HONORING STORIES OF STRENGTH

Protecting rights and improving lives for more than 100 years
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DEAR FRIENDS,

Each year in our Annual Report, we share our clients’ stories. We do this so you can meet the people who are directly affected by your generosity. These are families and individuals whose lives change through Legal Aid’s help — and people who, through their courage and willingness to stand for their rights, change the lives of others.

In this year’s Annual Report, we’re pleased to showcase “Courageous Clients.” While they come to Legal Aid for assistance, they often return later to give back to others who face similar situations.

Most of our clients come to us in a time of great need. Their safety is at risk, they are overwhelmed with bills they don’t think they owe, they are losing their homes or their income, or they face a seemingly insurmountable obstacle to health, independence or education. They have the courage to reach out to Legal Aid and ask for help. Then they further extend their courage to open their lives and their stories to us.

In this complicated world, civil legal problems are not uncommon. People who cannot afford legal representation often suffer tremendous consequences from an oversight, a misstep, or a very intentional effort by an individual or system to take advantage of their vulnerability and lack of personal resources.

Our clients locate their paperwork, bring it to the office, and they repeat their stories in court. They do this because they believe in justice for themselves, and for others. They participate in class actions and they inform our policy advocacy. They go the extra mile and persist so that someone else doesn’t have to fight the same battle.

In addition to the gift of working with us, some of our clients donate financially to Legal Aid after their cases are resolved. Some volunteer their time and work to the Legal Aid Board of Directors, bringing their knowledge, experience and willingness to help others. Some bring homemade food to the office, or invite us to their high school graduations, or let us know when they’ve finished a college degree. Many send us pictures and cards and reminders of the difference that access to justice can make in an individual’s life.

Every client you will meet in this Annual Report has given the generous gift of their story. Others tell their stories in video projects, come to our Law Day Dinner, or speak at our fundraisers. Each brings courage, generosity and insights to our work with them. And these insights extend to others... over and over again.

Sometimes people say to me, “Legal Aid work must be hard and discouraging.” This isn’t true. The work is deeply rewarding because we work in community with people who consistently give the gifts of hope and inspiration, and a passion for justice and fair play.

As you read this year’s Annual Report, please know that each of these clients represents thousands more. Thank you for being a part of this community, this circle of generosity, and this commitment to the ideal of a level playing field for everyone.

Cathy Haukedahl, Executive Director
The Courage to Fight for What’s Right
ONE WOMAN’S FIGHT HELPS OTHERS IN NEED

Elizabeth came to Legal Aid because she wanted to swim. It was about swimming, but ultimately it was about fighting for her rights, and the rights of others around her.

Elizabeth uses a wheelchair because of a spinal cord injury. Swimming gives her valuable freedom of movement and exercise, and she’s been swimming at the pool at Hinckley-Finlayson Public Schools for years. In the past, she used stairs leading to a vertical ladder to get in and out of the pool. But as she gradually lost strength, she found that she could no longer manage the stairs and ladder, and stopped going to the pool.

Elizabeth started seeing chairlifts in pools at hotels and she tried one out. She found that she could operate it easily, and didn’t have to depend on staff or volunteers. She began to do some online research and discovered that as of January 31, 2013, the Americans with Disabilities Act (ADA) standards require all existing larger pools of public entities to have at least one means of entry that is either chair lift compliant or sloped entry compliant.

“I asked the pool staff if the school district was planning to install a lift,” says Elizabeth. “They beat around the bush and didn’t really answer me. I asked if they were aware it was a federal law and they sort of ignored me. I think they hoped I’d go away. They told me I could go to the pool in Sandstone, but that’s another twenty miles away. It’s not that easy for me to coordinate rides. Getting to Sandstone is pretty much out of reach.”

Elizabeth went back to internet research and discovered the Disability Law Center. She called the office and described the situation. Staff attorney Justin Page took the case.

“Justin really cared about what was happening. He asked me if I was serious enough about this to commit and follow through, even go to court if I had to. At first I thought I didn’t want to do that, but it is disrespectful to people with disabilities to blatantly ignore a federal law — especially a school district. You’d expect them to set some kind of example. After thinking it over, I told Justin I was willing to go all the way to court if I had to.”

Justin wrote a demand letter to the school district, citing the law and requesting immediate action. “I was hoping they’d agree once they saw I had a lawyer,” says Elizabeth. “Honestly, I was astonished they wouldn’t just do it. Justin really had to back them into a corner. They had to know it was the law, but I’m pretty sure they wouldn’t have put that lift in if I didn’t have legal backing.”

