



Pride and Money

Throughout life, we all have people who leave their mark on us; some good, some bad. Along the way, hopefully, we all learn how to use those marks to our advantage, to be good people and to live with integrity. Most of us can think back and quickly identify one or two individuals who have had a large influence on the person we are today.

Undoubtedly, one of the most impactful people in my life has been my dad. The son of a school teacher and housewife, he was one of 12 children growing up. He was 18 years old when I was born; my mother had turned 16 just one week before I arrived. They married and had two more babies but by the time I was five-years old they were divorced. After a rough year, my dad chose to take full custody of me and my siblings. He later re-married and our family grew; six kids in all.

Before I was born, my dad was college-bound with dreams of becoming a mechanic. He has carried that love for “tinkering” on cars (or anything else with a motor) but never went back to school to become a licensed or certified mechanic. He spent his life working, most times two or three jobs just to get by. Despite the number of hours he worked and his impeccable work ethic, we were poor. Our story is not uncommon; we aren’t special. According to the Bureau of Labor Statistics, 2.9 million Americans were identified as “working poor” in 2020: working full-time jobs but unable to make ends meet.

Those two short paragraphs tell you a lot about my dad and the type of man and father he was. From him I learned accountability and responsibility; honor and integrity and to never give up. He taught me that when I give my word, to live up to what I said I’d do and to always fight for what’s right. He taught me to work hard for what’s important and to be proud of that work. He often said: “You never know the path another person has walked, always be kind.” And, although he believes in fairness, I learned from him that sometimes the systems in place just aren’t fair.

It isn’t fair that children in the U.S. go to bed hungry, even though they have working parents. It isn’t fair that seniors who have worked hard their entire lives to care for their families turn their heat down so low that they have to wear winter coats and wrap up in blankets just to keep warm because they can’t afford the cost of heating their home. It isn’t fair that young people today cannot afford to live on their own because they cannot find a living-wage job or affordable housing, despite having a degree and the student loan debt to show for it. It isn’t fair that individuals with disabilities live in poverty as a direct result of a lack of access to transportation or accommodations by employers to allow them access to regular and reliable income.

In one of the wealthiest countries in the world, where more than ¼ of the world’s billionaires live, it is disgraceful that the most basic of needs are not met for every citizen.

A few weeks ago my husband and I drove out to Chicago and stopped to visit my dad along the way. My dad still lives in poverty, in a house that is failing him with floor boards exposed and half of the house blocked off in an attempt to keep out the cold. His health is failing and he avoids going to the doctor because of the medical bills. He is too proud to ask for any assistance and refuses any financial help offered. I love and respect my dad. I will honor his choices, always. It seems to me, however, that he ought to be able to live out his final (“golden”) years in dignity.

Lakes & Pines CAC, Inc. Partnering to End Poverty
Mission Statement: To build prosperous communities by serving local families and individuals in their pursuit of self-reliance.

Denise Stewart
Executive Director

MINNESOTA HOUSING FINANCE AGENCY

Since 2004, Minnesota Housing Finance Agency (MHFA) allowed customers nine months from the time of signing a contract to get work done on their homes. Ever since the COVID-19 pandemic, the cost of materials, wait times for materials and availability of contractors have made that nine-month mark nearly impossible to meet. MHFA, along with Lakes and Pines and other administrators in the state of Minnesota agreed that a twelve-month period was more feasible to get the work done. This also allows contractors to get a bid in while knowing they do not need to start on the project right away.

When asked what is the hardest part about getting a rehabilitation loan, customers almost always say "Getting three bids on my project." For each project, Lakes and Pines does require customers to solicit three bids; however, if they have two bids that come in at a price that matches the cost estimates done by inspectors, they will be given grace to not keep searching for another bid. Not only does this take some pressure off of homeowners, it also helps to get more projects done rather than waiting months and months to get additional bids.



Celebrate Mom's special
day on Sunday, May 14th

AND

Celebrate Dad's special day
on Sunday, June 18th

HAPPY
FATHER'S
DAY!

CLOQUET HEAD START CENTER

The Cloquet Early Head Start Center has been open for three months already and it has been so fun to have little ones at the center. The big kids love to wave as they walk by the door, and the little ones love to watch them! They have been having so much fun with empty boxes, art projects, dance parties, reading books and of course getting a lot of hugs. Everyone is excited for this summer when class will be five days a week, allowing for more outside play time.

The Center has been enjoying the warmer weather the last couple of weeks. The kids have had so much fun climbing the snow banks and playing in the snow. In the classroom, they have been learning a lot about what is safe and good for their bodies vs. what is not. Earlier in the winter the kiddos loved doing science experiments: watching water turn to steam when thrown in the air outside, freezing bubbles and more. Everyone is excited for spring, to pull out the rain boots, jump in some puddles and be outside more. Children love to be in nature and enjoy learning everything about it.

