

BOARD AND EMPLOYEE NEWSLETTER

April, May and June 2014

And The Winner Is.....

The Administrative Team and Board of Directors have just completed what has become one of my favorite activities here at Lakes and Pines. As we head into the Board's Annual Meeting (the 50th this year) on October 1st, one of the tasks that we have traditionally done in preparation is selecting groups and/or individuals for recognition.

Each year Lakes and Pines recognizes formal partners, informal partners, volunteers and staff through our Allies in Action, Spirit of Community, Volunteer of the Year, and Roger E. Corbin awards. The Administrative Team nominates and selects the Allies, Spirit and Volunteer awards while the staff members nominate and the Board selects the Staff of the Year (Roger E. Corbin).

It is obvious why this is such a great time of year for me. Each year I, along with the rest of the Administrative Team and Board, have the opportunity to hear about, review and make some choices about the best of the best in terms of what makes Lakes and Pines tick. Truly, without each one of these four areas Lakes and Pines cannot move forward with the mission we hope to fulfill.

Community Action was founded on the belief that this is not work that we can, nor should we want to do alone. The word is right in our name "Community". The formal partners we engage to assist us in our work are the lifeblood of Lakes and Pines. When taken into context, the resources that Lakes and Pines are afforded to do its work is precious little, but through the engagement of mostly local partners we are able to leverage those resources to have a significant economic impact on the service area.

Likewise, there are many community members that are doing the work of helping their neighbors through their values, mission, or personal beliefs and they do so largely unrecognized and certainly under appreciated. Although we have not formally entered into a formal partnership, we like to recognize them for seeing a need in the community and doing what they can to address it.

Although Lakes and Pines employs enough personnel to rank us as one of the larger employers in the area, there is too much work and too limited of resources to get done all that needs to be done and so we gladly rely on volunteers. These individuals give of their time and talent, time and time again. There is not enough that can be said about the value of their contributions and yet they do this not for a counting of their value, but for the value of their success because their success means a pathway out of poverty for another individual or family.

And, of course, the staff of the year! Each year I have the opportunity to pass along a dozen or more nominations of current staff people to be considered for recognition through the Roger E. Corbin award. Each year I sound like a broken record in telling the selection committee that "boy you really can't go wrong with any of these individuals". I can safely say that each of the past eight persons recognized with this award along with the recipient this year have received the award somewhat reluctantly because although they have come from all across the agency and from different departments the one thing they share in common is the belief and understanding that although they are being recognized as individuals it is the team around them from top to bottom that has put them in a position to shine.

It is no wonder that this is a fun time of year for me. I get to see in black and white and in very measurable ways the outstanding community we are all a part of creating.

Mission Statement

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

Bob Benes

Executive Director



East Central MN Job Fair

Lakes and Pines was one of over 30 employers participating in the April 2014 Job Fair held in Cambridge MN. Over 300 job seekers attended the Job Fair with several providing employment applications to Lakes and Pines. HR Director, Leona Dressel, prepared an employment brochure detailing the opportunities for employment: "Our workforce of 110 professionals include a wide range of educational and diverse backgrounds to help our organization help our neighbors. Who works for our private, non-profit? Talented and dedicated people!"

Want to make a difference in the lives of families and communities? Want to be part of our team? All employment postings are listed on the webpage at: www.lakesandpines.org or call 800-832-6082 for more information.



Left: Becky Hanson, *ECFD*, and Pam Douglas, *Community Services* at our Job Fair Booth

Below: Allen Cekalla, Weatherization



Help Applying for Food Benefits is Available!



Supplemental Nutrition Assistance Program (SNAP) formerly known as "Food Support" or "Food Stamps", information and application assistance is available to individuals, groups and community events throughout Lakes and Pines' service area.

In June, outreach visits were made to senior dining sites, food shelves, MAC (Mothers and Children) and NAPS (Nutrition Assistance Program for Seniors) distributions. Informative flyers were distributed to grocery stores in Isle, Cambridge, McGregor, North Branch, Milaca, Hinckley and Aitkin.

In July, outreach will expand to Ruby's Pantry distribution events in North Branch, Onamia, Pine City and Ogilvie. Future outreach will include Diabetes Support Groups in Mora and Pine City, at First Light Health Systems.

If you would like to schedule a presentation about the benefits of SNAP and how to apply for benefits, please contact Marilyn at extension 171 or email marilyns@lakesandpines.org.

