

What Goes Into A Network

Although a vast majority of Community Action work is done here within the service area, there is also very important work that is done outside the service area on a regional, statewide, and national basis. This is work within the Community Action Network.

When one thinks of a network, visions of a well-oiled machine come to mind with every part working cohesively, without friction, smoothly and all for a single purpose. I have been rattling around the Minnesota Community Action network for nearly thirty years and I can say that isn't exactly how *this* network works. I have experienced this network from all levels; from inside and out, as well as from the perspective of a group (or two) that was spun off as a result of the network. I'm not saying I am an expert, but if there is an aspect I haven't seen, I can't think of what it is.

From an inside perspective, to say the network works smoothly would be a misnomer. It is awkward and slow, cumbersome, and to get agencies to agree on *anything* is pretty much impossible. If we had a choice of the shape of the table we sit at, we would still be discussing it and if we did make a decision, we would revisit that decision at the next meeting.

YET (and this is a big yet) the accomplishments of the network from an outside perspective are undeniable and the envy of a great number of other networks and collisions. Now, one might say that we have done this in spite of all of our differences, but I would argue all that what we have accomplished in our past and all that we hope to in the future is *because* of these differences.

I recently, through my work on the Minnesota Community Action Partnership (MinnCAP) Annual Training Conference committee, while working with individuals from across the state that represent all levels within an agency, witnessed that these differences run deep and are based on the "culture" each agency has developed. Isn't this exactly as it should be? Since Community Action is built to serve individual and different communities, shouldn't their culture be reflective of those communities?

I have come to realize that it is our differences that make this network strong and I can't help but believe that any effort to push us into a mold of "sameness" weakens the network rather than builds any kind of strength.

Bob Benes
Executive Director

Mission Statement

To build prosperous communities by serving local families and individuals in their pursuit of self-reliance.



Head Start Happenings

Week of the Young Child

Lakes and Pines Head Start and Braham Early Childhood Family Education collaborated to make “Week of the Young Child” special to area families this year. A line up of special events was offered to bring kids and grown-ups together. Included in these daily events was a muffin morning, story time with open play, special gift with activity booklet giveaway, and parent-child gym activities. Parents enjoyed spending quality time with their kids during these special events.

The “Week of the Young Child” is an annual celebration sponsored by the National Association for the Education of Young Children (NAEYC). The purpose of the week’s activities is to focus public attention on the needs of young children and their families and to recognize the early childhood programs and services that meet those needs. This year the “Week of the Young Child” was April 14-20 and was themed “Early Years are Learning Years.”

Story Hour

During the past year, Lakes and Pines Head Start Family Advocates have partnered with the Rush City Library for preschool story time. This partnership has increased visibility of the Lakes and Pines Head Start Program in the community. Family Advocates read a story to the group and then lead children and their grown-ups in a themed activity. Shown is a picture of the activity from the “caves” time in which children created “cave drawings” with sidewalk chalk inside of a “cave” made from a recycled box decorated with recycled paper.



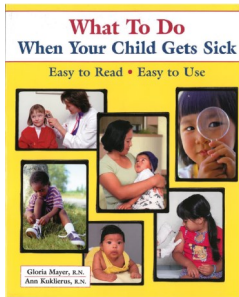
Caring Members

Caring Members is a program specifically for East Central Energy (ECE) customers who have a current disconnect notice. The program is funded through donations made by ECE customers to the Caring Members Program and administered by Lakes and Pines.

It is open to all ECE customers. To qualify, households need a copy of their disconnect notice and a denial letter from the household’s local Social Services Office. Caring Members will pay up to \$200 after a co-payment is made. The emergency must be resolved or no funds can be applied. The co-payment is either 10% or the difference of the disconnect amount and \$200, whichever is greater. After qualifying for the program, applicants are told to make the co-payment. If the co-payment isn’t made within a set time frame, the program is unable to help the household.

Caring Members is a program that is open throughout the year, depending on funding. We have been able to help 16 households with Caring Members Funds throughout the last heating season.

Lakes and Pines Head Start Health Literacy Project



Lakes and Pines started a new program this year to address The Health Literacy Project. It was designed to help parents understand the importance of health literacy as it pertains to their child's health. The project involves Health Literacy education provided by our staff to each parent and the book "What to Do When Your Child Gets Sick".

The education revolves around encouraging the parents to take an active role in their child's health by using the book to inform themselves of common things to look for when their child gets sick and when it is necessary to seek additional medical care. The training tips empower parents to seek out accurate and clear information when it comes to taking care of their child's illness as well as their own health needs. It also lists several safety tips for parents to follow to keep their child safe and healthy.

