

*Board & Employee
Newsletter*



Mission Statement

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

“Can Do” Community

A few weeks ago tragedy struck one of the communities served by Lakes and Pines. Fire took the life of three community members and displaced four families from their home. The impact of this event was, in large part, different for everyone and yet the same collectively. Some lost a parent or friend, relative or neighbor, student, co-worker or classmate. What everyone lost as a group was some sense of security and the situation exposed, a certain vulnerability to those things in life that are out of our control.

The response was also something that was universal. The outpouring of caring and generosity was in a word awesome. It was a clear indication of what a community can do when there is a challenge or an obstacle and one or more of its members has been struck with tragedy. What was demonstrated was not only what a community “can do” but what they are willing or want to do to help those that have been affected by calamity. The collective will of the individuals, organizations, institutions and businesses was both wide-spread and generous beyond expectation.

Without attempting to speak on behalf of those families affected by this catastrophe, I for one want to say “thank you.” Certainly thank you for all that so many have done for these families, but also thank you for renewing a sense of our mission for Lakes and Pines. Every day we work with families, that due to circumstances well beyond their control, are afflicted by the ravish of poverty. While not as dramatic as a house fire, the effects are every bit as devastating; homelessness, hunger, loss of worldly goods and, yes, even loss of health and life.

What we have seen played out over the past weeks is that there remains a collective will to help those that are hurting and that there are plentiful resources to do so. As Lakes and Pines reached out to help the families affected by the fire, we will continue to do our small part to eliminate those barriers that those in our community face in finding their path to prosperity.

*Bob Benes
Executive Director*

DELTA DENTAL DONATION/GIVE KIDS A SMILE

In December 2011 Lakes and Pines' Head Start Program received another great donation from Delta Dental. The Program received child toothbrushes, toothpaste, adult toothbrushes, floss and Tooth Time Books "A Guide to Caring for Your Child's Teeth and Mouth". These items are currently being distributed to enrolled Lakes and Pines' Head Start families.

In recent years Lakes and Pines' Head Start has been able to purchase toothbrushes and toothpaste to enrolled children in the Head Start program. This additional donation will allow us to provide all Head Start children with an additional child toothbrush and additional oral resources to the families if needed.

January is also the time when we gear up for Dental Awareness month which will take place in February 2012. Every enrolled child in Head Start is required to have a dental exam starting at the appearance of the first tooth or at age one. In our rural areas resources for those services can be limited. Every February the Minnesota Dental Association organizes a day for volunteer dentists to offer free exams and some free follow up care to children in need. The ages of children served are generally 3-21 but can differ depending on the dentist. We are very thankful and grateful to these dentists who willingly volunteer their time to brighten children's smiles. Below is additional information for the "Give Kids a Smile" event happening across Minnesota on February 3-4, 2012.

Lakes and Pines' Head Start is also very thankful for the generous donation from Delta Dental. The Head Start Program now has additional resources for these families and children and hopefully through these resources can encourage them to invest a little more in their child's, and their own oral health without adding an additional cost to the families.



Celebrating 10 Years!

Give Kids a SMILE

Free dental care
(and smiles) for kids in need.

Because every child's smile should be the picture of health, dentists and dental professionals volunteer in select clinics throughout the state to provide free care to low-income children in need. This special program, called "Give Kids a Smile," is available on the **first Friday** and Saturday of February. After Jan. 1, parents can find local participating clinics by visiting mndental.org or by calling United Way 2-1-1 (cell phone users should call 800-543-7709).

Please note: Every child must be accompanied by a parent or legal guardian and must have an appointment in advance. Sorry, walk-in care is not available.



MINNESOTA
DENTAL
ASSOCIATION



LAKES & PINES 2012 INCOME TAX ASSISTANCE PROGRAM

It's almost tax season again! Many people don't see this as "glad tidings of great joy." However each year at Lakes and Pines we look forward to helping area individuals and families get the most from their tax returns in our comfortable, friendly and professional environment.