Financial Empowerment

Lakes and Pines offers many kinds of empowerment tools to our clients (and anyone who wants to build a stronger knowledge of money) and how it effects their life and how to ultimately take charge of their own situation.

Classes on budgeting, building a good credit rating, debt reduction and asset building are held in all seven counties that Lakes and Pines serves. One-on-one budgeting is available too. Organizations and businesses also



make special requests to have one of our presenters come to talk about a specific topic that the group is interested in and wants to gain knowledge about. We've incorporated the card game "Money Habitudes" into our trainings, which is a good conversation starter where you learn about your personal habits and attitudes about money. Lakes and Pines was chosen this year to do a break out session at the annual MN Coalition for the Homeless convention, in hopes of sharing the success we have had with the delivery of this unique tool.

Lakes and Pines also offers the Family Assets for Independence in Minnesota (FAIM) program, which is a matched savings project to help Minnesota low-wage earners build assets through; purchase of a home, pursuit of a higher education or launching of a small business. By depositing \$40 monthly savings from their earned income (or at tax time from their Earned Income Tax Credit), their savings will be matched 3to1 upon completion of the asset contract.

Please spread the word, we are here to assist you to learn, manage and take control of your financial needs.

To schedule a presentation or just ask a question, call the Community Services Department Financial Programs Coordinator at: 800.832.6082 ext. # 185, or send an email to pamd@lakesnadpines.org.

A NEW RECORD! \$1,286,908

This is the total amount of Minnesota and Federal refunds returned to the participants of the Volunteer Income Tax Assistance (VITA) program. This does not include the additional amount of Minnesota refunds that the state re-figured and recently issued to our tax clients after the new laws were incorporated, but nearly \$1.3 million is still an amazing amount to be brought back to this area!

Lakes and Pines started the tax season with 23 volunteers, but during the tax season, we

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\$ 1,556	3.5	\$ 1,300,000		
Value of One Hour of Volunteered Time	Average Hours Volunteered Per Month	Amount Returned Income Taxes		

Do you have time to volunteer? Is your time valued at \$1,500/hour?

Volunteers needed for sites in Mora, Milaca & Pine City. Call today to learn how to be a tax assistance volunteer: 800-832-6082 ext. 185 or email pamd@lakesandpines.org

lost some due to employment changes, injuries, scheduling conflicts, etc. *Additional volunteers are needed for next year!!* The volunteers are what make this program possible and Lakes and Pines couldn't provide this free service without their dedication and donation of their valuable time. This past season, three volunteers donated over 70 hours, five volunteers donated over 60 hours and four donated between 30 and 40 hours. In all those hours, there were 806 federal taxes filed and 942 MN state taxes filed – which is an all-time record for Lakes and Pines VITA team and program.

Lakes and Pines is already finalizing plans for next year's program. Staff hopes to see all of the current volunteer's friendly faces return, but in order to continue to provide such a great service, Lakes and Pines will need to recruit at least a dozen more. Come learn with us and enjoy the ultimate satisfaction of helping tax payers get the refunds they deserve! Contact Pam D at ext. 185 or visit our website to fill out a volunteer application: www.lakesandpines.org.



Housing Program for Ex-Offenders

Many individuals have difficulty finding housing and employment due to their criminal backgrounds. Individuals released from prison and jails are often homeless at release and are unable to find housing due to lack of income and their criminal history. Lakes and Pines can assist this population with finding housing while they look for income and employment through a Transitional Housing Program (THP) funded by the Department of Housing and Urban Development (HUD). Lakes and Pines can help pay their rent each month until they are stable. Case management services are provided, along with budgeting, referrals to landlords and possible employment options. These clients set goals for themselves and we assist in



working with them to achieve their goals, maintain housing and employment. This program can provide financial assistance and case management services for up to 24 months depending on the need of the individual or family and their compliance with the program. There are 18 households enrolled at this time. This specific program covers Chisago, Pine, Kanabec, Isanti and Mille Lacs counties' residents.

Lakes and Pines is also involved in many Transition Fairs held at correctional facilities. These fairs consist of going into the Minnesota Prisons, along with other vendors, and providing resources to the offenders to plan for their release back into the community. There are usually about 300 offenders at each fair. The resources have been well received and these events have proven to increase our numbers of referrals from prisons and jails. Outreach has also been done with the county jails on our program and we continue to receive applications from incarcerated individuals in our service counties. If you would like to learn more about this program, or invite Lakes and Pines to attend similar events, please contact Chassidy at (320) 679-1800 ext. 163; chassidyl@lakesandpines.org or Lynsey at (320) 679-1800 ext. 169; lynseyb@lakesandpines.org.

