



January, February, March 2012

Mission Statement

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

The Only Two Sure Things

I grew up in a household where the phrase “the only two things you can be sure of is death and taxes” was very common. Actually, in a case of irony, you could be just as sure as death and taxes that no opportunity would be passed, and this phrase would be used whenever it was apropos and often when it was not. Clearly, it would not be my intent to talk about death here, so that would leave us with taxes. Just as clearly, it would not be my intent to use this forum to make a political statement in regard to taxes; but I think some things can be put forth about taxes without stepping to one side of the aisle or the other.

I think we can all agree that taxes are not the favorite bill that comes due. We all have bills we don't mind paying and those we would rather not have to. Rather than make any value statement on which list taxes could or should fall on, I would simply like to relay a recent experience. Last week I had the opportunity to have lunch with a friend that can best be described as a fiscal conservative (actually in this context that statement in and of itself is conservative) who happens to hold an elective office within a local unit of government. While discussing the recent “hot topic” involving an increase in local tax levy, I was surprised to find that she was strongly in favor of the measure. She stated: “Bob you could never have convinced me five years ago that I would be pushing anything like this and I would have said you were crazy to even suggest it. But looking at all the numbers, the cost down the road of not doing this now is way too high.”

Again my point here is not to advocate how tax dollars should be spent (although I have been known to do so in the appropriate forum) but simply to point out that, since taxes are inevitable, it is important to look at the investment value of your dollars and when making decisions about which initiatives to support and which ones to oppose. Not all taxes are evil; they provide for things that we can't and in some cases would do on our own. One must look at the long term benefit and costs alongside the short term costs. The long term costs often outweigh the short term pain of the immediate tax level. Another popular phrase around my household was “an ounce of prevention is worth a pound of cure.” Not a bad rule to apply to tax spending.

*Bob Benes
Executive Director*



Local Dental Champions for Head Start Smiles

Lakes and Pines' Head Start wants to welcome two new dental champions to our Head Start family. There are many dental champions in the area of child dentistry; however, in the past Lakes and Pines has struggled to find some in our service area. This year it became a goal of the Program to increase dental access and resources for the families that we serve. Lakes and Pines' Head Start staff began contacting dentists in areas where there were the most families with dental needs. Through this effort, Head Start has developed new partnerships with dentists.

Dr. Brenda Junnila is a dentist in the Ogilvie area. Dr. Brenda's partnership is set up so that Head Start children receive services at her office. This is a great partnership because it offers them a dental home and the dental office experience.

Dr. Danielle Olson is from Midwest Dental in Hinckley. Dr. Danielle is volunteering her time to complete dental exams at a location of Head Start's choice. Our first "Dental Day" with Dr. Olson was in Mora on March 12th. Seven children received dental exams on this day. These "Dental Days" provide a great first exam as they allow the child to sit with their parent while the exam is completed. The Minnesota Dental Association partners with Minnesota Head Start Association in this effort by providing the supplies that are needed for this dental day and, if needed, assisting in finding dentists.

We are very excited about these two new Dental Champions and the dental care that our Head Start families will receive through these partnerships. Thank you Dr. Brenda and Dr. Danielle for helping meet the dental needs of children and families.



2012 Tax Clinic Story

Each year we get to help a lot of people out at our free tax clinic. Typically, we only do the current year's taxes for our clients, but for one of our clients this year we went back all the way to 2008. This person hadn't had their taxes done properly for the last few years and has owed the government money each year. When she came to us, she owed nearly \$2000 in back taxes! This didn't make any sense when looking at her income levels from prior years. We realized that she really shouldn't owe this much. So, we completed her 2008, 2009 and 2010 taxes. We made a huge difference!! We completed her previous taxes properly and instead of owing \$1810, she only owes \$176! It is great when we get to have such a positive impact on someone's life like we did here. This is another example of how important our free tax clinic is. Thank you for your support!

Confused About What Lakes & Pines Does? Don't Be!

Energy Assistance Program:

Helps to pay a portion of heating costs for low-income households.

Applications available each fall.

Help people facing utility shut-off or disconnection.

Helps homeowners with furnace repairs.

**Contact the Energy-Housing Department at 800.832.6082
Option #2**

Weatherization Program:

Helps reduce energy costs for low-income households by providing and installing insulation, weather-stripping and caulking.