We're excited to announce that in addition to our free income tax preparation site in Mora, this year we will also have sites in Pine City and McGregor! The Pine City and McGregor sites are by appointment only. Mora again will welcome walk-ins with time permitting, but appointments are recommended. Tax clinics will begin at the Mora offices on February 4th and will continue by the following schedule until April 14th, 2012:

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Pine City	Mora	Pine City	McGregor	NO CLINIC	Mora
5 pm—8 pm	5 pm—8 pm	Noon —4 pm	11 am—3 pm		9am—Noon
Public Library	Lakes & Pines	Public Library	Members Cooperative Credit Union		Lakes & Pines

2012 will be our 7th season providing tax preparation assistance for individuals and families from lower income households in the Lakes and Pines service area. This year, in particular, we welcome volunteers for the many duties needed to offer these valuable service at all three sites. Whether you have a knack for numbers, some tax preparation experience and/or an interest in helping others, we'll welcome your time and enthusiasm!

Training and testing in 2012 follows the schedule from previous years. Training will take place at the Mora offices from 5 p.m. -8 p.m. on Tuesdays (January 3rd, 10th, 17th, 24th and 31st) and from 9 a.m. - noon on Saturdays (January 7th, 14th, 21st and 28th). Depending on our volunteers' needs, we may add extra sessions on Thursday evenings from 5 p.m. – 8 p.m. You do not need to attend EVERY training session but for new volunteers it is helpful to come as many times as needed and practice on the actual tax software we will be using to prepare taxes.

The 2012 tax deadline for both Federal and state returns is Tuesday, April 17th. Free tax preparation assistance is available to individuals making \$30,000 or less per year and families making \$50,000 or less.

Please feel free to contact Lakes and Pines' Community Services Department at (320)679-1800 or 800-832-6082 extension 119 to become a volunteer or for more information. Appointments can be made starting the week of January 9th, 2012.

Striving

The Community Services Department within Lakes & Pines strives to assist low income residents in staying in their housing with the resources available. Due to the budget cuts, this task has become increasingly difficult to do. Often the only assistance that can be provided is case management. Case management addresses the underlying issues causing the financial problems, such as budget counseling, rather than providing only financial assistance. But the fact remains there will be families who cannot cut their budgets any further to pay their rent or mortgage. These families will not have enough resources to meet their most basic needs of food, shelter and clothing.

Since returning from the State shutdown induced lay-off in late July, the Community Services Department has completed over 750 one-on-one emergency housing assessments, received over 300 applications for emergency housing assistance and provided case management and financially assisted 143 households in stabilizing their housing situation.

Due to funding cuts, only those households that meet priority guidelines will receive financial assistance in addition to case management and all others that are eligible and willing, can receive case management services. Unfortunately, sometimes the case management isn't enough.

Community Services funding sources encourage appeals to other community organizations to donate time, money and goods to help when budgets are cut. Some people and organizations chose to ignore these pleas for collaboration or assistance and often those that do come forward are already barely hanging on by a thread themselves.

Help us by spreading the word: PAY HOUSING FIRST. YOU CANNOT LIVE IN YOUR CELL PHONE.

Help us by teaching: BUDGETING. ELIMINATE THE LEAKS IN YOUR FINANCES.

Help us by having compassion: HOMELESSNESS IS NOT A CHOICE. IT CAN HAPPEN TO ANYONE.

What Can One Person Do?

Homelessness is a growing problem in rural Minnesota. You will not see a bunch of rural homeless people in one spot. We don't have homeless shelters in every community and we don't have that many bridges for people to sleep under. We don't have many soup kitchens for people who are struggling.

Some people who haven't been touched by homelessness don't believe it exists in rural Minnesota because it's not as noticeable. Some people realize it exists and don't know what they can do about it.