YOU Can Help End Youth Homelessness in Rural Minnesota!

Currently Lakes and Pines has informational host home meeting discussions set up in Hinckley, MN at the Hinckley/Finlayson High School every third Tuesday of the month starting at 5:30 p.m. The first meeting was held on June 24, 2014 and even though the attendance was lower than hoped for, there was great discussion made. The discussion at the meeting revolved around ideas for outreach and advertising the meetings in order to gain more participation and interest in the program. Another great topic that was discussed is how very little individuals realize that there are indeed homeless youth in our rural areas. It was interesting to hear that even school teachers are unaware of the presence of these homeless youth in the schools. Lakes and Pines became aware that many of these homeless youth are being housed by friends, and many times they are going from



friend to friend's house in order to have a safe place to sleep on any different given night. Lakes and Pines is hoping to reach these youth and the individuals whom are graciously providing a safe place for these youth to sleep at night to attend a youth host home meeting or to start youth host home informational meetings in their community. In order for the youth host home program to develop, the community must come together to develop a plan to end youth homelessness in our rural areas!

If you are interested or know of someone that may be interested in starting youth host home discussions in their community, please contact Chassidy L. at (320) 679-1800 or (800) 832-6082 ext. 163 or chassidyl@lakesandpines.org for more information.

Homeless Youth

MYTH: They want to be homeless.

FACT: Less than 6% are homeless by choice.

MYTH: They are to blame for being homeless.

FACT: Most homeless youth are victims. Some have suffered from child abuse or violence.

MYTH: Most homeless youth live on the street.

FACT: Many of the homeless youth are improperly housed or on the verge of eviction. Many are sleeping in temporary beds – with friends or relatives, in church basements, in abandoned buildings and vehicles, and in other sites away from the public eye. They are the hidden homeless.

MYTH: They don't work.

FACT: Many homeless youth are among the working poor. A person earning a minimum wage can't earn enough to pay rent.

MYTH: They are mentally ill.

FACT: About 30% of the homeless are estimated to be struggling with mental health. 1% may need long-term hospitalization; the others can become self-sufficient with help.

MYTH: They are heavy drug users.

FACT: Some homeless are substance abusers; research suggests one in five. Many of these are included in the 30% who suffer from mental illness.

MYTH: They are dangerous.

FACT: Sometimes an encounter with the homeless may end badly. However, this is extremely rare. In general, the homeless are among the least threatening group in our society.

They are often the victims of crimes, not the perpetrators.

MYTH: Many homeless youth don't want services or help.

FACT: Most youth do want help. They want to have a normal life, go to school, start a career, and develop relationships. They just don't know how with the limited resources available to them. Many services are difficult or impossible to access without a parent's signature, proper identification, medical insurance, etc.

Let's put an end to youth homelessness. If you or someone you know is an at-risk or homeless youth please call Megan B @ 320-679-1800 Ext 161 or email:

meganb@lakesandpines.org

Youth Without Shelter (2014). Homeless Youth, Myths and Facts. Article retrieved June 30, 2014 from

http://www.vws.on.ca/category/vouth-homelessness



SSI/SSDI Application Assistance

Lakes and Pines staff is trained to provide SOAR services and SSI/SSDI Advocacy services. **SOAR** stands for the Social Security Outreach, Advocacy and Recovery Program. SOAR is funded through the Minnesota Department of Human Services (DHS) to provide advocacy services to Minnesotans applying for Social Security disability benefits. Unfortunately, due to extremely limited staff time allotted to provide this service, Lakes and Pines cannot help everyone who requests SSI/SSDI application assistance.

The first priority for Lakes and Pines providing assistance to apply for Social Security benefits will be people who are unable to apply on their own and are a client who is homeless or imminently homeless and has a diagnosis of a mental health disability that will last longer than 12 months.

If a person does not meet one of the priority categories or if Lakes and Pines' SOAR specialists are at capacity, the person will be advised on how to apply on their own, referred to other agencies providing Social Security application assistance in their area, or to contact the Disability Linkage Line at mm.db101.org or 866-333-2466 to be referred to another agency to help with their Social Security application.