Education Coordinators have been brainstorming on how to encourage staff to come up with unique and creative ideas on how to offer more in-kind assignments with families. In-kind assignments can best be described as a non-monetary contribution meaning goods, services and transactions not involving money or measured in monetary terms that is program related. These goods or services are offered for free and help fund programing. Education Coordinators created a fun little competition to see which site/team can get the highest percentage returned in April and May combined. The winning team will get breakfast from the Education Coordinators specifically for them! It will be very exciting to see what will happen.

EVERYONE WINS

Each year, the Early Childhood and Family Development (ECFD) staff sends out a parent questionnaire to ECFD families to gain insight on the Lakes and Pines program operations from the perspective of the families served. The information was collected and evaluated by the ECFD Management Team to improve programming. For participating in the questionnaire, participants are offered the opportunity to be entered into a drawing for a \$50 Holiday gas card and four lucky winners are randomly drawn.

The 2022-2023 Program Year winners are:

Codette F. (pictured with Gisele and Liam)

Not pictured: Melissa S. and Adriana D.



**Please note that one winner did not wish to have their name or photo disclosed.*

MORA HEAD START NEWS

March began with a lot of fun at the Mora Center. Denise Stewart, Executive Director of Lakes and Pines, joined the children for play and story time. Denise even came in dressed like The Cat in the Hat to celebrate Dr. Seuss's birthday and read the story "The Cat in the Hat." The children loved having the opportunity to have a new adult in the classroom and especially loved that she was dressed up.



Later in March, Kevin Bauer from Douglas Kerr Underground took some time out of his day to bring a dump truck to the center. The children were able to sit in the driver's seat and ask him questions. One of their favorite parts was when he lifted the dump box all the way up and showed them how the spare wheels can be moved up and down to help with heavy loads. As he drove away Kevin gave them the always loved honk of the horn and all the kids cheered and laughed.

Looking ahead, the children and families at the Mora Center will be given a tour of a game warden vehicle, raise some caterpillars into butterflies and have a visit from a Quality Disposal driver with the garbage truck!



Lakes and Pines will be closed on the following dates:

Monday, May 29th in observance of Memorial Day

Monday, June 19th in observance of Juneteenth

Tuesday, July 4th in observance of Independence Day



WE RALLY AROUND PARENTS

We Rally Around Parents (WRAP) programs are collaborative coaching efforts in Aitkin, Chisago and Pine counties to support families in need of various community resources. The basics of the programs are similar, but there are differences in the services provided.

The WRAP coaches in Chisago and Pine counties work together with early childhood providers and community resources to offer parents of children a quick contact to help with parenting skills to support early childhood social-emotional growth, self-regulation and overall mental health. They create a family-centered plan to address mental health and social-emotional needs of the family and help overcome barriers in accessing resources for these needs. The coaches provide a quick contact for help with parenting issues, leading to increased parent-child interactions and reduced familial stress. There are no income qualifications for this free service for families of children from birth to kindergarten entrance.

For more information regarding the Chisago programs, please contact Heidi C. at 320-679-1800 option 3 or by email at heidic@lakesandpines.org; contact Valerie B. for Pine County at 320-679-1800 option 3 or valerieb@lakesandpines.org.

The Aitkin County WRAP coach, Janet W., serves families of children age birth through second grade, creating person-centered plans to address challenges and struggles with mental health. Through her extensive community connections, Janet helps families connect to community services to assist in goal-setting to attain self-sufficiency as well as focusing on healthy living habits to promote health and wellness while working towards self-sufficiency goals. Contact Janet at 320-679-1800 option 3 or janetw@lakesandpines.org.

In addition to collaborating with mental and social-emotional resources, the WRAP coaches are more than willing to search for whatever resources a family needs to reduce stress and promote well-being. Recently the Pine coach needed help finding diapers and supplies for a family with an infant. A generous supply of diapers and wipes were donated for the family, who extends their gratefulness for this act of kindness. (picture on right).



Pictured: Alisha and Valerie

ZION LUTHERAN CHURCH

The Chisago Center Head Start would like to send a big “Thank you” to the congregation of Zion Lutheran Church. Many members of the congregation have spent hours crocheting and knitting hats and gloves for the children at the center. Each child has been able to receive a few pairs of gloves and a hat. There was even enough to provide for siblings at the center. Lakes and Pines would also like to share its appreciation for the donation of children’s books for the Early Head Start and Head Start Programs. It is truly appreciated how the community at Zion Lutheran Church has cared for the program.