Homeowners should apply for Energy-Assistance Program to obtain Weatherization services.

**Contact the Energy-Housing Department at 800.832.6082
Option #2**

Food/Clothing Services:

Check out our website for an updated listing of local area food shelves and thrift stores: www.lakesandpines.org

Keyword: Food and Clothing Assistance

Financial Services:

Volunteer Income Tax Assistance - Helps low-income families & individuals file income tax forms at NO COST.

Taxes prepared February through April only.

Sites located in Mora, Pine City* & McGregor*.

*By appointment only

One - On - One Financial Counseling - Helps low income households establish working budgets, savings plans and more by working one-on-one with our Financial Literacy Coaches.

Financial Literacy Classes - Beginning January 2012, classes will be offered throughout the seven-county services area.

Call or see website for details

For all Financial Service programs contact the Community Services Department at 800.832.6082 - Option #4

Housing Programs:

Emergency Housing Assistance

Helps low-income households maintain housing while experiencing a crisis (job loss, injury, domestic violence, etc.) Assists with mortgage & rent payments, budgeting, deposits, transportation & emergency shelter costs.

Contact the Community Services Department at 800.832.6082 - Option # 4

Housing Rehabilitation Loans -

Helps low-income homeowners make basic permanent repairs to their home. (includes accessibility improvements)

Contact the Energy-Housing Department at 800.832.6082 - Option # 2

Small Cities Development Programs:

Helps small communities address community needs (i.e. housing repairs for low-income homeowners/renters) through a program funded by the Community Development Block Grant.

**This program can only be applied for by cities, townships & counties, NOT individuals.

Contact the Energy-Housing Department at 800.832.6082 - Option # 2

Head Start Programs:

Helps low-income families by partnering with parents to educate children.

Provides services at NO COST to pregnant women & families with children ages birth to 5 years.

Contact the Early Childhood & Family Development Department 800.832.6082 Option # 3

**Main office local 320.679.1800
Main office toll free 800.832.6082**

FAMILY CHILDCARE GENEROUS DONATION

Over the course of the last two years, Bonnie Pearson, a former Family Child Care Provider from the Hinckley area has donated approximately \$20,000 in pre-school supplies and curriculum to the Lakes and Pines' Head Start Program. Bonnie had been serving families for over 20 years in the Hinckley area. Upon retiring in 2011, she wanted to share all the materials she had gathered and organized with a worthy Early Childhood program. She contacted our Child Care/0-3 Coordinator, Stacy Spaight, and they worked out a plan for receiving the items.

With the help of the Lakes and Pines' Head Start Management Team, these items were broken up into individual resources so that each Home Visitor and Classroom Teacher could use them effectively with the families they serve.

"The donation was extremely generous and much appreciated" said Stacy Spaight. Below are some pictures of one of the donation pick-ups.

Bonnie Pearson, Retired FCC Provider and Sally Ayers, Head Start Child Care Lead



GREATER TWIN CITIES UNITED WAY FUNDING

The Lakes and Pines' Early Childhood and Family Development Department recently was awarded two United Way Grants from the Greater Twin Cities United Way Foundation. These grants are allowing for the growth and opportunity for families to participate in an Early Childhood experience on a level they may not be able to otherwise.

Building Blocks for Success is a partnership between Lakes and Pines and licensed child care programs in Chisago and Isanti Counties. The focus is on helping children achieve school readiness prior to Kindergarten entrance. Through the partnership, children will receive individualized lessons regarding their personal goals that are meant to enhance the skills needed prior to Kindergarten. The sites will be using Creative Curriculum and working closely with our Child Care Partnership Specialist to ensure the children's needs and goals are being met. Families will also receive support in how to advocate for their child as a partner in the process of learning. Parents will understand the learning styles of their children and begin to articulate this to those in the K-12 system, allowing for a successful match between children's learning styles and formal education.

Bright Beginnings' focus is on supporting families with children ages birth to three living in Isanti and Chisago Counties. These families will be receiving weekly home visits by a trained infant/toddler professional, who will work directly with the parents to offer ideas and tools for enhancing the learning that happens during the critical years of birth to three. Using the Hawaii Help Curriculum, individualized lessons will be developed that will again help parents identify the strengths of their child as well as what areas need extra skill building.

