



**Children's Defense Fund**  
**LEAVE NO CHILD BEHIND®**

# The Child Defender

JANUARY 2005

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The mission of the Children's Defense Fund is to **Leave No Child Behind®** and to ensure every child a Healthy Start, a Head Start, a Fair Start, a Safe Start, and a Moral Start in life and successful passage to adulthood with the help of caring families and communities.

CDF provides a strong, effective voice for **all** the children of America who cannot vote, lobby, or speak for themselves. We pay particular attention to the needs of poor and minority children and those with disabilities. CDF educates the nation about the needs of children and encourages preventive investment before they get sick or into trouble, drop out of school, or suffer family breakdown.

CDF began in 1973 and is a private, nonprofit organization supported by foundations, corporation grants and individual donations and does not accept government funds. In 1985, CDF established the St. Paul office to direct its efforts in Minnesota.

## Under Age 2 with No Health Insurance

As of July 1, 2003 newborns born to mothers on Medical Assistance (MA) at the time of birth no longer qualify for two years of automatic eligibility. Instead, they qualify for only one year of automatic eligibility.<sup>1</sup>

This change negatively impacts 3,800 children's health care coverage.<sup>2</sup>

### A Toddler's Real-Life Story

The Smith family of Scott County and their 17-month-old son, Kalem, recently felt the effects of changes made to Minnesota's MA Program. At 12-months-old Kalem, became uninsured due to reductions in the eligibility guidelines for newborns. Kalem's father is the only employee of a two-person technology company that does not offer health insurance for dependents. Kalem's mother, Heather, stays home to care for him.

### The first two years of a child's life are the most critical for wellness visits

The toddler was automatically insured under "auto newborn" through MA at the time of birth, but his coverage ended after his first birthday because his family's income exceeded the income limit by less than \$20. (Prior to the legislative change, he would have automatically remained eligible for coverage until the age of two, regardless of his family's income). Heather worries that without well-child visits, Kalem's health may suffer. She hopes he does not have a recurrence of acid reflux, which landed him in the emergency department last winter. He recently fell and



### CDF-MN Series on Health Care in Minnesota

During each week of the 2005 Legislative Session, CDF-MN will release a health care story and related data about the following four major systemic health care problems:

- Budget cuts to public programs
- Barriers to public programs
- Barriers to the private health insurance market
- Problems with "safety net" care

The series can be viewed at [www.cdf-mn.org](http://www.cdf-mn.org).

### Solutions Exist

The current system fails our youth. Yet a solution does exist. CDF-MN proposes legislation that provides universal health care for ALL Minnesota children.

### What can you do?

- Share this series with your network.
- Call your local legislators and tell them to support the MCHSA.
- Join CDF-MN's e-advocacy network online at [www.cdf-mn.org](http://www.cdf-mn.org).

# The Child Defender

is the monthly newsletter of the Children's Defense Fund Minnesota.

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# Food Shelf Launch to Increase Outreach

Children's Defense Fund has partnered with two food shelves in the metro area to launch a pilot outreach project in February and March 2005. The goal is to help families gain access and apply for work support programs using the Covering All Families website, as many families who visit food shelves are likely eligible for these public programs. Volunteers will work with families at the Intercongregation Communities Association (ICA) Emergency food shelf in Minnetonka and the Salvation Army food shelf in East St. Paul. ICA sees over 400 families each month at their two sites in Minnetonka and Excelsior, and the East St. Paul Salvation Army food shelf sees over 200 families each month. Both food shelves have significant immigrant populations—primarily Hmong families in East St. Paul and Somali, Hmong, Latino and Russian families in Minnetonka.

This outreach effort is an expansion of the Covering All Families project begun last year, which offered direct screening help at eight of the metro volunteer income tax assistance (VITA) sites. Covering All Families will be available again this year at three metro area VITA sites: AccountAbility Minnesota, Chrysalis, and the Urban League in North Minneapolis (see page 6 of the EITC insert to locate sites). Covering All Families will also be available at a VITA site in St. Cloud at the Tri-County Action Program.