“It is never too late to be what you might have been”

George Eliot

WEEK OF THE YOUNG CHILD



Every year Head Start celebrates the Week of the Young Child at the beginning of April. It is sponsored by the National Association for the Education of Young Children (NAEYC) and 'the purpose is to focus public attention on the needs of the young children and their families and to recognize the early childhood program and services that meet those needs.' This year, home visitors and teachers were asked to work on projects with the children and families relating to the theme of animals. These are some of the projects that were created.



TEENS AND TAXES

Have you ever talked to a teenager about taxes? Pretty common reactions are: “I don’t do taxes”; “I don’t think I have to file taxes”; “What’s a W-2?” “What’s withholding mean?”

Lakes and Pines is excited to partner with East Central High School this year on an initiative to help their students who would benefit from filing a tax return. Lakes and Pines staff were able to go on-site to provide coaching and assistance to a group of students as they filed their own tax return. Staff walked them through filing federal and state returns, answered questions and talked about future tax situations that they might face. The students said they ‘had learned so much’ and were excited to have done this ‘adult’ thing.

Lakes and Pines is hoping that this is the first step toward a more inclusive partnership with area schools, making it possible to offer these services to help students understand taxes, how taxes work, when they should file a tax return and help them file that return. Anyone from a school district who is interested in talking about the possibilities of such a partnership, please call Lakes and Pines at 320-679-1800 ext. 4.

On a more immediate note, tax volunteers are entering the last month for filing 2022 income tax returns. The last two weeks in April and the first week in May volunteers will be focused on assisting homeowners and renters in filing for the Minnesota Homestead Credit and Renters Property Tax Refund. Look for results of the 2022 free tax preparation services in the next FYI Newsletter in July of this year.

“If people doubt how far you can go, go so far you can no longer hear them”

Michele Ruiz

The Princeton Combo Head Start class has a lot to be excited about! There have been several classroom visitors in the last month. While conducting the "buildings" study, the school districts' grounds supervisor came to the class to talk about the building where classes are held. Staff and students learned what the building is made from and how it is taken care of. Everyone went on a special tour to see some things that keep the building safe and working; including the boiler and electrical rooms, janitorial closets, the fire sprinkler system and last but not least-rides on both elevators was everyone's favorite.

Another recent highlight was a dental hygienist visiting the class. She brought some of the tools that she needs in her work and showed students how they are used. She also brought a big puppet with giant teeth that the children could take turns trying to brush. Everyone knew how to do it since this is a daily routine in the classroom. The hygienist reminded everyone to brush their teeth for two minutes twice a day. She also said that adults should help brush teeth until children are at least eight years old as this is the average age when children have enough dexterity to brush their own teeth effectively.

One morning, "The Cat in the Hat" visited the classroom. The kids enjoyed having her spend time with them while they practiced writing their names, did some station work and had group time.



As the seasons change, both children and staff are looking forward to signs of spring. One exciting change is waiting for baby chicks to hatch from eggs. Staff and children closely observe them each day, learning about what is happening inside the eggs. The chicks should make their fuzzy yellow appearance near the middle of April.



Another exciting change will be experiencing the life cycle of a butterfly in May. The classroom will have several caterpillars that everyone can observe making their chrysalises and transformation into butterflies. This is always a highlight of spring and a fantastic way to end the school year. Change is good.



ENERGY ASSISTANCE PROGRAM UPDATES

As everyone knows, this winter was a doozy with all the ice and snow that was delivered over the winter. Energy Assistance staff are still working very hard to process applications that were received over the winter months, but would like everyone to know that there are still funds available and there is still time to apply. The program officially ends on May 31, 2023. In addition, the Crisis Benefit dollars have increased from a maximum of \$1500 to a maximum of \$3000. If you know someone who is struggling and has already applied for energy assistance, there may be additional crisis dollars to help with a disconnection or low fuel. To date 3,821 households have been helped with a Primary Heat grant and 1,549 households helped with the Crisis Benefit dollars. Call 320-679-1800 option 2 with questions.

WEATHERIZATION PROGRAM UPDATE

The Weatherization Assistant Program (WAP) works with families to help permanently reduce the energy bills for low-income households. If your household qualifies, an energy auditor may evaluate your home to determine if weatherization is needed. The auditor will look for opportunities to make your home more energy efficient. Items may include furnace improvements, minimizing infiltration, insulation of attic, walls and floors and venting of water heaters and heating systems.

So far this program year, weatherization has completed 86 households, which has included 82 Senior citizens, 40 children and 59 people with disabilities.

The Conservation Improvement Program (CIP), through local utility companies, is also utilized for replacing light bulbs, furnaces, water heaters, clothes washers and fridges with energy efficient models when funding is available.