Lakes and Pines is honored to have been chosen for these three-year grants, that will help ensure greater school readiness for children participating in these two programs. If you have any questions regarding these programs, please call Early Childhood and Family Development Department Director, Becky Hanson, at (320) 679-1800, ext. 138.



Like Us? Then please do, on facebook! !

Lakes & Pines is now on facebook! Become a fan and "like us"!



Worried about compromising your privacy?

You can adjust your privacy and page settings so the only thing we know about you is that you "like" us.

So what's the incentive?

Lakes & Pines plans to utilize facebook as an outreach source to spread the word about what we do, what resources are available and new programs, projects or events that are on the horizon. It will be a great way to receive updates, without having to do anything but "like" us.

How?

You first have to be a member of facebook. We're not encouraging anyone to join facebook, but if you already have, it's easy to become a fan. Just do a search for Lakes & Pines Community Action Council and then click "Like," it's that simple. Once you have "liked us," you will receive updates whenever something new is posted on our site in your news feed.

Financial Literacy Classes 2012

Aitkin County

Date	Location	Address	Topic	Time
April 3 rd	Aitkin Library	110 First Ave NE	Building a Good	6-8 PM
April 12 th	Glory Baptist Church	28053 360 th Ave	Consumer	6-8 PM
April 17 th	McGregor Community Education	McGregor Schools 148 S 2nd St. McGregor, MN 55760	Debt Reduction & Asset Building	6-8 PM
June 12 th	Wagner Township Hall	11062 Alder St. Finlayson, MN 55735	Budgeting to Create Savings	6-8 PM
June 22 nd	West Side Church	810 2 nd St NW	Debt Reduction &	6-8 PM

Carlton County

Date	Location	Address	Topic	Time
May 10 th	Carlton County Highway Building	1630 County Rd 61 Carlton, MN 55718	Budgeting to Create Savings	6-8 PM
May 24 th	Lincoln High School (Esko)	2 East Highway 61 Esko, MN 55720	Debt Reduction and Asset Building	6-8 PM
July 9 th	City of Wrenshall	400 Alcohol Road Wrenshall, MN 55797	Building a Good Credit Rating	6-8 PM
July 26 th	Hope Lutheran Church	204 Elm Avenue Moose Lake, MN 55767	Consumer Protection	6-8 PM

Chisago County

Date	Location	Address	Topic	Time
April 11 th	City of Stacy	30955 Forest Blvd Stacy, MN 55079	Building a Good Credit Rating	6-8 PM
April 26 th	Taylor's Falls United Methodist Church	290 W Gov't St Taylor's Falls, MN 55084	Consumer Protection	6-8 PM
June 12 th	Giese Memorial Library	26855 Forest Blvd Wyoming, MN 55092	Budgeting to Create Savings	6-8 PM
June 20 th	City of Stacy	30955 Forest Blvd Stacy, MN 55079	Debt Reduction & Asset Building	6-8 PM

Isanti County

Date	Location	Address	Topic	Time
May 10 th	City of Braham	201 S Broadway Braham, MN 55006	Budgeting to Create Savings	6-8 PM
May 14 th	Oxlip Evangelical Free Church	4770 County Rd 5 NW Isanti, MN 55040	Debt Reduction & Asset Building	6-8 PM
July 12 th	City of Cambridge	300 3 rd Ave NE Cambridge, MN 55008	Building A Good Credit Rating	6-8 PM
July 16 th	Cambridge Workforce Center	140 Buchanan St N Cambridge, MN 55008	Consumer Protection	9:30– 11:30 AM

Kanabec/Mille Lacs County

Date	Location	Address	Topic	Time
April 5 th	City of Wahkon	151 2nd St East, Wahkon, MN 56386	Building A Good Credit Rating	6-8pm
April 19 th	Lakes and Pines CAC	1700 Maple Ave. E, Mora, MN 55051	Consumer Protection	6-8pm
June 6 th	Milaca Community Education	151 2nd St East, Wahkon, MN 56386	Budgeting to Create Savings	10 AM - 12 PM
June 21 st	City of Wahkon	151 2nd St East, Wahkon, MN 56386	Debt Reduction & Asset Building	6-8pm