Volunteers will attend a two-hour training in January to learn how to assist families using the Covering All Families webtool, and then to help families begin applying for programs. Volunteers will be able to provide one-on-one application assistance with filling out the Minnesota Health Care application and the School Meal Program application.



Families who appear to be eligible for other programs will be referred to the closest child care assistance or food support location, or to the nearest free tax assistance site.

Children's Defense Fund is still recruiting volunteers to help with this project—to use Covering All Families at either the food shelves or at one of the free tax assistance sites. Daytime and evening volunteer shifts are available, with a minimum time commitment of one shift (3 hours) per week. No background is necessary—training is provided to help families connect to available work support programs.

Volunteers must attend one training session:

**Saturday, January 22, 2005**, from 9-11 a.m., Lutheran Social Service, in St. Paul

**Wednesday, January 26, 2005** from 7-9 p.m., AccountAbility MN, in St. Paul

Contact Andi Egbert at 651-855-1184 or egbert@cdf-mn.org for more information, to reserve your space at a training session, or if neither of these training times work for you.

## Covering All Families webtool has added two new programs

The Food Support (formerly Food Stamps) and Energy Assistance (LIHEAP) programs have now been added to the Covering All Families website, which features a simple tool to screen a family for various work support programs.

The webtool now screens for 9 different programs:

- Health care: MinnesotaCare, Medical Assistance, General Assistance Medical Care

- Food Support
- Tax Credits: Earned Income Tax Credit (EITC) and Working Family Credit (WFC)
- School Meal Program
- Energy Assistance Programs
- Child Care Assistance: Basic Sliding Fee

Visit the Covering All Families website at [www.coveringallfamilies.org](http://www.coveringallfamilies.org)

# THE EARNED INCOME TAX CREDIT

## Our Nation's Most Powerful Anti-Poverty Tool

New, warm clothes for the kids. Past-due utility bills. A used car instead of riding the bus. Child care. A security deposit to move to a safer neighborhood. Out-of-pocket health costs. A semester of college tuition. A down payment on a house. Some emergency money in the bank...

This wish list represents some of the needs and modest goals that families can meet because of their tax refunds. For many hardworking parents who stretch their incomes all year to cover their families' needs, tax time can bring a boost in the form of the Earned Income Tax Credit (EITC). Families who earned less than \$35,458 in 2004 may be able to receive the credit, worth up to \$4,300.

Created by Congress in 1975, the EITC's primary purpose was to assist low- to moderate-income working families, especially those raising children, by offsetting the burden of their Social Security payroll tax (and income tax, for some). While it has done that, the EITC has also become a critical income support, adding value to workers' low wages in a world of widening income disparities. In 2001, Americans with incomes in the top 5 percent received as much income as the bottom 60 percent of the population.

During the last tax season (2004), more than 242,500 families and individuals in Minnesota



claimed the federal Earned Income Tax Credit on their tax returns. The average EITC was \$1,559. Minnesota also offers a Working Family Credit (WFC), which averaged \$515 in tax year 2003. Even those who don't earn enough to owe any income tax can receive the full amount of the EITC and WFC, because they are refundable credits.

While taxes can be intimidating to many, Children's Defense Fund is committed to raising the profile of the EITC and WFC because they are so valuable to families. In 2002, the EITC lifted almost 5 million individuals out of poverty; more than half of them were children. Many moderate-income parents also claim these credits, giving them additional resources to care for their children.

### Assisting Workers and Families

The EITC and WFC are only available to workers with earned income, rewarding them for their economic contributions and supplementing their low wages. It can transform the earnings of a \$6-an-hour job into those of an \$8-an-hour job. Consider a single mother of two kids who worked full-time, year-round at a minimum wage job during 2004. From her wages, she would have earned \$9,893 (after withholding Social Security and Medicare taxes). But by claiming the EITC and WFC at tax time, she could receive another \$5,365, equivalent to a 54% raise!

