies. The class discussed why it is important to not eat the snow after noticing how dirty the snow people became. Outside time and fresh air is so important for preschoolers to be able to explore and challenge their minds and bodies. There certainly is no shortage of snow for them to play in now.



PANDEMIC ELECTRONIC BENEFIT TRANSFER

By early January, a round of Pandemic Electronic Benefit Transfer (P-EBT) food benefits will go to families whose children attend schools that closed or shifted to remote learning for at least five consecutive days in September, October or November of 2021.

Future rounds of P-EBT benefits in 2022 will include families whose children have to stay home because of quarantines for individual students, groups of students or entire classrooms.

A child is eligible for P-EBT this school year if:

- * Their school participates in the National School Lunch Program or the Seamless Summer Option, and
- * The student is eligible for free or reduced-price meals, and
- * Their school closes, shifts to remote learning, or reduces hours or attendance for at least five consecutive days because of COVID, or
- * Their parent notifies the school they are keeping their child home because of COVID, and the school accepts the absence as COVID-related.

The Minnesota Department of Human Services (DHS) will text or email families when P-EBT benefits are approved. Parents should check to make sure they are receiving P-EBT texts or emails and that their school has their correct contact information. Once approved, DHS will issue the benefits on children's P-EBT cards. Families who previously did not have a P-EBT card will get a new one.

DHS anticipates issuing P-EBT benefits for meals missed due to COVID again in February, April and June of this year. For questions call 651-431-4608 or 833-454-0153 (multi language assistance available) from 8:30 to 4 p.m. weekdays. Complete the [P-EBT Help Form](#) or visit mn.gov/dhs/p-ebt/faqs.

Contact Lakes and Pines at 800-832-6082 Option 4 or your local county or Tribal Human Services office for additional food support. Contact your school to ask about educational benefits, use the Hunger Solutions [online food shelf finder](#) to locate resources near you or download the [Free Meals for Kids](#) app.

Information in this article is copied from the MN Department of Human Services news stories.

TAX PROGRAM VOLUNTEERS NEEDED

It's tax season. Lakes and Pines is once again preparing to offer free tax preparation services; however, in order to do this, more volunteers and a Tax Program Assistant are needed.

Free tax preparation must be done by volunteers; therefore, the number of site locations and the amount of taxpayers Lakes and Pines can serve are dependent on the number of volunteers. Thus far, services will be available in Pine City, North Branch and Mora. In the past, services were offered in Milaca, Moose Lake and McGregor. If additional volunteers complete the training, additional sites and appointments may be made available again this tax season.

No prior tax experience is necessary for volunteers. Lakes and Pines coordinates trainings sanctioned by the IRS and Minnesota Department of Revenue to assure that volunteers have the knowledge needed and that taxpayers can be assured of quality service. It is calculated that for every hour of a volunteer's time, \$1000 in refunds is put into the hands of taxpayers and ultimately into the local economy.

This year taxpayers will bring their tax documents to one of the tax clinic sites at their scheduled appointment time. Online scheduling systems will not be used so taxpayers need to be sure to call and schedule an appointment. Available appointment slots will depend on how many volunteers are available. Tax returns will not be prepared on site at the appointment.

Drop Off Preparation taxpayers will schedule an appointment to come into one of the sites - Mora, North Branch or Pine City. The Mora site is located right here at Lakes and Pines, 1700 E Maple Ave. The North Branch site is located in the library, 6355 379th Street and the Pine City site is at 535 8th St SW, which is the Immaculate Conception Catholic Church. They will meet with a tax volunteer for an intake interview; all tax documents will be scanned and made available to a trained and certified volunteer for return preparation. Some tax preparers will be working at the tax sites, but will not meet face-to-face with taxpayers to complete the tax forms. Some tax preparers will be working from their homes. Preparers will contact the taxpayer if any questions arise.

It is projected that tax returns will be completed within a week or two. A second appointment will be scheduled to come into one of the tax clinics to review the finished tax forms and sign documents to authorize the tax returns to be filed.

Virtual Tax Preparation will only be offered to taxpayers who are comfortable with technology and will follow a process similar to last year. All taxpayers selecting the virtual method will need to have an email set-up, be able to securely upload their tax documents, be able to join a possible video session with the tax preparer and are willing and able to securely review, sign and return forms via Docu-sign.

To schedule an income tax preparation appointment, call 320-679-1800 option #4.

Property tax appointments will not be available until April 2022 or later.