Financial Literacy Classes continued

Pine County

Date	Location	Address	Topic	Time
April 9 th	Hinckley Job Club	201 Main St E, Hinckley, MN 55037	All topics	9-11 AM
April 24 th	Pine Technical College Employment & Training Center	900 Fourth St SE, Pine City, MN 55063	Debt Reduction & Asset Building	6-8 PM
May 8 th	East Central Community Education	61085 State Hwy 23 Finlayson, MN 55735	Budgeting to Create Savings	6-8 PM
May 22 nd	Peace Lutheran Church	2177 Minnesota 18 Finlayson, MN 55735	Debt Reduction & Asset Building	6-8 PM
July 10 th	Pokegama Township Hall	18336 Town Hall Rd Pine City, MN 55063	Building a Good Credit Rating	6-8 PM
July 24 th	Finlayson United Methodist Church	2197 Hwy 18 Finlayson, MN	Consumer Protection	6-8 PM

For classes, or for more information, please call Lakes and Pines at:

320-679-1800 or 800-832-6082



“. . . serving individuals in their pursuit of self-reliance.

I recently had the opportunity to reconnect with the first person I walked through a budget coaching session. She was a young woman with health issues that was going to college. She had many outstanding debts to repay and wanted to start making payments and rebuild her credit. She was glad that I had called to check in with her because she had a collection agency that wanted payment and she was feeling squeezed. She knew how much of a payment she could afford but the collector wanted more.

I told her to stick with the payment she could afford, put her payment plan in writing, keep one copy for her files and send the other off with her payment. I reminded her not to give out any bank account numbers over the phone and not to agree to more than she was able to pay.

She was thankful for the advice, relieved for a lifeline to call with questions and proud of herself for taking the steps to get her credit back on track. I was proud of her too. She asked if I would call her again next month and make sure she was still on track. I told her that I would be very happy to call and hear of her progress.

Julie McCarthy
Financial Literacy Coach

HELP WANTED: PARTNERS FOR GARDEN SEED PROGRAM IMPROVEMENTS

Like good gardeners we are laying the groundwork to expand the Garden Seed Program next spring.

A brief overview of the current program: The “America the Beautiful Fund” receives vegetable seeds donated by seed companies and Lakes and Pines pays for some of those donated seeds to be shipped here. The donated seeds are then distributed by food shelves and extension offices throughout the seven counties of Kanabec, Pine, Isanti, Chisago, Carlton, Aitkin and Mille Lacs. It’s a good program and the number of households receiving seeds increases annually.

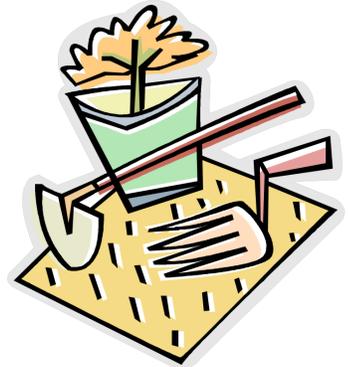
We never know what seeds will be available and the seeds that people want most; corn, peas, beans and such are rarely donated.

Future Plans: We will still request donated seeds from the “America the Beautiful Fund” but we are asking for help from area garden clubs and garden centers to improve the program.

Garden clubs will be asked to donate time, funds or actual seeds to the program. Just to keep the math simple: Let’s say a 25 pound bag of sweet corn seed costs \$200. When that bag of corn gets repackaged by volunteers into two ounce packets it will cost about a \$1 per household for 200 families to grow their own corn.

Area garden centers and greenhouses will be asked to donate the vegetable seeds they don’t sell by the seeds’ sell by date this year and the Program will distribute that seed next year.

We are aware of Minnesota Department of Agriculture labeling requirements and all donated, outdated seeds are clearly labeled as such.



If you are a member of a garden club or know of a community minded garden center, please let them know about the Garden Seed Program. Let us know about them. We will be sending out letters soon and a word from you may be the difference between a good Garden Seed Program and a great Garden Seed Program.



Are You a Renter?

Do You Know a Renter?

Learn about your rights as a tenant and ways to be the best tenant on the block at

Lakes & Pines’ FREE tenant seminars this summer:

Date	Location		
Tuesday May 22	Cambridge	Mora	Milaca
Wednesday June 6	Wyoming	Pine City	Moose Lake
Thursday August 2	Aitkin	McGregor	

Please call Lakes & Pines’ Community Services Department at 800.832.6082 ext.119 for specific times, locations and to register.

