



### A Measure of Greatness

This March President Trump released his skinny budget. This document is meant to serve as a blueprint for how he envisions America moving forward. Anyone that has worked with blueprints knows that in addition to an overall floorplan, it also provides the detail required to build the structure. As we all know, the devil is in the details.

So here are some details I would like to bring to light. The President's budget has a few proposals that directly affect Lakes and Pines. Along with a great number of other programs, the President's budget eliminates funding for the Lakes and Pines Energy Assistance Program, Weatherization, and Community Service Block Grant. The loss of these programs would mean nothing less than closing the doors of Lakes and Pines as a Community Action Agency, and along with it, the delivery of all the other programs Lakes and Pines currently offers. These programs include Head Start, Senior Services, Homeless and Homeless Prevention, Fix Up Loan Program, Emergency Food and Shelter, along with many others too numerous to mention.

Now, I have heard from time-to-time while I have worked here that "those people wouldn't need those programs if they would just get a job." Well, here are the facts; Lakes and Pines serves more than twelve thousand individuals every year. About a third of those are seniors and about another third are children or disabled. I'm not sure I want to be the one to tell grandma and grandpa that they should get out of their rocking chair in the retirement home and get back into the work force. Nor do I want to be the one to go into the Intermediate School and address the sixth grade class to tell them they are wasting their time in school and they best get out of their desks, get a job and support their families. Although our statistics say 60-70% of parents are working and still are not above the poverty line; they better pitch in and get a third worker in that household. We can push seniors back into the work force and we can repeal and replace child labor laws to get twelve year olds back into the work force, but I would ask whose job are you going to give them? Yours?

I'm not sure how one measures greatness, but for me personally, it has less to do with how many bombs we have or how many ships we can build and more to do with how we treat our elders, our children and our poor.

*Bob Benes*  
Executive Director

**Lakes & Pines CAC, Inc.**

*Mission Statement*

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

**Partnering to End Poverty**

## MANAGE YOUR MONEY WISELY

We all know how to spend money, but do we really know how to manage our money?

According to Webster University, “Financial literacy refers to the set of skills and knowledge that allows an individual to make informed and effective decisions through their understanding of finances.”

One of the most important steps in developing a financial plan and being able to stick to that plan is realizing and understanding our spending habits. If you are overspending, have large credit debts, and are struggling each month, it is necessary to commit to making a change.

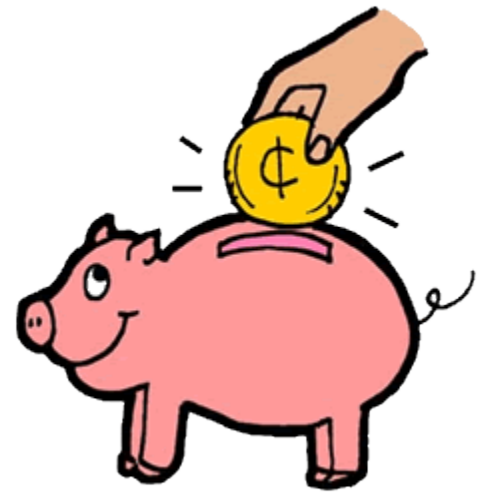
To do that it is best to start by assessing your financial situation: gather household bills, credit statements, receipts, and income statements to create a filing system. Set folders up for each category such as: home, insurance, credit cards, automobiles, banking, school, etc. Sort the folders by due date and then set aside a day on your calendar each week to pay bills.

Creating a monthly budget and plan helps keep you on track. To create a monthly budget, start by making a list of your monthly expenses and income. Fixed expenses are those that do not change month to month such as a rental or house payment, insurance, or car payment. Flexible expenses are those that may fluctuate month-to-month such as utility bills. When calculating income do not include over-time pay or inconsistent funds you do not have control over. Next create a calendar, identifying due dates and your designated date that you will pay your bills. Any money left over after paying bills and expenses is called disposable income. Do not forget to pay yourself by depositing money into a savings account!