### Strengthening Communities

In tax year 2003, Minnesotans claimed \$378 million from the EITC. By returning money to working families who usually spend it immediately on basic needs, the EITC and WFC also bolster the economy of local communities. Economists often describe the impact of fiscal injections into a community by using an "economic multiplier." Because an initial investment, say of federal EITC dollars, spurs more and more economic activity, a multiplier is the factor that reveals the total impact of that money beyond the investment. While local economies vary due to the interactions of numerous different sectors, one economic impact study in San Antonio found that EITC dollars spent in the local community would generate an economic impact 60 percent larger than those initial expenditures.

Although it is difficult to estimate its precise impact, the EITC is obviously a powerful tool for economic development and growth. If Minnesota were to benefit from a similar 60 percent multiplier, the EITCs claimed in 2004 would have generated an economic impact of nearly \$605 million statewide. Additionally, if 10% more had claimed their EITC and WFC for tax year 2002, approximately 24,000 more Minnesotans would have claimed another \$37.7 million in federal and state funds. This in turn would generate an additional economic impact of \$60.3 million in Minnesota communities.

### Earned Income Credits Bring Fairness to The Tax Code

An important feature of the Earned Income Tax Credit and Working Family Credit is their ability to level the playing field of taxation. Workers who claim the EITC and WFC sacrifice a larger share, or percentage, of their income to payroll taxes (to fund Social Security and Medicare) and sales taxes than workers at higher incomes. Some EITC and WFC claimants also owe income taxes, which the credits can eliminate. While the EITC and WFC benefit low- and moderate-income workers, it is important to remember that many of these families miss out on other tax code benefits.

Higher-income taxpayers are far more likely to be able to claim deductions for

home mortgage interest, as well as state and local property taxes, and more likely to benefit from charitable deductions, available only to those who itemize. The majority of higher income families also benefit from the federal Child Tax Credit (CTC), worth up to \$1,000 per child, whereas those working full-time at minimum wage do not make enough to claim the CTC. The value of the EITC for working families in tax year 2003 was \$37.4 billion. By comparison, the value of the deductions for home mortgage interest and state and local property taxes in 2003 was \$87.8 billion, more than double the EITC.

## How to Help During Tax Season

The joyous holiday season is often followed by a season of dread, as individuals struggle to figure out their income taxes. For low-income individuals and families, the cost of commercial tax preparation can also be a hardship, and can diminish the value of credits intended to put more money in their pockets.

In 2005, Children's Defense Fund Minnesota and its partner AccountAbility Minnesota, a nonprofit tax preparation organization, are once again coordinating free tax assistance sites throughout the state to help low-income workers file their returns free of charge. (See the tear-out page in this newsletter for a list of the sites.)

There are numerous ways you can help during tax season:

- **Volunteer.** AccountAbility Minnesota is recruiting volunteers to staff their volunteer tax sites around the state. No experience is necessary, but an aptitude with numbers is helpful. Training is provided. Those who do not wish to help file returns can help by directing families, photocopying, providing informal child care or otherwise assisting at the site. For information, contact Kathleen Seestadt at 651-287-0187, Ext. 3, or [kseestadt@accountabilitymn.org](mailto:kseestadt@accountabilitymn.org).

- **Donate** hardware resources, such as computers and printers to tax sites.

- **Promote** the EITC in your business, organization, faith center, or other community locations. Many local, state and national groups, such as Hennepin County, the Minnesota Department of Revenue and the Center for Budget and Policy Priorities, offer free outreach materials. For a complete list of resources, ideas for promotion and links to materials, even those in multiple languages, visit the EITC outreach page on our web site: [www.cdf-mn.org/taxoutreach.htm](http://www.cdf-mn.org/taxoutreach.htm).