The district installed a chairlift, and Elizabeth is back to swimming two or three times a week. The pool staff has been great, offering help when needed and making sure the lift was ready when Elizabeth needed it.

“If you’ve never been in a wheelchair, then you have no idea,” she says. “To get out of the wheelchair and move in the water is such a sense of freedom. I would have gone as far as it took to get this done because it’s the law, and it’s right and it’s fair. That’s why legal services are so important. I’m on disability and I couldn’t have paid a lawyer. I never realized before what a difference it makes to have legal backing when you need it.”

More than one in five Minnesotans is a person with a disability.
Source: Centers for Disease Control
INDIVIDUAL CASES CAN EFFECT BROADER CHANGE

Accommodation cases like Elizabeth’s are an important part of the work that Legal Aid’s Disability Law Center does on a regular basis.

“Of course we are always client-centered, and the needs of our clients come first,” says Justin. “But we are well aware of the wider implications in a case like this. We’re very interested in permanent relief so we can effect change that makes public places more accessible for everyone.”

The Americans with Disabilities Act is intended to allow people with disabilities to participate fully in society. A case like Elizabeth’s, where the school district had a clear obligation to comply with the law, removes barriers to access not only for Elizabeth but also for any other individual in need of similar services.
The Courage to Step Forward for Justice

THE POWER OF PRO BONO

Jairo came to Legal Aid in 2013 in need of help. Jairo had worked in the United States for more than 11 years; in 2004 he incurred on-the-job injuries that prohibited him from being able to work. Fortunately, he was covered by an employer-provided long-term disability insurance plan, which provided disability benefits that allowed Jairo to support his family. However, his benefits were cut in 2012, and again in 2014. They were down to 25% of his original benefit, wreaking havoc on his finances and his ability to support himself and his family living in Guatemala.
I live in a little room in a house, and I was very short on money. I have family to support in Guatemala. I called the insurance company to ask about the cuts, and they said I needed a real Social Security number to make any kind of claim. I didn’t know what to do."

Jairo was “undocumented” (not yet a legal citizen), which made his case difficult. But Legal Aid attorney Jay Wilkinson stepped in to help. Jay called the U.S. Department of Labor (DOL) to inquire about undocumented workers’ rights under federal law. He found that the DOL evaluates the terms of each contract for disability benefits, versus the individual’s citizenship status. This gave Jay the information he needed to take the next step for Jairo.

Because Jairo’s case was an ERISA (Employment Retirement Income Security Act) case, Jay took it to Kirsten Olson, Legal Aid’s Pro Bono Coordinator. Kirsten contacted Cynthia Anderson, Pro Bono Director at Lindquist & Vennum LLP, who in turn connected Jairo with Josh Natzel, an employee benefits attorney at her firm.

“It made me nervous to open the letter from him,” says Jairo. “To go to first one attorney and then another — I wasn’t sure who I could trust. But when Josh called, he explained that I didn’t need a Social Security number to get my benefits. He offered to fight on my behalf, and I decided to take the chance.”

“Jairo was great to work with,” commented Josh. “He’s a very kind person and made friends with everyone he met here at our firm. He had to do a lot of work finding documents and going to appointments, and he was very responsive and helpful throughout the process. Typically, a person with his type of injury and work history would be eligible to receive Social Security disability benefits and these benefits would reduce the long-term disability insurance benefits. The insurance company needed proof that neither Jairo nor anyone in his family was eligible to receive Social Security disability benefits.”

After more than a month, a phone call from Josh to Jairo delivered the good news he had been hoping for. “Jairo, you’re going to get your money back. All of it!” The total back pay came to $63,519 — enough to dramatically improve Jairo’s immediate situation and help his family in Guatemala for a long time to come. Today, Jairo is attending classes at Minneapolis Community Technology College, studying business management.

Josh contributed about 25 total hours on this full representation case — 25 hours that had an extraordinary impact on a man’s well-being. The opportunity to do pro bono work, especially full representation, is very important to Josh. “I’m lucky to work at Lindquist & Vennum. Our firm is committed to community service and pro bono work. It’s a core value of our firm and for me personally. I enjoy helping all of my clients, but to help someone who truly needs it and can’t pay for it — well, it’s hard to put into words, the feeling I get from that.”