Many of us are heavily in debt. In order to regain financial independence, you must pay down that debt. One method you could use is to start by creating a list of non-mortgage debts then pay the minimum monthly payment on each of these debts except the debt with the lowest balance. You would use your disposable income to pay a larger portion on your smallest debt until it is paid off. When one debt is paid off, move on to the next lowest balance debt. This is not the most cost effective method because often times the higher balances also carry the highest percentage rates, but this method does give gratification in the sense that a debt is erased sooner.

Another method is to create a list of non-mortgage debts in order of highest percentage rate to lowest, disregarding the account balance. In this method you pay the minimum balance on all debts except the highest interest bearing debt; extra money is then applied to that debt until it is paid in full.

There is no right or wrong way to pay down debt or to take back your financial independence. The most important element is to develop a method that works best for you!



## GLAD FAMILY DONATION

Maria Glad of Isanti made a generous donation of gently used infant clothing to the Lakes and Pines Head Start Program. The donated clothes will be distributed to families that are currently enrolled in the Head Start Program. Lakes and Pines would like to thank Maria for partnering with our Head Start Program and making a difference in the lives of others.



### Eight Tips to Avoid Procrastination when it Concerns Your Health Care Coverage Notices:

1. Stop thinking, start doing- As Eva Young once said, "A bit of planning can certainly help you to achieve what you want to achieve. A lot of planning and thinking tends to have the opposite effect." Do you have a life event affecting your health coverage? There is a small window to report those changes, and apply through MNsire for coverage or for a renewal. Look for the deadline on your health care renewal notice. Do you need to work with a MNsire navigator or a health insurance broker? Lakes and Pines can help translate the notice.
2. Don't blow a task out of proportion- "Putting off an easy thing makes it hard. Putting off a hard thing makes it impossible"- George Claude Lorimer. Do you know the answers to all the questions to renew your health care coverage? Lakes and Pines can help clarify anything that is unclear. Use us, we're here to help.
3. Take the first step- Open the envelope, see if you understand the questions. Pay particular attention to where you should make changes, this will be indicated in a box below the information. You are on your way. Take the first step to finding out if your life event qualifies or if you have a renewal notice.
4. Start with the hardest task of your day- "Do the hard jobs first. The easy jobs will take care of themselves"- Dale Carnegie. Open the envelope from the county right when you get it. Fill out the application and put it in the next day's mail. If you have questions, make a note to call Lakes and Pines.
5. Just make a decision, any decision- If you get your form filled out and returned right when you get it, even if there are errors, there is still time to correct them before the deadline. The earlier you submit the application, the better chance of getting it sorted out before you could be without health coverage.
6. Face your fear- Sometimes it seems hard to just take action; to risk looking like you don't know what you're doing, to make mistakes, to stumble. That's okay, not everyone is a health care insurance genius. Call us if you have questions, we have staff who are knowledgeable and trained.
7. Finish it- "Much of the stress that people feel doesn't come from having too much to do. It comes from not finishing what they started"- David Allen. Do you have the form filled out in your mind, or sitting on the counter waiting to go to the post office? Finish it, put it in the car to get it to the post office, or take out a pen and finish it! Discover you have questions as you go along? Call Lakes and Pines; we can help!
8. Avoid the emergency- Maybe it isn't hard or complicated at all- it just isn't urgent...until it is. Save yourself and others the stress related with waiting until it is too close to the deadline. For instance: fit it into a full schedule, or get your updated information loaded into a computer system before a notice is generated that your health insurance is ending.

Lakes and Pines has trained and certified MNsire navigators to help you apply through MNsire. You may schedule an appointment to meet face-to-face with a navigator to complete the enrollment process. Navigators will also be available through the MNsire Assister Portal if you start the application on your own and have questions during the process. Navigators will be available on an appointment only basis. If you need help or want to schedule an appointment, call 800-832-6082, option 4 or email [lap@lakesandpines.org](mailto:lap@lakesandpines.org).

For any appointment, please have household member birthdates and Social Security numbers, current year income information and your MNsire login information available if you have a MNsire account.



## FREE VEGETABLE SEEDS

Lakes and Pines is providing free vegetable seeds to local area food shelves and other community partners (see below) to help build awareness that Supplemental Nutrition Assistance Program (SNAP)/Food Support benefits may be used to purchase vegetable seeds and plants to encourage residents to grow some of their own food.