Head Start School Readiness Goals

Lakes and Pines' Head Start Program has ventured into a new direction for making sure children are ready for school by creating our own School Readiness Goals. These goals were created by incorporating the Head Start Child Development and Early Learning Framework, State Early Learning Standards, and by reviewing the requirements and expectations of the 26 different schools district's "School Readiness skills" within Lakes and Pines service area.

We created a School Readiness Committee that consisted of coordinators, managers and Policy Council members that meet at least once a quarter. These meetings are held to review, analyze and discuss the quarterly findings of our School Readiness Goals and determine the best path for making progress for all of our children.

We also are looking at how to engage families more completely in the process, to allow them to feel more "School Ready" for their child.

The entire process has been an eye opener for our management, staff and parents alike as we look into the needs and progress of our children. In our first two quarters (Fall and Winter), we discovered that we made an average overall gain of 25.6% across all four domain areas, which include Social-Emotional, Physical, Language, Cognitive and Math. This translates into a total of 86 children per domain that were moved from "not meeting the expectation of their age level" to "meeting the expectation of their age level." We look forward to continuing progress and moving all our children and families in the direction of "School Readiness."



Successful Expansion of the Tax Assistance Program

Lakes & Pines has been offering free income tax preparation services since 2006. In the first few years, appointments were available in Mora and Milaca, then eventually just in Mora. This year, due to generous donations from: Northern Pine Riders, Knight of Columbus – Mora, Braham Moose Lodge, Grandy Lions, Hinckley/Pine City Flames and the Mille Lacs Band of Ojibwe; grants from the MN Department of Revenue and the Internal Revenue Service and proceeds from the Coborn's Brat Stand; Lakes & Pines was able to expand the free tax preparation services to McGregor and Pine City and still offer appointments in Mora.

The program is managed by Lakes & Pines staff, but completely delivered by local volunteers. This year approximately 20 residents from the communities of: Aitkin, Onamia, Ogilvie, Isanti, Braham, Pine City, Brook Park, McGrath and Mora gave their time and skills to help 368 neighbors file their income tax forms, bringing in \$562,776 to our local communities in the form of refunds (as of 3/31/2012).

Please help us keep this valuable program available. Consider making a donation today or making a commitment to donate a few hours of your time next tax season. Contact the Community Services Department at 800.832.6082 or visit Lakes & Pines website at www.lakesandpines.org for more information.

APRIL IS TORNADO AWARENESS MONTH

Below is information to help you prepare for a tornado emergency

Have a plan at home, work, school, & when you're away

Before a tornado:

- Know a safe place at home, work and at school
- Locate local shelters and be aware of the tornado risk in your area
- Practice tornado drills at home and school
- Have a plan for how family members will contact one another during an emergency
- Establish an out-of-area contact (such as a relative or family friend) who can coordinate family members' locations and information should you become separated. Make sure that children learn the phone numbers and addresses and know the emergency plans.
- Prepare a family **Disaster Supply Kit**; Families with children should have each child create their own personal pack.

Example of a Disaster Supply Kit:

- First Aid kit
- Protective clothing, bedding or sleeping bags
- Essential medications
- Canned food and can opener
- Battery powered radio, flashlight and extra batteries
- At least 3 gallons of water a day per person
- Special items for infant, elderly or disabled family members
- Written instructions on how to turn off electricity, gas and water if authorities advise you to do so (*Remember: you will need a professional to turn natural gas service back on*)



Emergency & Accessibility and Rehabilitation Loan Programs



Lakes and Pines Community Action Council, Inc. administers rehabilitation loans for the Minnesota Housing Finance Agency to residents in the counties of Aitkin, Carlton, Isanti, Kanabec, Mille Lacs and Pine. Chisago County loans are administered by the Chisago County Housing and Redevelopment Authority.

This assistance to homeowners for the Rehabilitation Loan is in the form of a 0% interest, 15-year forgivable loan, which must be repaid IF the property is sold, title is transferred, or the original borrower no longer lives in the home during the 15-year term. (For mobile home owners living in a park, loan term is 10 years.)

The maximum available through the *MHFA Rehabilitation Loan Program* is \$27,000 per property.

The maximum available through the *MHFA Emergency & Accessibility Rehab Loan Program* is \$15,000 per property.