- **Make sure your elected officials know** how important the EITC is to families and communities. Tell your member of congress to support federal funding to offer greater support for free tax assistance.

## The EITC: Don't Disqualify Yourself

*"Who me? I make too much to claim the EITC."*

*"Oh, the EITC. That's for single moms."*

Many people are eligible to receive the Earned Income Tax Credit, but misconceptions about the credit prevent them from claiming it, or even from filing their taxes. Most individuals who work but also receive public benefits are eligible for the EITC. Some married families earning more than \$30,000 are eligible. Childless, single workers who earn very low wages are eligible. While it's difficult to memorize all the intricacies of the credit, remember that the EITC has a broad reach. It is important that advocates and providers work to dispel the myths about the EITC, so that families can get all the help to which they are entitled.

### Workers Eligible for the EITC Include:

- Full and part-time workers, including those who are self-employed
- Workers who also receive some public benefits
- Single or married workers
- Legal immigrants who are authorized to work



- Parents of a permanently and totally disabled child, regardless of the child's age
- Parents of a child who is a full-time student, up to age 24

Among those who are more likely to miss out on the EITC are workers who are not legally required to file tax returns, new parents (even adoptive and foster parents), new employees, recently divorced or separated custodial parents, and those making the transition from welfare to work. Workers who were eligible but did not claim their tax credits in any of the past three years can still claim the credits.

## EITC Benefits for Tax Year 2004 at Various Income Levels

The table below shows the value of the EITC for tax year 2004 by income level for various types of workers.

2004 Household Income (AGI)	EITC for Single Workers Raising 2 or More Children	EITC for Married Workers Raising 2 or More Children	EITC for Single Workers Raising One Child	EITC for Married Workers Raising One Child	EITC for Single Workers Without Children
\$5,000	\$2,010	\$2,010	\$1,709	\$1,709	\$384
\$8,000	\$3,210	\$3,210	\$2,604	\$1,709	\$265
\$10,000	\$4,010	\$4,010	\$2,604	\$2,604	\$112
\$12,000	\$4,300	\$4,300	\$2,604	\$2,604	\$0
\$14,000	\$4,300	\$4,300	\$2,604	\$2,604	\$0
\$16,000	\$3,882	\$4,093	\$2,287	\$2,447	\$0
\$20,000	\$3,040	\$3,250	\$1,648	\$1,808	\$0
\$24,000	\$2,197	\$2,408	\$1,009	\$1,169	\$0
\$28,000	\$1,355	\$1,565	\$370	\$529	\$0
\$32,000	\$512	\$723	\$0	\$0	\$0

*This is not a tax table. Do not use this table to complete income tax returns.*

# TAX CHECKLIST

## Who is Eligible for the EITC or WFC in Tax Year 2004?

Workers may be eligible for the Earned Income Tax Credit (EITC) and the Working Family Credit (WFC) if they have:

- **One child** and family income was **less than \$31,338**
- **Two or more children** and family income was **less than \$35,458**
- **No children**, but were ages 25-64 and income was **less than \$12,490**

Both the EITC and WFC can reduce taxes owed to zero, and may result in a refund. **Workers can get money from the credits even if they don't earn enough to owe any income taxes!**

Working families may also be eligible for the:

- Child Tax Credit (federal)
- Child and Dependent Care Credits (federal and Minnesota)
- Hope and Lifetime Learning Credits for college tuition (federal)
- Retirement Savings Contribution Credit (federal)
- Minnesota K-12 Education Credit and Subtraction (Minnesota)
- Property Tax/Circuit Breaker Refund (Minnesota)

Eligibility guidelines and income limits vary across the different credits. Individuals, especially immigrants, may be eligible for one credit but not another.

Tax credit money is not counted as income to determine eligibility for most public programs (i.e., Minnesota Family Investment Program (MFIP) or food support, SSI, medical assistance, or federal housing programs). However, if the family holds on to the money, it is counted as an asset after 12 months for food support, after nine months for SSI, and after two months for MFIP and most other programs.