Last year over 700 low-income households received seeds through the Garden Seed Program. This year we purchased seeds in bulk from a local supplier: string beans, peas, cucumbers, carrots, kale, lettuce, zucchini, acorn squash and pumpkin seeds. All seeds have been repackaged into small envelopes by local volunteers. Thank you volunteers!

Seeds will be available for pick up at these locations starting in early April until they run out.

Aitkin County Extension  
First Lutheran Church of Aitkin  
McGregor Food Shelf  
Braham Area Food Shelf  
Carlton County Extension  
Cloquet Salvation Army  
Moose Lake Area Food Shelf  
North Branch Food Pantry  
Chisago Lakes Food Pantry  
Rush City Food Shelf  
Jacobson Community Church Food Shelf

Cambridge Food Shelf  
Isanti County Extension  
Mora Food Pantry  
Ogilvie Food Shelf  
Milaca Area Pantry  
Pine City Food Shelf  
Bruno Food Shelf  
Sandstone Food Shelf  
Onamia Food Pantry  
Princeton Food Pantry  
Pine County Extension Office in Pine City

If you want more information about SNAP benefits or want help applying for SNAP, Lakes and Pines has staff who are ready to help.



If you are interested in getting free seeds this season, donating seeds or your time next year, please let us know!

If you pick up seeds, let us know or send a picture of how your garden does this year. Contact the Community Services Department at 800-832-6082 option 4 or email us at [lap@lakesandpines.org](mailto:lap@lakesandpines.org).



## VOLUNTEERING

Lakes and Pines relies on and truly appreciates the many individuals and organizations who volunteer their time, talents, space and donations to strengthen our community.

Lakes and Pines' mission is "to build prosperous communities by serving local families and individuals in their pursuit of self-reliance." By "Partnering to End Poverty," volunteers help Lakes and Pines and families that we serve be successful in that mission.

Volunteers are a vital part of the foundation for Community Action and play a large part in changing people's lives, improving their communities and making America a better place to live.

An appreciation event for Lakes and Pines' volunteers will be held on April 26th, 5:30-7:30 pm at the Pine City Library. Please RSVP to 800-832-6082, option 4 or [lap@lakesandpines.org](mailto:lap@lakesandpines.org) by April 21st to let us know if you can attend.



## HEALTH CARE DIRECTIVES

### New at Lakes and Pines –Help with Advance Health Care Directives

An advance health care directive is a written instruction recognized under state law to inform others of your health care wishes when you aren't able to. Advance health care directives are also called "Living Wills" because they allow a person to make decisions and determinations about the type of health care they would like to receive if they are ever unable to communicate those wishes.



Lakes and Pines staff are available to provide information to groups and individuals. Lakes and Pines can help create advance health care directives and provide the copies needed for your family and health care providers. This service is provided on a sliding fee scale based on household income. Costs range from a voluntary contribution to \$140.

Monthly Income - 1 person household	Monthly Income - 2 person household	Charge for completing an advance health care directive with copies
under \$1,005	under \$1,353	Voluntary Contribution
\$1,005 - \$1,575	\$1,353 - \$2,030	\$14 -optional
\$1,576 - \$2,010	\$2,030 - \$2,706	\$35 - optional
\$2,011 - \$2,510	\$2,707 - \$3,383	\$70
\$2,511+	\$3,384+	\$140

Contact Lakes and Pines at 1-800-832-6082, option 4 or go to [www.lakesandpines.org](http://www.lakesandpines.org) for more information or to request a group presentation.

## MNSURE SUCCESS

A Lakes and Pines Agency Wide Advocate (AWA) assisted a family who had been without health insurance for over a year. The woman shared that her husband would not accept his employer sponsored health insurance because the premium was more than they could afford, which meant they all went without coverage. Her biggest concern was that her husband was diabetic and she was afraid for his health.

Before coming to Lakes and Pines, the woman had submitted a paper MNSure application and was denied coverage. She went on to tell the Advocate that they were denied due to her husband being offered health insurance through his employer and were told they needed to accept his insurance for their family. The Advocate explained to the woman that this may have been the case because she was employed at that time and they found the employer sponsored health insurance to be affordable. Now that she is unemployed, this is no longer the case.