During the program year 2012-2013 we had 64 families involved in this project. We trained six staff (five infant/toddler home visitors and one preschool home visitor). The staff then provided the families with the Health Literacy education and gave them each the "What to Do When Your Child Gets Sick" book. The families completed a pre and post survey to determine the effectiveness of the education that was provided and the use of their new book. We had 63 completed pre and post surveys for this past year's project. Although the results are still being tabulated, several home visitors stated that the families were using their book to look up certain symptoms that their child was experiencing and found it helpful for them to take appropriate action to help their child get better. This book is not meant to replace medical care, but is only to be used as a tool to help them better understand their child's health needs, what they can try on their own and when it is necessary to seek medical attention.

We are planning our second year of the Health Literacy Project for 2013-2014 by training additional staff and reaching 64 new families. It is our hope that over the next few years we will be able to reach most, if not all, of the families we serve and provide them with the knowledge and the comfort level to be able to take control of their child's health care, as well as be a strong advocate for their child's needs. After all, they are their child's first and most important teacher!



Reach Out For Warmth

Reach Out For Warmth (ROFW) is funded through donations and is a program run through Lakes and Pines to help households in crisis situations. Lakes and Pines was able to serve 11 households with those donations so far this season. Even though the Energy Assistance Program is closed, we are still able to utilize ROFW funds to help households in crisis situations. This program serves households at 60% State Median Income or less. This also reaches families that are over the 50% State Median Income guidelines used for the Energy Assistance Program. Donations were received from Mille Lacs Community Trust, Hope Lutheran Church, Allina Health Systems, Operation Roundup (ECE), Mille Lacs Electric, private donations, and employee donations. Donations to ROFW are no longer matched with Federal Funds, so Lakes and Pines is very grateful to those who keep this program going through their generous donations. For more information or to donate, call: 320-679-1800.

Flood Assistance Funds Deadline Extended

If you are a renter or homeowner whose housing stability was affected by the flooding that occurred in June 2012, please contact Lakes and Pines, CAC, Inc. Community Services Department to find out if you may be eligible for housing assistance. This funding cannot be used for clean-up costs or repairs to your home. It may be used for short term rental or mortgage assistance to stabilize your living arrangement.

Key eligibility guidelines:

The need for housing assistance must be due to the flooding, such as:

You have been staying with family or friends and no longer will be able to, or:

You have been camping out or living in unsafe housing, or:

You need to move into temporary rental housing while the house you live in is repaired.

You must provide proof that your housing emergency was caused by the flood.

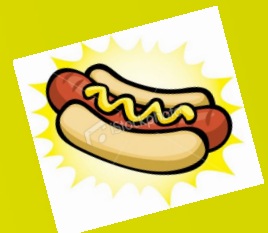
Your household's gross income for previous three months must be under the 200% Federal Poverty Guideline:

Family Size	1	2	3	4	5
Income Limit	\$5,745	\$7,755	\$9,765	\$11,775	\$13,785

The Minnesota Legislature appropriated special funding to Minnesota Housing's Family Homelessness Prevention and Assistance Program (FHPAP) to serve residents who experienced a housing emergency due to the flooding on June 19, 20 and 21, 2012. These funds have not all been used and the deadline has been extended. Lakes and Pines is able to assist Carlton, Pine and Aitkin County residents whose housing was affected by the flood. FHPAP Flood funding is not permanent assistance. These funds provide limited financial assistance to area residents to re-stabilize their housing.

Contact Lakes and Pines for more information or to request an application at 1-800-832-6082, ext. 119 or email communityservices@lakesandpines.org or go to the website www.lakesandpines.org.

STOP BY FOR A BRAT AT MORA COBORN'S BRAT STAND
FRIDAY, AUGUST 23RD & SATURDAY, AUGUST 24TH



Lakes and Pines VITA Program

Once again our Lakes and Pines Volunteer Income Tax Assistance - Free Tax Clinic gained recognition this year from the IRS for our outstanding job! This year we had two additional sites besides Mora, one in Pine City and one in Milaca. A total of 656 taxpayers were assisted by 20 active volunteers. Needless to say, they were a very busy bunch! There was over a 20% increase in the number of people using the clinic over last season.

The VITA program strives for accurate returns and nationwide this year VITA prepared returns had a 91% accuracy rate. Lakes and Pines three sites had a 95.6% accuracy rate, up from last year's 93%.