Homelessness is a complicated issue to address. One person or agency can't create enough jobs for everyone who is looking for one. One person or agency can't create enough affordable housing for everyone who needs a place to live.

What can one person do?

- One teacher can assign your students to do a report on homelessness.
- One pastor or lay person can deliver a sermon on homelessness.
- One landlord can weatherize their rental units to make housing more affordable.
- One landlord can offer reduced rent on one unit to give a homeless family a chance to get reestablished.
- One person can volunteer to work on a Habitat for Humanity house.
- One person can resolve to raise money for their local homeless shelter.
- One person can volunteer to tutor or mentor a homeless child.
- One business owner can sponsor a fund raiser among their employees to raise money to purchase kitchen and bathroom supplies for a family leaving homelessness.
- One salon owner can offer a free haircut to a homeless person.
- One gardener can donate fresh vegetables to a local homeless shelter or food shelf.
- One farmer can donate a quarter of beef to their local homeless shelter or food shelf.
- One person can warmly greet every homeless person you meet.
- One person can include people experiencing homelessness in your prayers.

Financial Literacy Classes 1st Quarter 2012

Aitkin County Financial Literacy Class Dates

Date	Location	Address	Topic	Time
February 7, 2012	City of Aitkin	109 1 st Avenue NW Aitkin MN 56431	Budgeting to Create Savings	6-8 PM
February 23, 2012	McGregor Community Education	148 S. 2nd Street McGregor MN 56431	Debt Reduction and Asset Building	6-8 PM
April 3, 2012	Aitkin Library	110 First Avenue NE Aitkin MN 56431	Building a Good Credit Rating	6-8 PM
April 12, 2012	Glory Baptist Church	28053 360 th Avenue Aitkin MN 56431	Consumer Protection	6-8 PM

Carlton County Financial Literacy Class Dates

Date	Location	Address	Topic	Time
January 12, 2012	Hope Lutheran Church	204 Elm Avenue Moose Lake MN 55767	Budgeting to Create Savings	6-8 PM
January 17, 2012	City of Scanlon	2801 Dewey Avenue Scanlon MN 55720	Debt Reduction and Asset Building	6-8 PM
March 8, 2012	West Side Church	4496 Walczak Road Kettle River MN 55757	Building a Good Credit Rating	6-8 PM
March 27, 2012	Barnum Community Education	3675 County Road 140 Barnum MN 55707	Consumer Protection	6-8 PM

Chisago County Financial Literacy Class Dates

Date	Location	Address	Topic	Time
February 16, 2012	Taylor Falls United Methodist Church	290 W Government Street Taylor Falls MN 55084	Budgeting to Create Savings	6-8 PM
February 23, 2012	Giese Memorial Library	26855 Forest Boulevard Wyoming MN 55092	Debt Reduction and Asset Building	6-8 PM
April 11, 2012	City of Stacy	30955 Forest Boulevard Stacy MN 55079	Building a Good Credit Rating	6-8 PM
April 26, 2012	Taylor Falls United Methodist Church	290 W Government Street Taylor Falls MN 55084	Consumer Protection	6-8 PM

Financial Literacy Classes continued.....

**Isanti County
Financial Literacy Class Dates**

Date	Location	Address	Topic	Time
January 3, 2012	Oxlip Evangelical Free Church	4770 County Road 5 NW Isanti MN 55040	Budgeting to Create Savings	6-8pm
January 18, 2012	City of Cambridge	300 3rd Avenue NE Cambridge MN 55008	Debt Reduction & Asset Building	6-8pm
March 12, 2012	Cambridge Workforce Center	140 Buchanan Street N, Suite 152 Cambridge MN 55008	Building A Good Credit Rating	9:30-11:30 am
March 20, 2012	Anoka-Ramsey Community College	300 Spirit River Drive S Cambridge MN 55008	Consumer Protection	6-8pm