The Advocate proceeded to enter the family's information into the MNSure system, including information regarding the employer sponsored health insurance that was offered to her husband. Much to the delight of the clients, all three were approved for health coverage through MNSure. The child was eligible for Medical Assistance and both adults showed eligibility for Minnesota Care. The woman was relieved with the results; now her husband can properly manage his diabetes.

If you need help obtaining health care coverage, please contact us at 800-832-6082, option 4 or email us at [lap@lakesandpines.org](mailto:lap@lakesandpines.org).



## SEEING IS BELIEVING

Head Start's vision screenings are so important! I never would have known that, until my three year old daughter failed hers. Adele had never shown any signs of not being able to see clearly. She had never experienced headaches or had any other symptoms that screamed, "I need glasses." After getting a referral for a pediatric doctor, we found out how bad her vision in her left eye really was. She will need glasses for life. It is amazing what one little test will show. Adele could be missing out on seeing the world, now she sees it clearly... in HD!

Submitted by Venessa Nelson  
Lakes and Pines' Head Start Parent

## CHORE SERVICES SPRINGS INTO ACTION

The snow is gone, spring has sprung, and many of us are looking forward to getting our hands dirty outside. We anxiously await the right time to start cleaning up our yards and maybe sprucing things up a bit. Yay, spring, right?

For those who are limited in their physical abilities, whether through the aging process or because of a disability, the disappearance of the snow results in the reappearance of the chores that didn't get done last fall. Seeing what the snow left behind is not always so great. Some weren't physically able to rake the leaves that fell in late fall or bend over to pick up the branches and twigs that the wind blew off the trees. Some have wonderful neighbors who helped with snow removal during the winter, but now they're busy with their own yard work or their children's sporting events. Some used to love working outside and took great pride in maintaining their yards, but now with the snow gone, all they see is work they can no longer do.

But, help is on the horizon- in the form of Senior Services Community Chore Days! Chore days truly are examples of neighbors helping neighbors. We get together as a work crew and move from house-to-house, raking leaves, picking up branches and twigs, washing the winter's grime off windows, sweeping walkways, and cleaning gutters. Some of the work crews can even do a few minor household repairs and a little touch-up painting.

Let's be neighborly and bring a chore day to your community. Look around your neighborhood for a senior household or a homeowner with disabilities who could use a helping hand. Recruit friends, co-workers, and family, and call Lakes and Pines at 800-832-6082, ext. 171 or email [lap@lakesandpines.org](mailto:lap@lakesandpines.org) to say, "Yes! I'd love to help!"



## POVERTY SIMULATION

Lakes and Pines provides a valuable training opportunity to service providers, churches and other local organizations that allows participants to experience some of the stress associated with living on little. The simulation lasts about two and a half hours and provides participants with a glimpse of choices that many living in poverty must make to survive with limited resources available to them. Volunteers are needed to help host upcoming simulations. There is currently one scheduled in Hinckley on May 23rd. If you are interested in volunteering or hosting a simulation with your church or organization, please contact Denise at [lap@lakesandpines.org](mailto:lap@lakesandpines.org) or 320-679-1800, ext. 101 for additional information.



## MEDICA DENTAL EXTENSION

Dental Days is an important service and educational program that Lakes and Pines' Head Start Program offers its communities. We currently are able to serve children enrolled in Head Start, children from the greater community who are insured or uninsured through 12 years of age, and pregnant women thanks to the Medica Community Grant.

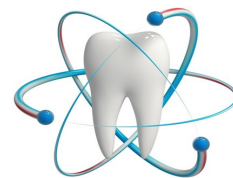
With more dentists reaching their maximum capacity to handle Medical Assistance and other state funded reimbursements, our partnership with Children's Dental Services has been a vital piece to the oral health of the children and families Lakes and Pines serves and helps meet Early Head Start/Head Start requirements.

Since the beginning of January 2017, Lakes and Pines' Head Start Program has hosted Dental Day events in Pine, Aitkin and Mille Lacs Counties and has been able to serve 95 children and pregnant women. Our next Dental Day event is scheduled in Kanabec County at the Lakes and Pines main office building in Mora on May 3rd and 4th.