If a person is not homeless or imminently homeless they must have a diagnosis of a mental or physical disability lasting longer than 12 months and be receiving one or more of the following types of state assistance:

- General Assistance (GA);
- Medical Assistance for disabled individuals (MA);

Children (under 21) receiving only MA are not eligible for Lakes and Pines SSI/SSDI advocacy services

- Group Residential Housing (GRH);
- Diversionary Work Program (DWP);
- Minnesota Family Investment Program (MFIP);
- Family Stabilization Services (FSS);
- Work Benefit Program (WB);
- Refugee Cash Assistance (RCA);
- Title IV-E Foster Care.

Current SSI recipients who are facing termination of SSI benefits, or need to upgrade their cases, may also be eligible.

If a person meets one of the factors listed above a Lakes and Pines' SOAR specialist will complete further assessments to determine if Lakes and Pines can assist with the Social Security application process. This assistance may include helping the client to gather supporting documentation, completing and submitting the SSI/SSDI application and medical summary, and accompanying the client to their SSI hearing.



Lakes and Pines Community Action Council Inc. has Certified Navigators on staff to assist in applying through the MNsure website. Outreach hours are set up in the seven counties covered, Aitkin, Carlton, Chisago, Isanti, Kanabec, Mille Lacs and Pine. Please call a Navigator today to set up your appointment. (320)679-1800 option 4. Enrollment is open year round for people eligible for MA & MinnesotaCare, American Indian households and small businesses. People who have had life events that may qualify an individual for a special open enrollment period include:

- Adoption
- Foster care
- Birth of a child
- Marriage
- Gain of citizenship, national or lawfully present status
- Newly eligible or ineligible for tax credits or having a change in eligibility for cost-sharing reductions for individuals already enrolled on MNsure
- Permanent address change which provides new Qualified Health Plan choices
- Enrolled member of a federally recognized tribe
- Loss of health insurance coverage*

*This life event/open enrollment option is available when you are no longer eligible for other health insurance (including as a result of leaving a job, loss of Medical Assistance or MinnesotaCare, or loss of coverage under a spouse's plan). This does not include loss of coverage due to failure to pay premiums or opting out of available coverage.

The next open enrollment for all others is November 15, 2014 through February 15, 2015.

Health Coverage Mandate & the Importance of Health Insurance

Minnesotans have long understood that access to health care in every community means a higher quality of living for all. Health insurance provides regular, preventive care for you and your family to stay healthy and prevent illness. Moreover, health coverage gives you protection and peace of mind if you, or a loved one, gets sick or hurt.

If you do not have health insurance starting in 2014, you will pay a federal tax penalty. This penalty is due when you file your 2014 federal tax return, which is due in April 2015. The penalty amount will increase each year.

For 2014, it is the greater of:

- 1% the amount of any taxable income that exceeds your tax filing threshold amount, or
- \$95 per adult and \$47.50 per child (up to a maximum of \$285 per family).

For 2015, it is the greater of:

- 2% of the amount of any taxable income that exceeds your tax filing threshold amount, or
- \$325 per adult and \$162.50 per child (up to a maximum of \$975 per family).

You may qualify for an exemption from the requirement to maintain health insurance coverage. Exemptions are available for:

- Individuals who do not file a tax return because their income is too low. You don't need to ask for an exemption if you're not going to file a federal income tax return because your income is below the filing threshold. If you aren't sure if this applies to you, you may want to apply for an exemption.
- Individuals who cannot afford the coverage that is available.
- Individuals who have suffered a hardship, including eviction, bankruptcy or domestic violence.
- Individuals who have been uninsured for less than three months.
- Members of a federally-recognized tribe.
- Members of a religious group that objects to health coverage.
- Members of a health care sharing ministry.
- Individuals who are incarcerated.
- An individual over age 30 wanting to purchase catastrophic coverage must receive a hardship exemption. Individuals age 30 and younger do not need an exemption to purchase this type of coverage.

Over 230,000 individuals have enrolled in health insurance programs through the MNsure website since October 1, 2013. Lakes and Pines is ready to help you get your health care on the right track. Call (320) 679-1800 option 4 to set up an appointment today!

Parts taken from the MNsure.org website



Getting a "Head Start" at Lakes and Pines!

Our School Readiness Goals have once again been met with exceptional success! Specific assessment of these goals revealed that 89% of children in our 3-5 Home Based and Child Care sites are meeting or exceeding age appropriate expectations with regards to school readiness.