## What Should People Bring to Have Their Taxes Prepared?

- Social Security Number card or Individual Taxpayer Identification Number (ITIN), and birth dates. These are needed for every family member.
- Income statements or forms.
- Receipts for educational expenses paid for child(ren) attending kindergarten through 12th grade. For example: pens, paper, calculators, etc.
- Tuition, enrollment fees, and student activity fees paid for the taxpayer, spouse, or dependent to attend college, technical school, or classes to improve job skills.
- Daycare expenses paid for children ages 12 and under.
- Amount of charitable donations (designate cash or property).
- It is helpful to bring a copy of the 2003 tax return. **Eligible taxpayers can file three years back for unclaimed tax credits.**
- Homeowners: mortgage interest, real estate taxes, and Property Tax Statement Payable in 2005.
- Renters: Certificate of Rent Paid (CRP).

## Where Can Families Go for Help with Difficult Tax Questions?

### Internal Revenue Service ([www.irs.gov](http://www.irs.gov))

Income Tax Information 800-829-1040  
Taxpayer Advocate 877-777-4778  
The IRS Taxpayer Advocate represents taxpayers' interests and concerns within the IRS by protecting individuals' rights and resolving problems that are not fixed through normal channels. They can clear up problems that resulted from previous contacts and ensure that a case is given a complete and fair review.

### Minnesota Department of Revenue ([www.taxes.state.mn.us](http://www.taxes.state.mn.us))

Income Tax Information 651-296-3781  
Taxpayer Advocate 651-296-0992  
TDD: 612-297-2196  
Taxpayer Education: 651-296-3735

### Legal Aid Society of Minneapolis

612-334-5970  
Provides free legal assistance to low-income individuals who are involved in controversies with the Internal Revenue Service. Mid-Minnesota Legal Assistance also offers educational workshops for social service providers and low-income and non-English speaking taxpayers.

### University of Minnesota Law School Tax Clinic

612-625-5515  
Provides low-income taxpayers with free legal representation in federal tax matters. Clients are represented by law school students who are trained and directly supervised by a faculty member who is an experienced tax attorney.

# Free Tax Preparation Assistance for Low-Income Families and Individuals

## AccountAbility Minnesota

Walk-in Free Tax Assistance Sites Open February 1–April 15

Please call each site for hours of operation.

### Income Guidelines:

\$26,000 for individuals • \$36,000 for families

### St. Paul

\*AccountAbility Minnesota  
2300 Myrtle Ave W.,  
Ste. 180  
651-287-0187

*Note: This is the only site  
that can assist the self-  
employed (up to \$46,000)*

CLUES—St. Paul  
797 E. Seventh St.  
651-379-4200

Hallie Q. Brown  
Community Ctr. (Martin  
Luther King Center)  
270 N. Kent  
651-224-4601

Neighborhood Development  
Alliance (NeDA—  
Wabasha Ctr)  
481 S. Wabasha  
651-292-0131

Ramsey Action Programs  
Bigelow Building  
450 N. Syndicate St.,  
Ste. 300  
651-645-6445

### Minneapolis

Brian Coyle  
Community Center  
420 15th Ave S.  
612-338-5282

\*Chrysalis  
4432 Chicago Ave S.  
612-871-0118, Ext. 2

CLUES—Minneapolis  
2700 E. Lake St., Ste. 1160  
612-746-3500

Faith in the City  
Lutheran Social Services  
2414 Park Ave. S.  
612-879-5330

\*Minneapolis Urban League  
2100 Plymouth Ave. N.  
612-302-3100

Sabathani Community  
Center  
310 E. 38th St.  
612-821-2302

US Federal Credit Union  
2535 27th Ave. S.  
952-736-5000

Walker Library  
2880 Hennepin Ave. S.  
612-630-6650

### Suburban Twin Cities

Hennepin South Services  
Collaborative (FamiLink)  
Creekside Community  
Center  
9801 Penn Ave. S.  
Bloomington  
952-884-0444