The Lakes and Pines Early Childhood and Family Development (ECFD) Department has extended their service agreement with Medica through June 2018 due to unexpended funds.

Medica funding facts as of February 1, 2017:

- Of the \$30,000 in Medica funding, \$10,720 has been expended;
- Lakes and Pines has provided dental services for over 230 families, exceeding the 150 families on the Medica contract;
- Dental days have been held in all but two counties in the Lakes and Pines service area, and the final two counties' Dental Days are scheduled to be held in the upcoming months. The requirement set by Medica was to hold one dental day in each county of our service area. Several of the other counties have had two to three events;
- Restorative dental services have been administered to 57 children.



With the remaining funds, Lakes and Pines' ECFD Department will be adding to the remaining dental days, providing restorative dental services, and will engage a community forum to build dental awareness within the service area.

## IT PAYS TO DO YOUR OWN TAXES

Agency Wide Advocates (AWA's) at Lakes and Pines have been trained to provide instruction at our Facilitated Self Assistance (FSA) Tax Classes this tax season. The purpose of the tax class is to teach taxpayers with simple tax returns, to become confident in their ability to prepare their own taxes in the future.

At one of the FSA Tax Class sites an AWA was sitting with a taxpayer. The taxpayer was entering her information into the tax site when she looked up and asked "what is that dollar amount," the AWA told her it was the amount of her federal refund. The lady put her head down and began to cry; she did not expect to be getting that much back. She said this money would help her get out of debt and the remaining money would go into her savings account. She was planning to get married in two years and a portion of her refund would be saved towards a down payment on a new home. The AWA talked with her about other services Lakes and Pines offers and she was interested in obtaining her credit report, improving her credit score and working with the AWA on budget skills.

Do you want to learn about preparing your own taxes? Contact us today at 800-832-6082, option 4 or email us at [lap@lakesandpines.org](mailto:lap@lakesandpines.org) or visit our website at [www.lakesandpines.org](http://www.lakesandpines.org).

Hello, my name is Jill! I am excited to introduce myself as the 'new' Senior Services Volunteer Lead at Lakes and Pines.

I have been chosen to fill an emerging need in our Senior Services Program, to lead and oversee our amazing team of volunteers as well as recruit, train and inspire the next generation of admirable volunteers to fill the chore services delivery needs of those seniors and individuals with disabilities in our seven county service area.

I will also be assisting in other programs as needed. If you would like to make a difference and volunteer, or know of any caring and responsible individuals that would also like to join our team, please contact me at 320-679-1800, ext. 171.

Remember: Today is a gift - that is why they call it the present.



## POVERTY THROUGH DIFFERENT EYES

These days, talking about the issues of poverty can be daunting. On this, people on both sides of the aisle can at least agree. Let me tell you about two prevailing opinions on the subject. Think of it for a moment, in the frame of a story from one of today's ubiquitous and well-known television series. There are two distinctly different ways of telling this story. One is told in contrasting, crisp black and white tones. The other is blurred and full of shades of gray that blend together.

The black and white story is easy to follow: there exists a perception that people who are on public assistance abuse the system and don't work because they don't have to. Some believe that they exploit these programs and make a lifestyle of it. This story has a clear beginning, middle and end. It tells us that the struggling individuals are choosing this lifestyle, they've become proficient at finding the loopholes to exploit the system and are collecting all this "free money" while not having to work as hard as the rest of us. In the meantime, taxpayers get "stuck with the bill." This story has easily identifiable characters; we can easily plug in ready-made images from our subconscious to cast the "good guys" and the "bad guys." This story gives us an easy out; we don't have to find solutions to the causes of poverty, distinctions between generational and situational poverty don't have to be made. We don't have to think about messy things like what role the system plays in addressing poverty or how legislation affects people in different economic classes. This story allows us to be judge, jury and executioner in the expanse of one thought.