As security for repayment, a lien is placed on the property for the loan term. MHFA will only subordinate the lien for refinancing of a first mortgage.

To qualify-

You must own the house, either free of debt or through a mortgage.

You must be current on your property taxes and be able to provide proof of homeowner's insurance.

You must not have received an MHFA Loan within the past five years, except for the Emergency Loan.

You must not have assets with a combined value greater than \$25,000. This includes recreational land, vehicles, savings and retirement accounts.

Your household gross annual income (including Social Security, wages and all regular sources) must meet MHFA guidelines. For example, a household of two must make less than \$20,200 a year.

(For Only the Rehabilitation Loan)

You must apply and be eligible for energy assistance

Only repairs that make your home more livable, energy efficient, safe and accessible for handicapped occupants qualify.

If homeowners are interested in the *MHFA Emergency & Accessibility Rehab Loan Program*, applicants should call the Energy-Housing Department to see if they meet the guidelines, or if they are interested in *MHFA Rehabilitation Loan Program*, they should contact Lakes and Pines to be added to the waiting list.

Call:

The Energy-Housing Department
320-679-1800 or 1-800-832-6082

The Benefits of the Emergency Benefit Adjustment (EBA) Program

Due to cuts in funding, the Energy Assistance Program (EAP) saw some changes to the operation of some of the services offered. One major change was the elimination of the Emergency Benefit Adjustment (EBA) Program.

The EBA Program worked to set up clients requesting emergency funds on affordable payment plans with both their electrical and heating vendors. After successfully making payments to both companies for the designated months, the client would then become eligible for additional funding. The additional funding was only offered to those clients who were successful and still had past due balances...a sort of incentive.

When the program closed the first year of operation in 2006, 31.7% of the clients set-up on payment plans were successful in keeping their 4-month payment arrangement. While 31.7% may seem minimal to some, compare that to the success rate of the program in 2011 (the last year of the program) which was 58.5%. The greatest impact of making monthly payments is seen with bulk fuel customers. Bulk fuel customers do not get billed monthly for fuel costs, since most delivered fuel companies require cash on delivery. When a customer needs fuel, they are required to come up with anywhere from \$400-\$600 (on average) for a minimum fill. For low-income families it can be difficult to come up with the money to pay for a minimum fill, causing them to run out of fuel and then face more fees. This upfront cost can be eliminated by making monthly payments to their delivered fuel company, in turn building a credit and reducing upfront costs. The result is not only a reduced upfront cost to the customer, but as a client of EAP, their reliance on the program is reduced. Living in rural Minnesota, where many homes are heated with delivered fuels, staff at Lakes and Pines quickly realized the importance of setting clients up on payment plans and, although the EBA Program is not available this year, staff continue to encourage payment plans.

The results are encouraging:

Margarette, a 53 year-old widow began making a payment to her delivered fuel company in 2006 in the amount of \$16 a month. Today, she is still making her payment. She is able to reduce her required payment for a delivery by \$192 per year.

Paul is married and has three children, one of which has special needs. After being set up on a payment plan for \$30 per month and seeing the results, he decided that he would make larger payments of \$50 per month. When he was placed on the EBA Program in 2010, he created a credit of \$360 (almost the total cost of a minimum fill). Now Paul is making payments of \$50 per month for a total of \$600 per year. His fuel company is also willing to extend credit to Paul because he has been faithful in making monthly payments. Paul no longer uses EAP services.

Affirmative Action Plan submitted to the MN Dept of Human Rights (MDHR) Dawn B, EEO Coordinator

The Lakes and Pines’ Board of Directors approved the *2012-2014 Affirmative Action Plan (AAP)* and assigned Dawn Besemann as the Agency’s Equal Employment Opportunity (EEO) Coordinator. The *2012-14 AAP* has been submitted to the MN Department of Human Rights for review and approval.

MDHR requires specific compliance requirements of an affirmative action plan. It is to set goal-oriented management policies and procedures to eliminate barriers to employment opportunity for minorities, women and qualified disabled persons. Lakes and Pines continues its efforts to ensure equal employment opportunity exists through workforce composition by job group, review of personnel procedures and processes - including selection, recruitment, referral, transfers and promotions, training programs and other activities - to make certain all employees and applicants are fairly considered.