**Kanabec/Mille Lacs County
Financial Literacy Class Dates**

Date	Location	Address	Topic	Time
February 9, 2012	Lakes and Pines CAC	1700 Maple Avenue E Mora MN 55051	Budgeting to Create Savings	6-8pm
February 22, 2012	Milaca Community Education	500 Hwy 23 W Milaca MN 56353	Debt Reduction & Asset Building	6-8pm
April 5, 2012	City of Wahkon	151 2nd Street E Wahkon MN 56386	Building A Good Credit Rating	6-8pm
April 19, 2012	Lakes and Pines CAC	1700 Maple Avenue E Mora MN 55051	Consumer Protection	6-8pm

**Pine County
Financial Literacy Class Dates**

Date	Location	Address	Topic	Time
January 5, 2012	Hinckley Community Education	201 Main Street E Hinckley MN 55037	Debt Reduction & Asset Building	6-8pm
January 10, 2012	Willow River High School	8142 N Pine Street Willow River MN 55795	Budgeting to Create Savings	6-8pm
March 7, 2012	Pine City Library	300 Fifth Street Pine City MN 55063	Building A Good Credit Rating	6-8pm
March 29, 2012	Pine Technical College	900 Fourth Street SE Pine City MN 55063	Consumer Protection	6-8pm

Winter Driving Safety

Driving safely on icy roads

1. Decrease your speed and leave yourself plenty of room to stop. You should allow at least three times more space than usual between you and the car in front of you.
2. Brake gently to avoid skidding. If your wheels start to lock up, ease off the brake.
3. Turn on your lights to increase your visibility to other motorists.
4. Keep your lights and windshield clean.
5. Use low gears to keep traction, especially on hills.
6. Don't use cruise control or overdrive on icy roads.
7. Be especially careful on bridges, overpasses and infrequently traveled roads, which will freeze first. Even at temperatures above freezing, if the conditions are wet, you might encounter ice in shady areas or on exposed roadways like bridges.
8. Don't pass snow plows and sanding trucks. The drivers have limited visibility and you're likely to find the road in front of them worse than the road behind.
Don't assume your vehicle can handle all conditions. Even four-wheel and front-wheel drive vehicles can encounter trouble on winter roads.

If your rear wheels skid...

1. Take your foot off the accelerator.
2. Steer in the direction you want the front wheels to go. If your rear wheels are sliding left, steer left. If they're sliding right, steer right..
3. If your rear wheels start sliding the other way as you recover, ease the steering wheel toward that side. You might have to steer left and right a few times to get your vehicle completely under control.
4. If you have standard brakes, pump them gently.
If you have anti-lock brakes (ABS), do not pump the brakes. Apply steady pressure to the brakes. You will feel the brakes pulse — this is normal.

If your front wheels skid...

1. Take your foot off the gas and shift to neutral, but don't try to steer immediately.
As the wheels skid sideways, they will slow the vehicle and traction will return. As it does, steer in the direction you want to go. Then put the transmission in "drive" or release the clutch, and accelerate gently.

If you get stuck...

1. Do not spin your wheels. This will only dig you in deeper.
2. Turn your wheels from side to side a few times to push snow out of the way.
3. Use a light touch on the gas, to ease your car out.
4. Use a shovel to clear snow away from the wheels and the underside of the car.
5. Pour sand, kitty litter, gravel or salt in the path of the wheels, to help get traction.
6. Try rocking the vehicle. (Check your owner's manual first — it can damage the transmission on some vehicles.)
Shift from forward to reverse, and back again. Each time you're in gear, give a light touch on the gas until the vehicle gets going.

Brought to you by your friendly Lakes and Pines Safety Committee and The Weather Channel.