“All those people who helped me, I put them in my prayers every day,” says Jairo. “I pray and hope they can help others who need it. If everyone could help someone else, this world would be a much better place.”

“I am so happy to be part of this process,” says Kirsten. “Every day we have to turn away individuals who need help. But through this program, we sometimes find a volunteer who can help a client resolve their legal issue from start to finish. In Jairo’s case, we found the perfect match — a dedicated volunteer attorney who made all the difference.”
the nightmare started when Lori’s mother died. Lori has 7- and 11-year old daughters and a 24-year-old son who, because of a stroke, uses a wheelchair. Until her mother’s death, Lori had been living with her mother. However, her siblings chose to sell the family home, which left Lori and her children in need of an accessible home to live in – and quickly.

When Lori received her share from the sale of her mother’s home, she put $28,000 down on a new house. They began making plans for a ramp and other accessible features. But before they could make any progress, Lori began noticing serious repair problems.

Due to a sewage leak and subsequent flooding in the basement, Lori paid out over $800 for a plumber. Meanwhile, she was trying to get her credit repaired so she could finance the house. The contract gave her three years to find a loan, and she was paying $1,345 per month.

“Everyone I talked to, when I told them the amount I had put down, they said ‘That doesn’t sound right — you should have someone look into that.’”

Lori finally contacted Legal Aid. Attorney James Clark looked at the contract and realized it wasn’t a sale, but rather a lease with an option to buy. Lori was in fact a tenant with a landlord.

“James told me to make a list of all that was wrong with the house. I don’t know much about that sort of thing, so James told me to call the city inspector and get things documented so we could get the landlord to make repairs. Well, that opened a whole Pandora’s box.”

The inspector condemned the building as unfit for human occupancy. James called the owner, who said he wasn’t a landlord and he wouldn’t fix anything. Meanwhile, the City fined the landlord because he did not have a rental license, and he was renting a condemned building.

“At that point, both realtors and the landlord started pressuring me to sign a rewritten contract, so that I would in fact own the building,” says Lori. “But by that time, I knew better.”

James found that the County valued the home at $145,000 but the purchase price on the contract was $230,000. Clearly, the house was extremely over-priced, which would have made it near impossible to acquire a loan for the full price of the home. Further research uncovered the fact that the contract was designed for the owner to keep the down payment and monthly rent, and to take over the property three years later when Lori couldn’t find anyone to finance a mortgage. At this point, the City became involved, demanding that the house be vacated immediately.

Lori and her children were again homeless, but now without any funds to cover a new home or moving expenses. Lori was particularly worried about her son — without a disability accessible home, providing adequate care for him was very difficult.

James stepped in. He negotiated with the City to allow more time for Lori and her children to move. And he secured the return of Lori’s initial down payment and got permission for the family to live in the home rent-free for two months.

“James is real personable and very down-to-earth,” says Lori. “He doesn’t put himself above you, he just works with you on the same level. I didn’t know the law, but I knew the way things were going was wrong. I thought — who will listen to me long enough to get what really happened here? Well, James did. The whole team was so good, always on top of it, always kind, and they always got back to me with answers.”

“This type of real estate scam is not uncommon,” says James. “Once Lori realized what had happened and knew she was in the right, she really dug in. She was ready to fight and go the distance for her family. Lori plans to report both realtors to prevent other families from going through the same thing.”

Lori and her family are now settled in an apartment. “If we hadn’t gotten help from Legal Aid,” says Lori. “I don’t know where we’d be. It would have ruined us completely.”

Courage in the Face of Fraud

SINGLE MOTHER FIGHTS HOUSING SCAM AND WINS
Each year, Mid-Minnesota Legal Aid helps more than 3,000 clients fight housing battles.

TEAMING UP TO FIGHT FRAUD

Unfortunately, cases like Lori’s are all too common. James sees inappropriate housing contracts on a routine basis. Inflated purchase prices, large down payments, high monthly payments, and large balloon payments all make owning a home difficult. And to make matters worse, these schemes are typically targeted to people with bad credit and low incomes. Often this leads to homes going into disrepair and families lose what little money they did have along with their home.

“It helps when people call Legal Aid as soon as they realize something is wrong and, like Lori, work with us to see it through,” explains James. “Not all of these cases have happy endings. It hurts to see people preyed upon and taken advantage of. We’d like to interrupt the scams and stop the entire practice from being profitable, ever.”
edward is a veteran, a senior citizen and a retired optician. He's never made much money, so when he received a letter from the IRS saying that he owed $155,812 plus $1,533 in penalties and $1,350 in interest, he knew he needed help.