To qualify for weatherization, the household must have a current approved energy assistance application and have a high fuel consumption or high energy burden. There must also be at least one of the following: a household member that is 60 years or older, a child/children under the age of 19 or disabled. Households are automatically eligible if they receive Temporary Assistance for Needy Families or Supplemental Security Income. For more information on the weatherization program please call 320-679-1800 option 2.

FOOD SHELF DONATIONS

For many years, March in Minnesota has been designated as Minnesota FoodShare month. Minnesota FoodShare's March Campaign generates half of all the groceries distributed at Minnesota food shelves each year. The food and monies received in the month of March are partially matched by Minnesota Foodshare. It is a time when nearly every food shelf in the state makes an all-out effort to raise as much food and money as possible.

Each year, Lakes and Pines' staff form several teams and have a (friendly?) little competition between employees for all those who wish to participate. Pictured below is all the food that was collected—roughly 800 pounds in all.



In addition to all this food, almost \$900 cash was donated, allowing these food shelves to purchase items at a discounted price.

Pictured to the right is the highly sought after traveling trophy that will, for this year, be housed in Community Services. Thank you to all staff at Lakes and Pines who contributed.



A Lakes and Pines MNSure navigator recently helped a person apply for health coverage through MNSure. The applicant was approved for MinnesotaCare (MNcare), but coverage wouldn't start until the beginning of the next month. The applicant is diabetic and only had a few days of insulin left. Because of the State of MN Urgent Insulin program, the navigator was able to send a form via email and explain how the program works. The urgent insulin form can be obtained at the pharmacy, and completed on site, and doesn't have to go through the doctor's office as long as there's a current prescription on file at the pharmacy. The applicant emailed the next day to thank the navigator, as she was able to get her insulin and have enough to last until she was covered by her health insurance.

The following information was taken from the [MN Urgent Need Program](#) webpage: The Alec Smith Insulin Affordability Act created this urgent need program which allows individuals to apply for a one-time, 30-day supply of insulin at their pharmacy. An urgent need for insulin means an individual has less than a seven-day supply of insulin and that they will likely have significant health consequences if they run out of insulin.

Who qualifies for the urgent need program?

To be eligible for the urgent need program, an individual must:

- be a resident of Minnesota and be able to provide proof of residence.
- not be enrolled in Medical Assistance or MinnesotaCare.
- be in urgent need of insulin with less than a seven-day supply ready for use, and risk significant health issues without it.
- not have received an emergency 30-day insulin supply within the last 12 months (some exceptions may apply).
- be able and willing to attest that they meet the above requirements.
- Present a valid 30-day insulin prescription from their doctor or have a prescription on file with the pharmacy.

What if an individual has health insurance?

If an individual has insurance that covers prescriptions, they may still be eligible to receive insulin on an urgent-need basis. If they pay \$75 or less in out-of-pocket costs for a 30-day supply of insulin, they will not be eligible. Out-of-pockets costs include co-payments, co-insurance and deductibles.

Applying for the Urgent Need Program

The Minnesota Insulin Safety Net Program Application is available online at [MNinsulin.org](https://mninsulin.org) or the Board of Pharmacy website.

The application is a fillable PDF form that individuals can fill in electronically or by hand. The form must be printed and signed. Pharmacies may also have applications available to complete on-site.

If you have questions on any of these programs, please call Lakes and Pines at 320-679-1800, option 4 and staff will be happy to assist you.

SNAP



The Supplemental Nutrition Assistance Program (SNAP) helps millions of Americans pay for the food they need to keep themselves and their families healthy.

SNAP is not welfare, but a source of food assistance for individuals and families. Also known as food stamps, benefits are issued on an EBT card, which is swiped like a credit card.

Free and/or reduced school lunch programs are available for families qualifying for SNAP. With proper, good nutrition children learn better.

For more information on SNAP or application assistance in Aitkin, Pine, Carlton, Chisago, Isanti, Kanabec and Mille Lacs counties contact Lakes and Pines by phone at: 320-679-1800 or 1-800-832-6082 Option 4
 Email: lap@lakesandpines.org
 Website: www.lakesandpines.org



SNAP Program Income Guidelines

Oct. 1, 2022 - Sept. 30, 2023

Household size	1	2	3	4
Monthly Gross Income up to	\$2,265	\$3,052	\$3,838	\$4,625
Net Income (Seniors/ Disabled) After certain deductions	\$1,133	\$1,526	\$1,920	\$2,313

Add \$787 for each additional member in households that do not include a senior or person with disabilities and \$394 for each additional member in households that do.

SNAP is 100% federally funded through the United States Department of Agriculture (USDA). It is not part of the welfare system.

This service is partially funded through a USDA grant awarded by the MN Department of Human Services.

When you receive SNAP you are not taking benefits away from others.



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

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