HOMEOWNERS GRANTED REHABILITATION WISH

In the spring of 2020 the city of Sturgeon Lake contacted Lakes and Pines to write a small cities grant to the Department of Employment and Economic Development for Housing Rehabilitation. A pre-application was competitively written. The full application was submitted in February 2021 and awarded in October of 2021.



Environmental studies are underway by Lakes and Pines staff and applications should be ready in March. There will be up to \$25,000 available for low to moderate income homeowners for improvements such as a new roof, siding, windows or doors, furnaces, accessibility issues and more. The funds granted to each homeowner are in the form of a ten-year forgivable loan. After ten years the loan is forgiven and considered a grant. These programs always seem too good to be true but they help so many homeowners stay in their homes for so much longer than they thought they could.

SAVING OPPORTUNITY FOR LOW WAGE WORKERS

Lakes and Pines is a partner in administering the Family Assets for Independence in Minnesota (FAIM) program. The FAIM program is a 30-month matched savings program that helps Minnesota low-wage earner residents build assets in the state through enrollment in one of the following tracks:

- Purchase of a first home;
- Pursuit of a higher education;
- Launch of a small business;
- Purchase of a personal vehicle.

Monies deposited to an account for up to 24 months may be matched 3:1 by FAIM, with an additional six months after the saving period to obtain their asset in Minnesota. The maximum lifetime savings per household is \$2,000 and may be matched with \$6,000, for a total payout of \$8,000 upon successful and timely completion of the program. Throughout the program, FAIM helps eligible participants change their saving and spending habits, learn how to reduce their debt and build their credit score through training in Financial Management and topics pertinent to their chosen asset track.

In order to be eligible for FAIM, an applicant must:

- Be 18 years of age;
- Be a Minnesota resident while enrolled in FAIM;
- Be a US citizen, or eligible non-citizen;
- Have earned income/wages from employment or self-employment to deposit into savings each month;
- Have a household gross annual income below 200% of the federal poverty guideline;
- Have household net assets under \$10,000 (excluding primary home and one vehicle).

An announcement of the next FAIM State Grant is anticipated to start in January, 2022. Interested individuals must complete a Pre-Assessment by calling 800-832-6082 or 320-679-1800, Ext 1975 to speak with Sandra C.

EXCITING TIMES AT CAMBRIDGE PRESCHOOL



It certainly was an exciting fall for the newly formed partnership with Cambridge Preschool this year. The children were so ecstatic to come to school each day, learn new things, make new friends and create fun memories.

In October, during Fire Safety month, there was a special visit. The Cambridge Fire Department came to show everyone the different parts of the truck and how they are used. The nice (and brave) Firefighter and Police Officer shared some fire safety tips with the children. They explained that each family should practice their fire drills and everyone should know where to go if there is a fire at home. Another important lesson they shared was to “Close before you doze,” meaning to close your bedroom door before you go to sleep. This tip has saved lives and expressed how important this tip is to share. The kids had a blast learning about and exploring the big red fire truck and speedy police cruiser.

ENERGY ASSISTANCE UPDATE

As you all know, winter is a difficult time of the year due to many different factors. It is especially difficult for families and individuals due to the high cost of keeping your home warm. The energy assistance staff would like to take this time to remind you that Lakes and Pines’ energy program is going strong. Staff are working overtime and weekends to process all the applications.

Applications are currently being accepted. If you or someone you know is struggling, please direct them to Lakes and Pines. Help may be available. If you have already submitted an application or know someone who has, please be patient, your application will be processed as quickly as possible. If you or someone you know is in an emergency situation, please call us. Staff will try to work with you to avoid further delays and address the emergency situation. 800-320-6082 or 320-679-1800 option 2.

8 POWERFUL SUGGESTIONS

1. Believe in yourself - Believe you can and you will
2. Stay strong - Dream, believe, achieve
3. Never give up - A little progress each day adds up to big results
4. Be grateful - A grateful heart is a magnet for miracles
5. Work hard - Good things come to those who hustle
6. Stay humble - Work hard in silence, let success make the noise
7. Be kind - Kindness gives you a beautiful soul
8. Keep smiling - Because of your smile, you make life more beautiful

Sunday, March 13th Daylight Savings Time begins—turn those clocks ahead 1 hour

WHAT TO BRING FOR A TAX APPOINTMENT

Lakes and Pines wants to do your taxes right and get you the maximum refund. In order to do that, you will need to provide all of the necessary documents. Read through the list below and submit by secure upload or bring these documents to your appointment.

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 and 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 (Done after April 2022)

- *Homeowners: Mortgage interest and real estate taxes 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 (Form 1095-A);
- *Record of charitable donations.





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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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

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