The letter indicated, “We may take your property, or rights to property. Property includes real estate, automobiles, business assets, bank accounts, wages, commissions, Social Security benefits and other income.”
Advocacy & Compassion: Two Critical Ingredients in Fighting Tax Problems

Income tax problems arise in many ways. Mistakes can occur and they can have a massive impact on a person’s financial well-being. In Edward’s case, a credit union made a paperwork error that affected several years of tax returns and payments. The average American isn't equipped with the knowledge needed to navigate U.S. tax regulations, so understanding the root cause and getting to a solution can be daunting.

Even when errors are not involved and the taxpayer owes taxes, skillful advocacy can prevent or reverse collection actions, reduce debt, and even get reimbursements for overpayments or penalties. MMLA’s assistance helps Minnesotans get back on their feet as workers, earners and tax-paying citizens without the burden of collection actions.

MMLA’s tax specialists and a corps of volunteer lawyers and law students take these federal income tax cases without charge. They work to identify and resolve problems and educate clients about the hazards of irresponsible and erroneous tax preparation. Their expertise and dedication often turns seemingly insurmountable obstacles into very manageable solutions for Minnesotans in need.

The IRS identified more than **2.5 million math errors** on tax returns filed in 2013.


Edward has been living on about $850 a month for the past five years. He limits his expenses as much as he can to make ends meet. Rather than paying rent, he runs errands and shops for his landlord in exchange for a room in a house. He gets his food from Second Harvest food bank. He drives a rusty 1991 Buick. In fact, his biggest expenses are his car insurance and repairs.

“My bank account contains money I’ve set aside for funeral expenses,” he said. “I couldn’t let them levy that...” When Edward looked into getting a lawyer to help him, he quickly realized he couldn’t possibly afford a lawyer, even if he paid in monthly installments. Having heard of Legal Aid from friends at church, he found the phone number at his local library and placed a call.

“Once Legal Aid got involved, things moved quickly,” says Edward. “They went through all of my paperwork and got to the real issues.” Staff attorney Jacqueline Schmitt discovered that the U.S. Federal Credit Union had made an error on Edward’s 2010 forms. His 1099 form showed $359,000 in income from an IRA rollover, but his income was actually only $39,000. Jacqueline contacted the IRS and asked for a 30-day collection suspension. The suspension was granted; the IRS would not take Edward’s Social Security or levy his bank account.

“The idea that they could take my Social Security really scared me,” said Edward. “I knew I owed some taxes, but not that much.” Edward had a heart attack a few years ago. At the time, he had filed for an extension, but then forgotten to follow up. “I lost 35 pounds and I’m on nine different prescriptions. The medications sometimes mess up my memory. With all of that going on, it’s hard to remember the things that aren’t right in front of you.”

Legal Aid’s tax unit helped Edward sort everything out, both federal and state, from 2010 until the present. In the end, all of Edward’s back taxes, including penalties, added up to less than $500. Edward paid the bills right away and was happy to do it.

“Legal Aid helped me at a very critical time,” he says. “My attorney and all the people I worked with were real life-savers in getting my finances back on track.”
The Courage to be a Voice for the Voiceless

YOUNG WOMAN FINDS STABILITY IN AN UNSTABLE WORLD

**Lindsey** entered the foster care system before her first birthday. Now 20 years old, she has lived in more than 10 homes. Her case came to Legal Aid when Anna Smith, her court-appointed guardian and conservator, began looking for help to obtain Social Security disability benefits for Lindsey.

“It wasn’t Lindsey’s fault that her biological parents were unable to care for her due to their own mental illnesses,” says Anna. “It wasn’t her fault that the couple who adopted her couldn’t deal with her illness and made her a ward of the state. It wasn’t her fault that she was moved every few months from foster home to foster home so no one could ever settle on a diagnosis.”

Regardless of who is to blame, the consequences of the instability within Lindsey’s living arrangements were all too real. Lindsey’s history included flight from several placements, hallucinations, explosive anger, delusional and suicidal thinking and self-mutilation. Various diagnoses included ADHD, major depressive disorder, bipolar disorder, Post Traumatic Stress Disorder (PTSD) and schizophrenia. And her problems were exacerbated by the fact that she didn’t have Social Security and her payments came from the county, making it difficult to find and afford much-needed, specialized and adequate placement and care.