Our clients received \$850,802 in federal return dollars. \$261,194 was Earned Income Tax Credit and \$27,953 was Child Tax Credit refunds. Along with the state returns there was a grand total of \$1,008,769 of refunds returned to low to middle income folks in our service area!



The IRS congratulated the dedicated, friendly crew of volunteers at Lakes and Pines. There would be no tax clinic if it weren't for these great volunteers!



YOUR NEIGHBORS ARE MISSING MEALS

A study released by Feeding America in 2011 put a number to the reality of hunger in Minnesota. One in 10 Minnesotans miss an average of 10 meals every month. Unfortunately three local counties: Kanabec, Mille Lacs and Pine have some of the highest rates of food insecurity in the state. The term food insecurity means that some people do not always know where their next meal will come from. Over 50% of people who are food insecure do not qualify for federal nutrition programs.

Hunger Free Minnesota awarded a planning grant to Lakes and Pines to be used to meet with area service organizations to learn how to more efficiently meet area hunger needs. Staff from area food shelves, county public health and human services, senior dining sites, school food service, soup kitchens, churches, U of MN Extension, and other organizations and individuals who work with providing food are encouraged to participate in these meetings to plan ways to most efficiently use limited available funds to get enough food to those in need. These meetings will be held in each county over the summer and into early fall.

While Lakes and Pines will host the meetings, participation by community leaders and food providers in each county is vital to make the best plan to suit each county. Please contact the Community Services Department at 800-832-6082, option 4, if you are willing to work toward decreasing the number of missing meals in your community.

Are You a Borrower, Consumer or Saver?

In early June, four Community Services Department staff attended the Financial Fitness Conference with the theme of Economic InSecurity. One of the topics during the opening session was “What type are you when it comes to money?” and how does your type affect your life.

There is nothing wrong with any of these spending habits. People get to decide how they spend their money and how they live their lives.

There are the: **Borrowers** – the people who spend everything and borrow from others or use credit cards to get by. These folks dread phone calls and mail because creditors are always calling. They can never get ahead and aren’t sure how to break the pattern of borrowing money to get through life, let alone how to save for unexpected expenses or dreams.



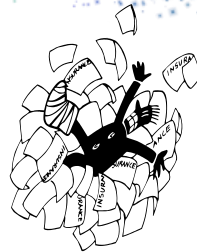
Consumers – the people who spend everything as it comes in and plan ahead how they will spend money that will be there soon. These folks may get instant gratification from buying stuff but they usually want more new stuff and sometimes regret the stuff they just bought. These folks don’t have a safety net when it comes to savings and don’t know how to save for the big stuff or the dreams that mean the most to them.

Savers – the people who live on less than they make. They deny themselves immediately buying some stuff because they would rather have better stuff later or save to make their dreams a reality.

All three of these types of people started with the same income. Enough to live on, but their spending habits rule their lives. Not just the money part of their lives, but everything. Where and how they live, what their everyday lives are like and what their future can be.

If you see yourself as a Borrower or Consumer and want to learn what it takes to become a Saver come to the next Financial Fitness class. It will be held at Lakes and Pines on August 6 from 5:30 to 8:30 pm. Light refreshments will be served so you can focus on learning new spending habits rather than focusing on missing supper. Pre-registration is appreciated so we can have enough materials and refreshments but not required. Please contact the Community Services Department with questions or to register at 800-832-6082 option 4, or communityservices@lakesandpines.org.

Applying for help can feel overwhelming



We can help you apply for:

- * SNAP-Food Support
- * Public Health Insurance
- * Medical Assistance
- * MN Care

Community Services Department staff can help by screening you for potential eligibility and also offer application assistance.

**Contact Lakes and Pines
Community Services Department
at 800-832-6082 - Option 4**

communityservices@lakesandpines.org

Summer Fun Means Summer Safety



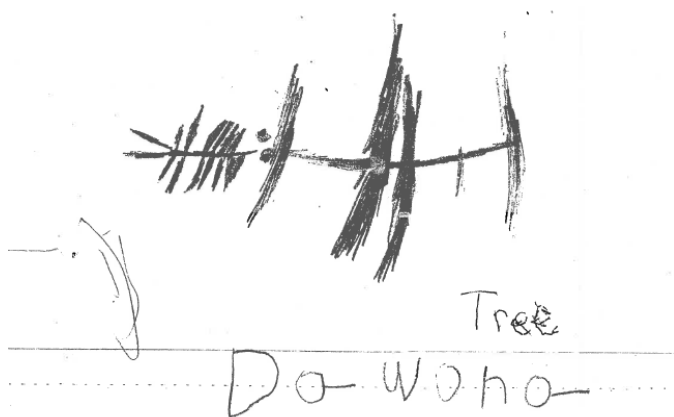
Summer is a fabulous time for being outside, fishing, camping, splashing in the water and enjoying all that Minnesota summers have to offer. While preparing for your *seasonal adventures*, remember to consider the *seasonal safety precautions* as well.