School Readiness Domain	Spring Average Outcome		
Physical Health	93%		
Social Emotional Development	86%		
Approaches to Learning	90%		
Literacy	88%		
Language	89%		
Overall	89%		

It is through the dedication and talents of our child development staff and the families they work with that the children have made impressive gains over the course of the year. This collaborative effort has encouraged every opportunity to be a learning opportunity and reinforces the Head Start philosophy of parents being their child's *first* and *most important* teacher.

The following chart depicts a more comprehensive look at the overall successes our 3-5 year olds have experienced this year. The data was aggregated from our Teaching Strategies GOLD on-line assessment and reflects the percentage of children who are meeting or exceeding expectations for that domain.

Teaching Strategies GOLD domains	All Enrolled Children	Boys	Girls	Children with an IEP*	Children without an IEP*
Social Emotional	82%	81%	84%	62%	85%
Gross Motor	94%	96%	94%	80%	98%
Fine Motor	96%	96%	97%	88%	98%
Language	86%	88%	86%	65%	90%
Cognitive	87%	89%	87%	73%	91%
Literacy	84%	83%	86%	64%	88%
Math	81%	80%	81%	54%	85%
Overall	87%	88%	88%	69%	91%

*IEP: Individualized Education Plan

We would like to extend our sincere gratitude to the Policy Council members who were involved in our School Readiness Committee throughout the 2013-2014 program year. Their enthusiastic participation, commitment and insightful input are greatly appreciated.

Partnering Licensed Family Child Care Provider Receives Awards

Julie Hume, owner of Kind Hearts Daycare in Princeton, MN, is one of the Family Child Care providers that the Lakes and Pines Head Start program partners with. In 2003 Julie began partnering with the Head Start Program and has been the Program's longest Family Child Care partnership. Julie has worked tirelessly with the Program to ensure that low income families have gotten the care they need, without losing quality. Recently Julie was awarded the Honoree Minnesota Licensed Family Child Care Association (MLFCCA) Provider of the Year Award for Mille Lacs County. She was nominated by two parents of children she cares for. Some of the criteria used to determine this award are, a provider who works for positive change, has made a huge impact on the lives of young children and exhibits special competency as a child care provider. The second honor was offered through the Princeton/Milaca Town and Country Newspaper who asked patrons to vote for the best in-home daycare. Julie was the one winner for this award. She was honored with a certificate and window cling that said "Readers Choice Winner Medal."

Julie is once again up for another award. This one is the Sargent Shriver Excellence in Community Service Award, an award offered by the National Head Start Association. The announcement of the recipient of this award will occur in October. We wish Julie well on this!

It's an honor to work with dedicated providers who not only serve their own business mission, but look larger at the community to incorporate the mission of the agencies they partner with. It's easy to understand how Julie can win such awards when you see the dedication she has to families and her community.

Thank you Julie for all you do for families!



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WELCOME TO FACEBOOK!

Lakes and Pines' Head Start has joined the ranks of Social Media. Since starting the page in February, we have reached over 250 people and it's growing. We just recently hit the "100 Likes" mark and are now headed to 150 as our next goal. Using this form of media we are able to not only get our message out about Head Start, but we can show some of the unique classroom environments we have; offer craft and recipe ideas to parents and caregivers; send encouraging messages about children, families, and parents; and post local happenings around the area for families to take advantage of. Facebook is just one way the Lakes and Pines' Head Start staff share the message of Head Start. The Family Advocates, Coordinators, and Managers speak at local Job Clubs, work with County Agencies, present at different meetings, and involve themselves in the communities we work in. Classroom teachers, Home Visitors, Clerical, and Leads all spread the word when working with partners, schools, families, and the public. Helping people understand the wonderful opportunity Head Start brings to children and families is everyone's job, and the staff at Lakes and Pines does a great job of doing this.

Next time you are asked about the important work going on for children and families, be sure to spread the word about Head Start and don't forget to

Energy Assistance Program (EAP) 2013-2014

This past season's Energy Assistance Program opened October 1st and ran through May 30th, 2014. During the 2013-2014 Energy Assistance Program, we processed 9,502 applications. EAP Certifiers worked hard to get all of the applications processed in a timely and accurate manner. The 2013-2014 Energy Assistance Program saw 8,482 applications approved, 906 applications denied, and 114 applications were closed or voided. That's a 14.2% increase in the number of applications approved from the previous season. We awarded \$5,431,437 to households in need with an average Primary Heat Benefit of \$639. As a result of the propane shortage and price increases, the income guidelines for the Energy Assistance Program changed in February from 50% State Median Income (SMI) to 60% SMI, which made more households eligible for Energy Assistance. EAP Staff responded to the increased demand and accessibility by working overtime on Saturdays and also coming in an hour early or staying an hour late throughout the week.