As Lindsey moved to each new placement, her medical history was dropped, so no one was aware of the seriousness of Lindsey’s illnesses. Lindsey has never been able to work consistently or support herself. She’d been able to earn just $50 per month working in a sheltered workshop, and had no money for personal needs. Her guardian, Anna, hadn’t been paid for her work with Lindsey in over two years. “She doesn’t appear to need that much help,” says Anna. “But if you take the time to look for it, there’s a pattern showing that Lindsey will always need special support in order to succeed. She needs constant supervision and a solid, reliable support system.” Unfortunately, Lindsey’s request for Social Security benefits were denied, stating that, “We have determined that your condition is not severe enough to keep you from working.”

The Legal Aid team, working with Anna and a social worker, gathered and organized all of Lindsey’s records, eventually compiling enough to fill six binders plus an accordion file. The Social Security judge said that in all the time she’d been hearing appeal cases, she’d never seen such voluminous documentation.

“Legal Aid knows how to get the information that’s needed,” says Anna. “Without their help, we’d still be lost in the appeals process. Their methodical documentation made all the difference.” Lindsey won her appeal and is now receiving the Social Security disability benefits she needs to keep her in a successful placement. Additionally, Anna now receives a small stipend for her professional advocacy on Lindsey’s behalf.

“I don’t know where Lindsey’s life path will lead her,” says Anna. “But I do know this: she wouldn’t be able to make the journey without the funding she now receives. Without the support of programs like this, Lindsey and vulnerable adults like her would have no voice.”

The Social Security Administration sees more than 2 million new applications for disability benefits per year.

PERSISTENCE PAYS OFF

At first, staff attorney Ralonda Mason couldn’t see why Social Security would have denied Lindsey’s case. “It should have been a slam-dunk,” she says.

But when she and paralegal Heather Helmer saw just how scattered and inconsistent the documentation was on Lindsey’s history, they understood the problem. “Social Security sees so many cases,” says Heather. “They need the evidence to be direct and clear.”

Ralonda and Heather had the benefit of working with passionate, committed advocates. Anna and the county social worker provided the missing puzzle pieces needed to present a coherent picture of Lindsey’s situation. And once that picture was clearly presented, the legal decision was in fact a slam-dunk.

“This young woman needed help and layers of advocacy more than anyone I’ve ever worked with,” says Heather. “The cards were stacked against her from the start, and in her case an unstable living situation was a serious safety issue. Without funding, she was on her way to the street and the street would have eaten her alive.”
The selection of members to the MMLA Board is a thoughtful and serious decision because the work they do is life-changing. “We have to make tough choices on how to best use the limited resources at our disposal,” says Greg Marita, Deputy Director for Minneapolis. “Thoughtful, engaged client board members help make sure that the reality of the people we serve remains at the heart of these difficult decisions.”

nataisia mcroy is one of our newest members to join the Board, and her qualities are a perfect match. Nataisia’s first interaction with Legal Aid came when she needed assistance to solve a housing issue. The relationship between Nataisia and her landlord was unstable and as a result, she feared that she and her four children would be illegally evicted.

She worked with Legal Aid’s Housing Discrimination Law Project attorney, Lael Robertson. Lael supported Nataisia through the process of filing a formal complaint and eventually moving. While the final decision of her case wasn’t what Nataisia had hoped for, she and her children successfully moved to a safer living situation.

Shortly after Nataisia’s case was closed, she received a call asking her to be on MMLA’s Board as a client member. “It’s strange how it’s worked out,” she commented. “I’ve stepped into a broader dream than I could have imagined. Suddenly I can help people in a much bigger way than stopping just one landlord from bad actions.”

Lael recommended Nataisia for the open board position for a number of reasons. “Nataisia impressed me with her insight into the situation and her thoughtful and perceptive questions regarding her case. She has no legal background, but she was very interested in the process and the consequences of different actions. She takes her responsibility to her children and the broader community very seriously. She has a broad perspective that is especially helpful on our board — she wanted to carry the case through not just for her own needs but because she could see the harm that landlord would eventually do to others.”