Climbing into a boat for whatever reason (fishing, tubing or just floating on the river) can be an exciting and relaxing excursion. An open body of water can be a great way to cool off from the strong summer heat. Implementing some simple safety measures can ensure that this summer adventure elicits a good time for everyone. First and foremost, make sure the children are wearing a properly fitted life jacket. When they raise their arms above their heads, if the life jacket touches their chin or ears, it may be too big, or the straps may need to be adjusted. Swimming aids such as water wings or noodles are meant to be water toys, and should not be used as a life saving device. Remember, whether you are on a boat or swimming, there is no substitute for active supervision. When children are in or near the water, they need your undivided attention. Children can drown in as little as one inch of water. BE PRESENT. They can also drown without crying or splashing. BE ALERT. Boating and swimming can be wonderful experiences for children, and should be enjoyed. So set everyone up for success by establishing some simple safety rules and enjoy your water adventure!

Not only is Minnesota known for its 10,000 lakes, it is also known for its intense population of mosquitos. Typically mosquito bites are itchy, but otherwise harmless. If you are bitten by a mosquito, wash it with soap and water and apply an anti-itch cream if needed. It is important not to scratch the affected area since this could lead to swelling, bleeding or an infection. To minimize mosquito bites, you may want to use an insect repellent (containing 10% DEET or less) or wearing light long sleeves and pants. To help keep the mosquito population down, try eliminating stagnant water. This helps control the number of mosquitoes since standing water is where these insects lay their eggs (up to 300 at a time). Although mosquitoes are as much a part of Minnesota life as its 10,000 lakes, using preventative measures can reduce the impact they will have during your summer activities.

Keep the laughter going...keep your family safe!

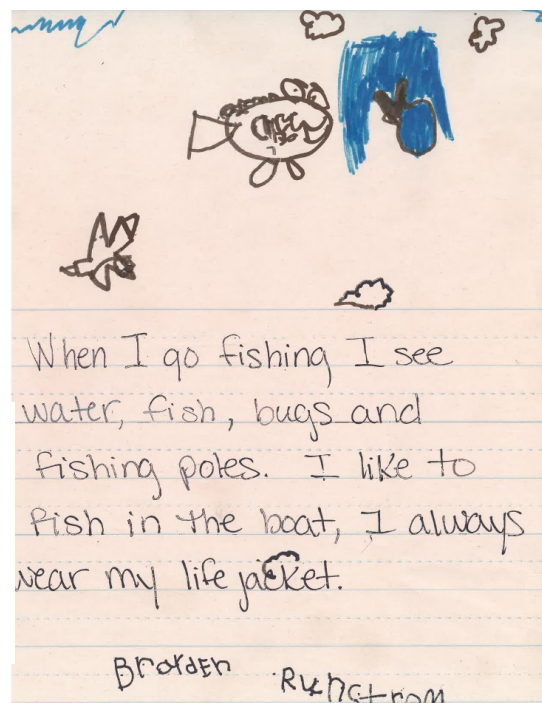
The following are from Head Start children when asked about summertime fun:



I like worms and I like some little butterflies and big butterflies but not big, big. Kia likes caterpillars and she likes those lady bug things.

The things people wear outside to protect themselves from bugs are: gloves and jackets, and stuff, and scarves and spray. Bees really sting you but butterflies are kind.

Dawona Davis



When I go fishing I see water, fish, bugs and fishing poles. I like to fish in the boat, I always wear my life jacket.

Broden R4151rom

Garden Seed Program



The Garden Seed Program provides free vegetable seeds that are distributed by area food shelves and a few extension offices. This allows people to grow some of their own food and save some money for other needs.

In past years, free seeds were requested from America-the-Beautiful Fund, but those seeds were not available this year and the program changed a bit. A majority of the seeds were purchased in bulk and Peterson's Country Mill in North Branch generously donated sweet corn and pea seeds. Volunteers repackaged the seeds into small envelopes, labeled and sent out to the distribution sites along with basic planting instructions.