Crisis Program 2013-2014

When a household qualifies for the Energy Assistance Program (EAP), they also qualify for Crisis benefits. EAP Crisis benefits are used to prevent the shut-off of residential energy sources, to reinstate service of residential energy sources, and to enable delivery of residential fuel. Crisis funds may only be used after a household has used all of their Primary Heat Benefit, has a disconnect notice, is disconnected, is out of fuel, or low on fuel.

The 2013-2014 Crisis Program experienced some changes due to an extremely cold winter (coldest in 30 years), a shortage of propane, and a substantial rise in propane prices. We saw prices over \$6 per gallon at one point. As a result, Governor Dayton raised the income guidelines for the Energy Assistance Program to 60% State Median Income (SMI) (up from 50% SMI), increased the maximum Crisis benefit from \$500 to \$1000 for households that use propane or fuel oil as their primary heat source, and changed the rule from less than 20% to less than 30% remaining fuel to be eligible for a Crisis benefit. Crisis benefits for connected utilities remained the same at a maximum of \$500. We were extremely busy in February and March keeping up with an increase in applications and an increase in households facing an energy crisis. As of the end of the 2013-2014 Energy Assistance Program, we have served 4,125 households in Crisis with a total of \$2,573,306. At the end of the previous Program Year, we had served 2,296 households in Crisis with a total of \$915,827.



Energy Related Repair Program (ERR) 2013-2014

The Energy Related Repair (ERR) benefit is a Crisis benefit that addresses hazardous and life threatening situations, or cases where a home has no heat due to a malfunctioning or nonfunctioning heating system. If a household has qualified for Energy Assistance and is having furnace problems, we may be able to help. We work closely with Weatherization staff and local furnace technicians to repair or replace furnaces. As of the end of the 2013-2014 Energy Assistance Program, 519 households had hazardous, life threatening heating situations addressed through the ERR benefit for a total of \$696,798.

After-Hours Crisis Situations

Throughout the coldest months of the year, Energy Assistance Program (EAP) staff members are available after regular business hours, including weekends, to address emergency fuel deliveries and/or heating system repairs. We work closely with energy vendors, local furnace technicians, and Emergency Dispatchers to address emergency fuel deliveries and/or heating system repairs after regular business hours. EAP staff responded to 58 after-hours calls in the 2013-2014 EAP year.

ECE Caring Members

Caring Members is a program started by East Central Energy (ECE) in 1993, and administered by Lakes and Pines on their behalf. Caring Members funds are provided through donations by ECE customers. East Central Energy matches funds donated, doubling the amount available to help families in need. The Caring Members Program allows us to help households with up to \$200 to resolve an energy crisis on their ECE account once every three years. Households do not have to qualify for Energy Assistance to receive Caring Members funds, but are responsible for a co-payment amount. Caring Members funds cannot be used until the co-payment has been made. As of July 15th, \$9,642.95 of Caring Members funds have been used to help 49 households avoid disconnection of their electric services.

Reach Out For Warmth (ROFW)

The Reach Out For Warmth Program continues to be an important resource for households experiencing an energy related crisis. Up to \$400 in Reach Out For Warmth funds are available once per lifetime to qualifying households when other programs are not available. Because Energy Assistance Program (EAP) income guidelines were raised to 60% State Median Income (SMI) for the 2013-2014 EAP Season, the ROFW income guidelines have been temporarily increased to 70% SMI.

The Reach Out For Warmth Program is funded solely through donations. As of July 15th, funds have been donated by the following: Hope Lutheran Church of Moose Lake has donated \$2,513, private donors have donated \$2,092.41, EAP staff raised \$557.50 through a Balloon-A-Gram Fundraiser with the Cambridge Medical Center, and \$10.71 has been donated through Lake Country Power Capital Credits. We cannot say "Thank you!" enough to the organizations and people that have donated to this program. We encourage anyone who is interested in making a donation to contact the Energy/Housing Department for more details. As of July 15th, \$1,698.50 in Reach Out For Warmth funds have been used to help households in need.





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To receive this newsletter electronically please email: lap@lakesandpines.org



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

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.

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