Hopkins Minnetonka Family  
Resource Center  
915 Main St.  
Hopkins  
952-988-5350

Thorson Family  
Resource Center  
7323 58th Ave. N.  
Crystal  
763-504-7680

Community Action for  
Suburban Hennepin (CASH)  
Various sites  
952-933-9639

### St. Cloud

Salvation Army  
223 E. Saint Germain St.  
320-252-4552

\*Tri-County Action  
Programs (TRI-CAP)  
700 W. Saint Germain St.  
320-251-1612  
888-765-5597

### Duluth

Community Action Duluth  
19 N. 21st Ave. W.  
218-726-1665

U of MN—  
Kirby Student Center  
1208 Kirby Dr.  
218-726-7966

U of MN—  
Duluth Public Library  
520 W. Superior St.  
218-723-3802

### Greater Minnesota

West Central Minnesota  
Communities in Action  
(WCMCA)

411 Industrial Park Blvd.  
Elbow Lake  
218-685-4486 Ext. 137

Heartland Community  
Action Agency  
409 19th Ave S.W.

Willmar  
320-235-0850  
800-992-1710

US Federal Credit Union  
Heritage Square Complex  
2010 Jefferson Rd., Ste. D  
Northfield  
507-650-4510

Wesley United  
Methodist Church  
202 N. 4th St., Marshall  
507-350-9228

### E-filing is available at all sites.

To find other free tax  
assistance sites  
throughout Minnesota,  
call 651-297-3724, or  
First Call for Help at  
2-1-1 or 800-543-7709  
after February 1, 2005.

\* The [coveringallfamilies.org](http://coveringallfamilies.org) webtool is available at these sites.

# Census Data: American Community Survey

Every ten years, people have come to expect a lot of information from the decennial census. Poverty, housing, transportation, ethnicity and many other data sets are available for states, counties, reservations, cities, towns and even neighborhoods.

The Census Bureau now provides a new survey, the American Community Survey, which makes this same data available more frequently. For states and large areas, detailed information is available annually. In Minnesota, this includes Anoka, Dakota, Hennepin and Ramsey counties and the cities of Minneapolis and St. Paul. Smaller areas will receive data less frequently depending on size, but at a minimum, data will be available every five years.

Minnesota KIDS COUNT utilized the 2003 American Community Survey data for Minnesota, pulled out a set of indicators specifically focused on children and families, and made it available as a PDF file on our web site, [www.cdf-mn.org/kidscount](http://www.cdf-mn.org/kidscount). Access to all available data can be found at [www.census.gov/acs/www/index.html](http://www.census.gov/acs/www/index.html).

## Highlights from the 2003 American Community Survey for Minnesota

(All data are estimates.)

- There are 1,242,000 children in Minnesota under 18, representing 25% of the population.

- 13% of Minnesota children are children of color.
- 34% of all Minnesota households contain children.
- 6% of children ages 5–20 have a disability.
- 68% of children under six, and 76% of children age 6-17 have all parents in the work force.
- 7% of adolescents (age 16-19) are not enrolled in school and not a high school graduate.
- 9% of children are below the poverty line.

## Healthcare Access from page 1

chipped a tooth but was not able to see a doctor or dentist.

The Smith family's annual gross income is between \$42,000 and \$42,500 a year, depending on hours worked. Kalem has not been to the doctor since he lost MA coverage.

### Solution: The Minnesota Children's Health Security Act

Kalem and countless other children would benefit from the Minnesota Children's Health Security Act (MCHSA), which simplifies Minnesota's complicated health care system by creating one purchasing pool of all Minnesota children.