Low-income individuals and families were welcome to choose the seeds they wanted to grow. Other seeds available this year were carrots, cucumbers, summer and winter squash and green beans.

With a few distribution sites yet to report the number of households who picked up seeds, over 500 households are growing vegetables this year with help from the Garden Seed Program.

If you are a member of a garden club with community project funds or know of a community minded garden center that may want to donate to improve next year's program, let them know about the Garden Seed Program. Let us know about them. A word from you may be difference between a good Garden Seed Program and a *great* Garden Seed Program.

WHAT AN HONOR!

Annually at the Minnesota Community Action Partnership Conference, staff that have dedicated 25-years of service to Community Action are formally honored. Lakes and Pines is in a rare situation. We do not have any staff member's celebrating their 25th year with us. However, for the first time in the Conference's history, they will be honoring staff members that have served within Community Action for 40 or more years. Lakes and Pines is proud to recognize one of our very own, Leona Dressel, for her 43-years of dedication to Lakes and Pines and the clients we serve. Leona began her employment with Lakes and Pines in 1970 in the Head Start Department. She has served the Agency in many capacities and throughout it all has kept the mission close to her heart and worked effortlessly to achieve that mission in all that she does. She is a fountain of knowledge and experience and a great attribute to the Agency for all that she has to share. Congratulations, Leona!

Celebrating 48 Years Strong

Lakes and Pines Community Action Council's Board of Director's will be celebrating 48 years of dedicated service to low-income residents in our service area on October 1, 2013 at the 49th Annual Board Meeting. The evening will be held at Bowe's Restaurant in Mora with a fabulous meal and local entertainment followed by an Awards ceremony and the official Board Meeting. During the Awards ceremony, the Board will honor an outstanding staff member that was nominated by their co-workers, the Volunteer of the Year, nominated by the Agency's Department Directors, an outstanding organization for their work in the community and a partner of the Agency's that helps make our work possible.

On an annual basis, a silent auction fundraiser is held throughout the evening. Lakes and Pines has already received items from the Minnesota Vikings, Unclaimed Freight, Coborns, Freddie's Restaurant and more. Lakes and Pines is grateful to the local businesses and individuals that donate items for the auction, supporting our efforts in the community. If you are interested in making a donation, please feel free to contact Lakes and Pines at 1-800-832-6082.

PARENT AWARE

Minnesota is a state that wants to offer the best quality of care for the young people whose parents are working or going to school. One of the ways they are making sure this happens is through a state-wide program called Parent Aware. Parent Aware started many years prior as an idea based on a Quality Rating Scale that would be used to rate child care providers using something similar to a star rating. Over time it has grown into Parent Aware which launched an initial pilot program from 2007-2011. Programs can be rated from one to four stars, with four being the highest quality. There are many indicators of quality used to decide each site's rating, and by 2015 all of Minnesota will have the opportunity to participate in this voluntary rating scale. Because of the quality program that is demanded through federal standards, accreditation, and state school standards, star ratings became available to Head Start programs, accredited child care programs and school-based pre-kindergarten programs through an accelerated process. Other programs in designated areas can also apply, but not at an accelerated rate. Lakes and Pines Head Start Program applied for and obtained the rating of four stars for all the licensed child care centers and family child care providers we partner with.



This year the State of Minnesota passed into law the amount of \$46 million for the biennium to be used as pre-k scholarships for three and four year olds and their younger siblings. This money can be used for parents to seek out three and four Star Parent Aware Rated sites to enroll their children in ensuring they will be receiving quality care and education. By having a Four-Star rating, Head Start will be able to help families utilize these scholarships and extend or enhance the services children already receive or will now be able to participate in.

Lakes and Pines' Head Start is very proud and excited to have obtained the Four-Star rating. Offering quality education and care to children is one of the most important parts of our program. Serving parents and the whole family in a comprehensive way is another important function of our Program.

Vehicle Donation Program

The Vehicle Donation Program received a generous donation of \$13,000 from Communities Investing in Families in June of 2013. This money will be used to help low income working people needing vehicle repairs to maintain employment. Repair costs will be paid on a loan basis so that the program will continue to have funds available for future households needing help with their transportation needs.

All donations are accepted and greatly appreciated. The Vehicle Donation Program is in great need of vehicles so please "spread the word." If you or someone you know is interested in donating a vehicle or funds, contact the Community Service Department or go to our website at www.lakesandpines.org, click on "Self-Sufficiency," then click on "Vehicle Donation." Donors will receive a receipt for their donation made to our program and may be eligible for a tax deduction.