True Economic Stimulus

The Small Cities Development Program has a three-fold way of affecting a community's economy. It first improves the local housing stock by infusing funds into rehabilitating homes of low and moderate income homeowners; rehabilitating homes that might otherwise fall into disrepair and become an eyesore or a property whose value depreciates within a community. Secondly, the Small Cities Development Program funding provides work to local contractors, their employees and subcontractors through the construction contracts it generates for rehabilitating the homes. Just one home's project can generate enough work to keep a contractor working for several weeks. Lastly, the Small Cities Development Program encourages contractors to purchase their materials from local lumberyards and material providers, which in turn can help the operation of local businesses and keep people employed during slower months and tougher economic times.

Just recently, a Small Cities Development Program in the City of McGregor and Jevne Township, which rehabilitated owner occupied housing, rental housing and commercial buildings, brought approximately \$462,000 of economic activity to the area. The project rehabilitated 19 properties, employed 11 contractors and improved the overall appearance, health and safety of housing and businesses within the City and Township.

For more information on the Small Cities Development Program, visit: http://www.positivelyminnesota.com/GovernmentFinancial_AssistanceCommunity_Development_FundingSmall_Cities_Development_Program.aspx or contact the Energy-Housing Department at Lakes & Pines at 800.832.6082.



Head Start Program Thankful for Winter Wear Donations

A big "thank you" goes out to People's National Bank of Mora, MN for their donation of winter wear. The bank held a winter wear drive and the donated items were given to the Lakes and Pines' Head Start Program to be given to families in need. There were many children's hats, scarves, mittens and gloves donated. Another big "thank you" to Mr. Vernon Heineman of Braham, MN who donated many handmade knitted hats to the Head Start Program. Many Head Start families will benefit from these donations and will be a little warmer during this cold winter because of their generous donations. Thank you!

Help Plan for Retirement

From www.socialsecurity.gov Winter 2011



Remember to tell your coworkers, family and friends about the free resources available to them on the Social Security website at www.socialsecurity.gov. Social Security's online Retirement Estimator at www.socialsecurity.gov/estimator is a great financial planning tool that gives an immediate and personalized estimate of your Social Security retirement benefits at age 62, age 66, age 70 or any point in between.

When it's time to retire, apply online for retirement benefits from your PC in as little as 15 minutes at www.socialsecurity.gov/planners/about.htm. There's no real need to drive to your local Social Security office or wait for an appointment. In most cases, after you click the "Sign Now" button and submit the application electronically, that's it. There are no forms to sign, and *usually* no additional documents required. Social Security will contact you directly if more information is needed.

If you are uncertain about when to retire, you can check out the online fact sheet, "**When to Start Receiving Retirement Benefits**" at www.socialsecurity.gov/pubs.

Answers on the Run

These days, people seem busier than ever. Thanks to smart phones and mobile devices, you are able to stay in the know even when on the run. Any time you have a question about Social Security; it's easy to get a quick answer using our mobile-friendly Frequently Asked Questions page. Just go to www.socialsecurity.gov/faq from your mobile device. Turn that delayed flight or wait in a grocery store line into productive time and get answers to your Social Security and wage reporting questions. (Don't drive and use your cell phone!)

Learn More Online

Visit Social Security's website and look for the Facebook and Twitter icons. While you're there, take a look at the icon that links to our YouTube page where you can watch Social Security videos, including public service announcements featuring rock and roll icon Chubby Checker, academy award winning actress Patty Duke and Star Trek's George Takei.

General Information (Social Security Information)

Monday – Friday: 7 a.m. to 7 p.m. (all time zones)

1-800-772-1213 (TTY 1-800-325-0778)



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

Visit Lakes and Pines on the web:

www.lakesandpines.org



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For the Agency to continue this savings in postage, it is important to maintain current addresses on file. Please take a moment to review your address label and notify Lakes and Pines of any appropriate corrections. If you are interested in receiving the FYI electronically in the future, please email: lap@lakesandpines.org.

CORRECTION IN MAILING ADDRESS

PLEASE PRINT:

- NAME:**
- ORGANIZATION:**
- ADDRESS:**
- CITY, STATE, ZIP+4 DIGITS**

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

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