Proposed by CDF-MN and introduced as a bill during the 2004 state legislative session, the MCHSA would bring all children currently enrolled in the public health care programs into the pool by 2006 and phase in all other children in the state by 2008. The Minnesota Department of Health estimates that more than \$3 billion is spent annually on insuring children through employer-based insurance, private insurance, and public programs. By pooling children in the manner proposed, CDF-MN estimates that universal health care coverage for children would cost significantly less than the current system. The bill, authored by Rep. Paul Thissen and Sen. Yvonne Prettner Solon, calls for a \$1 cigarette tax to provide the initial funding needed to create the pool.

### The Minnesota Children's Health Security Act would:

1. Provide universal health care coverage for all children in Minnesota.
2. Eliminate the need to change plan or provider with life and job changes.
3. Put children into one health care purchasing pool.
4. Provide better primary prevention and disease management.

<sup>1</sup> <http://edocs.dhs.state.mn.us/lfserver/Legacy/MS-1526-eng>

<sup>2</sup> Minnesota Department of Human Services estimates a reduction of 3,800 enrollees in MA



**Medical Assistance** is Minnesota's version of federal health care program Medicaid, which provides free medical care to low-income children and parents.

**MinnesotaCare** is Minnesota's public health care program that offers health care coverage to families earning up to 275% of the federal poverty guidelines (FPG).

# The Child Defender

Newsletter of  
Children's Defense Fund Minnesota

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## Save the date for 2005 Beat the Odds Awards Dinner!

**Tuesday, April 12, 2005**  
**Marriott City Center, Minneapolis**

Drug abuse, gang violence, chilling memories of civil war, and language barriers are just some of the painful adversities that Beat the Odds® scholarship award honorees have faced in their young lives.

Beat the Odds is an annual awards dinner honoring local high school seniors who have overcome exceptional challenges to become personally and academically successful, and provides a scholarship towards their further education. A silent auction kicks off the event every April and is the major fundraising effort of CDF Minnesota. To view photos of the event, visit [www.cdf-mn.org/beat.htm](http://www.cdf-mn.org/beat.htm)

### Student Nominations

CDF Minnesota is now accepting nominations for 2005 Beat the Odds honorees. Please visit our website at [www.cdf-mn.org/beat.htm](http://www.cdf-mn.org/beat.htm) to print an application form, call Melissa Townley at 651-855-1187 or email [townley@cdf-mn.org](mailto:townley@cdf-mn.org)



### Silent Auction

Randi Lachter and Carole Spektor will once again co-chair the silent auction. Last April, they produced a wonderful auction that was among the most successful since its inception in 1997.

Please consider donating an item or service for the silent auction. Your donations are greatly appreciated and can be deductible as a charitable expense. To print a donor form from CDF's website, go to [www.cdf-mn.org/beat.htm](http://www.cdf-mn.org/beat.htm), call Melissa Townley at 651-855-1187, or email [townley@cdf-mn.org](mailto:townley@cdf-mn.org).

### Attend the Event

Tables of ten and individual tickets are available. Table purchasers receive recognition through all

promotional material, CDF Minnesota's website, its newsletter, and through priority seating. Table prices are \$5,000 platinum, \$2,500 gold, \$1,250 silver, and \$800 small nonprofit and community. Individual ticket price is \$80.

### Other Ways to Contribute

Please consider helping make Beat the Odds a success by contributing your time or one or more of the following:

**Flowers and centerpiece decorations; in-kind printing; scholarship enhancement; honoree support—computers, phone cards, dorm necessities; children's musical performances for the awards dinner; volunteer your time—help is needed for the silent auction and table sales committees, or volunteer the night of the event.**

Call Melissa Townley with your contribution at 651-855-1187 or email [townley@cdf-mn.org](mailto:townley@cdf-mn.org)

All proceeds from Beat the Odds go directly to support the mission of CDF Minnesota. On behalf of the children of Minnesota, we hope to see you at Beat the Odds 2005!