Need Assistance Applying for a Minnesota Health Care Program?

A priority for the Minnesota Department of Human Services (DHS) is providing public health insurance to vulnerable populations in Minnesota. They developed the Minnesota Community Application Agent (MNCAA) program to make the application process more accessible to uninsured Minnesotans. This is done by partnering with trusted community organizations to identify the uninsured and assist those who are eligible for public programs get the coverage they need.

Three Community Services staff completed MNCAA training and will be conducting outreach to inform the community about Minnesota Health Care Programs (MHCP) and will also provide assistance to people applying for Medical Assistance and Minnesota Care.

While Minnesota does have a low uninsured rate, there are still many uninsured residents who are potentially eligible for a MHCP. With the help of Community Services staff, many of the remaining area uninsured can learn if they are potentially eligible for public health insurance and receive help with their application.

MNCAA organizations do not determine if a person is eligible for MHCP. As a MNCAA organization Lakes and Pines will:

- * Be available for outreach and presentations at area food shelves, work force centers, other agencies and community events to inform people about Minnesota Health Care Programs.
- * Provide application assistance for existing clients as well as the general population.
- * Screen uninsured people for potential eligibility in MHCP.
- * Offer application assistance to those potentially eligible.
- * Provide photocopying services for applications and related documents.
- * Submit complete applications (including all required verifications).
- * Perform follow-up actions to assist applicants in gathering required verifications until a eligibility decision is reached.
- * Keep all applications and related documentation on file as required per Minnesota data privacy law.

If individuals, other service providers or other community groups have questions about MHCP, want to schedule an outreach presentation or need application assistance please contact the Community Services Department at 800-832-6082 – option 4.



Going Green

Lakes and Pines is working hard to transition our Newsletter to an electronic version to help cut costs and our impact on the environment. Please consider receiving this Newsletter via email. To be added to the electronic listing, please email the Administration Department at: lap@lakesandpines.org with your name, organization, mailing address and email address to receive the newsletter at. Thank you.

The Chance of a Lifetime

Do you believe you could improve your life if you just had the chance to do it? Do you have a plan? An idea? Just one break in your favor and life would be better, dreams would come true?

That break could be participating in FAIM, the Financial Assets for Independence in Minnesota program. Financially, FAIM offers a \$3 match for every \$1 you save to purchase your first home, start or expand a small business or go back to school. FAIM participants can save up to \$480 per year with two-year total of \$960 in individual savings. Individual savings plus the match may reach \$3,840.

The most valuable part of FAIM is the one-to-one support and encouragement participants receive from their FAIM Advocate. FAIM Advocates can coach you through how to read your credit report and improve the score, develop a budget and timeline that supports your plans, or they will work with you on anything you need to achieve your goals. They will also connect you with other professionals who, at no charge, are eager to steer you toward reaching your goals.

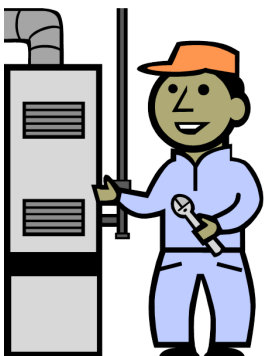
You have to put in the most effort. You will be required to complete 12 hours of financial education and 10 hours of asset specific training. You will do the work to improve your credit score or whatever else needs to be completed to meet your goals.

The Minnesota Legislature appropriated funds this past session allowing 325 additional households to participate in FAIM. They recognize that these funds not only help people realize their dreams but also strengthen communities and increase the tax base.

Your connections are vital to getting people with dreams for a better future the chance they need to achieve those dreams. Contact the Community Service Department at communityservices@lakesandpines.org or 800-832-6082 – option 4, if you have questions about FAIM for yourself or someone else.



Energy Repair & Replacement



Lakes and Pines works with local contractors to replace or repair furnaces for households that are in the Energy Assistance Program. This last Program Year, 526 households were helped with furnace repair or replacement. This benefits the households served, the local economy, and contractors doing the work.



stands for **FOR YOUR INFORMATION**. It is a quarterly newsletter provided to the area's seven county officials 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

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www.lakesandpines.org

 **Like us on Facebook**

For the Agency to continue this 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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- ADDRESS:**
- CITY, STATE, ZIP+4 DIGITS**

Mail to: Agency Administration, Lakes and Pines CAC Inc., 1700 Maple Ave E., Mora MN 55051-1227

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