The "gray" story looks and feels different: we find the main protagonist is a "bad guy" who was actually a good guy in the beginning. He went through experiences that forced him to adapt and change in order to survive. Sometimes, streaks of good shine through, so you don't really know how you feel about this character. You also find that many of the supporting characters are also driven by enigmatic motivations, and you feel a strong sense of ambivalence about the show in general. The plot is also confusing and hard to follow, so you have to stick with the first few episodes which are slow, before you can work your way back to piece the story together. Then, a couple of revealing, heart-wrenching flashbacks later, just when you think a happy ending will be pulled out of all this chaos, the show comes to an abrupt end leaving you with a bunch of unresolved, unanswered questions.

From my experience, the "gray" story of poverty is closer to the truth.





## MARCH MADNESS FOOD DRIVE

### March Madness at Lakes and Pines to Slam the Shelves!

March is Minnesota FoodShare Month: Cash donations received by food shelves during the month are matched by MN FoodShare. Lakes and Pines' staff participated in the annual campaign again this year by slamming the food shelves in our seven county region.



Seven teams worked together to collect money and food items over the course of three weeks in March. Teams consisted of: Soup-a-stars, Harvesters, Belly Growlers, Foxy Food Finders, Chipettes, Blue Jay Cache, and Fun-gis ("guys") & Gal. Together they collected 843 pounds of food and \$1,081.00 to donate to seven food shelves in our service area. That's \$2,162 for food shelves in our community! A big thank you, to staff for the generous support you've shown your local community.

The real winners of this friendly competition are, of course, the families that access the food shelves, without which they could not meet the needs of their family. Thank you to all the volunteers out there that make it happen every day!

## REASONS TO WORK AT A NON-PROFIT

A common question that I've been asked since working at Lakes and Pines has been, "Why do you want to work at a non-profit? There's no money there!" Thinking about the answer and doing so has deepened my appreciation of Lakes and Pines Community Action Council. Non-profits are often characterized as having high burn out among staff, no clear markers of success, long hours, and difficult work environments to name a few of the possible negatives. The negative view is quite popular among internet "bloggers" as well. In fact, Leah Neaderthal and Leanne Pittsford have authored a Tumblr post entitled, *When You Work in a Non-Profit*. They characterize non-profit work as dark and bleak.

While there certainly can be dark and bleak moments, we don't want to work in such an environment and can't imagine that anyone else does either, so here are five reasons to work for non-profit:

- You become a teacher. Every time we share stories about Lakes and Pines' mission, what poverty looks like in our region, or even generic stories of interesting people we meet, there is the opportunity to change a perception that will in turn change an action that will in turn change a life;
- You receive amazing energy working with people who truly care about what they do;
- You develop skills that you never thought you had such as connecting with a shy child or encouraging an adult whose hope for a positive life has been badly bruised;
- You meet the most incredible people whose stories stick with you for a lifetime. Everyone, clients and staff, have a journey that has brought them to Lakes and Pines. It is a privilege to be a part of someone's journey and to learn from them;
- You get to be a part of something called Tikkun Olum. Tikkun Olum is a Jewish phrase from author Joan Garry. The literal meaning is to "repair the world". When I concluded other work in my life, what I wanted most was to "live a life of meaning." Repairing the world through one tank of propane at a time, a family visit with preschoolers, assisting with a budget that will stretch available dollars, or aiding a family to find safe, warm housing is definitely a path to a meaningful life!



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:

LAKES AND PINES CAC INC  
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Equal Opportunity Employer

For the Agency to continue savings in postage, it is important to maintain current addresses on file.

Please take a moment to review your address label and notify Lakes and Pines of any appropriate corrections.

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

**CORRECTION IN MAILING ADDRESS**

**PLEASE PRINT:**

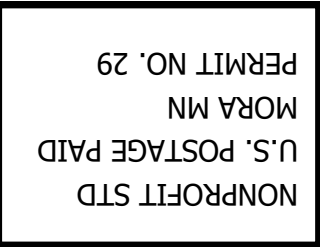
**NAME:**

**ORGANIZATION:**

**ADDRESS:**

**CITY, STATE, ZIP+4 DIGITS**

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



ADDRESS SERVICE REQUESTED

LAKES AND PINES CAC INC  
1700 MAPLE AVE E  
MORA MN 55051