The Affirmative Action Plan outlined the following “general data statistics”

As of March 1, 2012

Total	# of	# of	# of
Job Group	Employees	Women	Minorities
Managers	13	8	0
Professional	50	50	1
Technicians	8	3	0
Office/Clerical	30	28	1
Skilled Craft	7	1	0
Service Workers	1	0	0
TOTALS	109	91	2



Money is the Key



They say money doesn’t buy happiness but it sure can cause misery. The lack of money can lead to all kinds of trouble in the home from conflict between couples to an overall feeling of despair. Investing a little time in your knowledge of money can have a huge payoff. **Lakes and Pines** offers **FREE** classes to help you work on your *Budget, Create a Savings Plan, Build Good Credit* or chip away at *Debt*. We can even help *College Students* prepare for life on their own.

Call and sign-up for a class in your area. Have a group that you think could benefit from some money knowledge? We will come to you! Talk to one of our Financial Coaches and set up a class. **320-679-1800 Ext. 163 Julie or Ext. 169 Tim**

EQUAL EMPLOYMENT OPPORTUNITY POLICY

This is to affirm the Lakes and Pines' policy of providing Equal Opportunity to all employees and applicants for employment in accordance with all applicable Equal Employment Opportunity/Affirmative Action laws, directives and regulations of Federal, State and Local governing bodies or agencies thereof.

Lakes and Pines CAC will not discriminate against, harass nor retaliate against any employee or applicant for employment because of race, color, creed, religion, national origin, sex, sexual orientation, disability, age, marital status, membership or activity in a local human rights commission, status with regard to public assistance or status as a parent.

Lakes and Pines CAC will take Affirmative Action to ensure that all employment practices are free of such discrimination, harassment or retaliation. Such employment practices include, but are not limited to, the following: hiring, upgrading, demotion, transfer, recruitment or recruitment advertising, selection, layoff, disciplinary action, termination, rates of pay or other forms of compensation, and selection for training, including apprenticeship. Lakes and Pines CAC will provide reasonable accommodation to applicants and employees with disabilities.

Lakes & Pines CAC will use its best efforts to afford minority and female business enterprises with the maximum practicable opportunity to participate in the performance of subcontracts for projects that this Agency may engage. Lakes & Pines CAC will commit the necessary time and resources, both financial and human, to achieve the goals of Equal Employment Opportunity and Affirmative Action. Lakes & Pines CAC fully supports incorporation of non-discrimination, non-harassment and non-retaliation and the Affirmative Action rules and regulations into contracts.

Lakes & Pines CAC will evaluate the performance of its management and supervisory personnel on the basis of their involvement in achieving these Affirmative Action objectives as well as other established criteria. All other employees are expected to perform their job responsibilities in a manner that supports equal opportunity for all. Any employee of this Agency or subcontractor to this Agency, who does not comply with the Equal Employment Opportunity Policies and Procedures as set forth in this statement and plan will be subject to disciplinary action. Any subcontractor not complying with all applicable Equal Employment Opportunity/Affirmative Action laws, directives and regulations of the Federal, State and Local governing bodies or agencies thereof, specifically Minnesota Statutes 363 will be subject to appropriate legal sanctions.

Lakes and Pines CAC has appointed **Dawn Besemann** to the position of **Equal Employment Opportunity (EEO) Coordinator**. The EEO Coordinator will manage the Equal Employment Opportunity Program. The EEO Coordinator's responsibilities will include monitoring all Equal Employment Opportunity activities and reporting on the effectiveness of this Affirmative Action Program, as required by Federal, State and Local agencies. The Executive Director of Lakes and Pines CAC will receive and review reports on the progress of the program.

If any employee or applicant for employment believes he/she has been treated in a way that violates this policy, please contact Dawn Besemann at Lakes and Pines C.A.C., Inc. 1700 Maple Avenue East, Mora, MN 55051 or call 320/679-1800 ext. 115 or any other representative of the Agency's management. Responsible parties will investigate allegations of discrimination, harassment or retaliation as confidentially and promptly as possible, and take appropriate action in response to these investigations.

Any employee or applicant may inspect the Lakes & Pines' Affirmative Action Program during normal business hours by contacting the EEO Coordinator.

Signature on file 3-19-2012

Dawn Besemann, EEO Coordinator

Signature on file 3-19-2012

Robert Benes, Executive Director

Approved by the Agency Board of Directors: March 19, 2012