“Paying it Forward”

It takes courage to ask for help. It takes even more courage to pay it forward. Over the next few pages you will find inspiring stories of current Legal Aid Board members and donors who began their journey with Legal Aid as clients themselves. Years later, after recovering from situations that are often heart-breaking and unimaginable, they returned to Legal Aid to pay it forward. Today, their contributions help touch and change the lives of Minnesotans in need, just as their lives were changed. And we cannot thank them enough for sharing their stories, their talents and their compassion.
Today, Nataisia is a student at Minneapolis Community & Technical College, where she will soon receive her associates' degree in human services. She’s a single mother with children ranging in age from three to 13, and one daughter has asthma and severe allergies that require ongoing medical attention. Despite all the demands on her time, Nataisia has quickly become an important voice on the MMLA Board, including traveling to Washington, D.C. in the fall to attend the National Legal Aid and Defender Association (NLADA) conference.

“It is a beautiful experience,” Nataisia explains. “Attorneys, administrators, directors, clients — we are all looking at the same big picture. My work on the Board is opening doors and changing my perspective on what’s good and what’s bad. We are here to serve a purpose, to help people and work together as a community. Everyone holds something important, and we try to listen and speak without prejudging.”

Art Sauter is another voice that the MMLA Board has come to rely upon.

Art contacted Legal Aid in 2006 when he was denied Medical Assistance coverage for a seat elevator on his new wheelchair. He has post-polio complications that have included a gradual weakening over time. When he started his 32-year career as a CPA with Deloitte, Art was able to walk under his own power. Later he started using a manual wheelchair part-time, and eventually a power wheelchair. When he could no longer stand independently, Art needed assistance.

Legal Aid’s Executive Director Cathy Haukedahl is grateful for the generosity of time and experience that all of the client board members bring to the table. “Our clients have the most immediate understanding of what the community needs and whether Legal Aid’s services are meeting those needs,” she says. “Without the voices of clients at Legal Aid Board meetings, how would we know if we’re headed in the right direction?”

“The cost of a new power chair was a real eye-opener,” he says. “When the salesman showed me the seat elevator, I could see right away that it was a blessing. The chair allows me to gradually put weight on my legs and helps with transfers. It’s not just a convenience — it’s freedom. It’s essential to my independence.”

Staff attorney with the Minnesota Disability Law Center (MDLC) Jennifer Giesen successfully represented Art in his appeal to Medicaid. The denial was overturned and the wheelchair was approved. Not long after the conclusion of Art’s case, Pamela Hoopes, Deputy Director for MDLC, contacted Art to ask him to serve as a client representative on the MMLA Board. Initially, Art hesitated to take on another commitment. He’d retired in 1996 and was in the process of winding up several other volunteer commitments. But in thinking about the value of Legal Aid to his own experiences, he knew it would be time well spent.

Not long after the conclusion of Art’s case, Pamela Hoopes, Deputy Director for MDLC, contacted Art to ask him to serve as a client representative on the MMLA Board. Initially, Art hesitated to take on another commitment. He’d retired in 1996 and was in the process of winding up several other volunteer commitments. But in thinking about the value of Legal Aid to his own experiences, he knew it would be time well spent.

As a CPA, Art specializes in the area of nonprofit organizations, and he has valuable expertise navigating complex laws in this area. “Even smart, savvy, well-educated people need professional help when it comes to tax law. Laws benefit or assist those who don’t have power. Legal Aid gives that power to those who can’t access it financially.”

Art has shared his talents and perspective since 2009. He’s served on the Audit Committee, the MDLC Oversight Committee, and as Board Treasurer. “Art has an excellent grasp on what will help the clients,” says MDLC Deputy Director Pamela Hoopes. “He’s a good watchdog — he ensures that we focus on what the clients want and need, and helps us all stay aware of possible unintended consequences of the actions we take.”

Art finds his work with Legal Aid’s Board rewarding. “I’ve learned a lot, and I feel like I can make a real contribution, especially when viewing needs from the consumer angle. I’ve been on a number of disability advisory committees, and I’ve learned what accessibility really means. It’s a lot more than just being on a first floor or having a wide enough doorway.”
Future Life-Changers

Silvia’s story begins with a long and difficult story of assault, betrayal, abuse and attempts to escape an untenable situation in her home country. In 2001, Silvia was living in New Jersey with an abusive partner and their two young sons. Silvia needed to escape her unsafe home situation, but lacked the resources to address immigration issues for herself and her sons.

After a particularly violent attack by her partner, Silvia and her two sons left New Jersey and arrived in St. Paul. Unfortunately, she suffered further violence from a man in St. Paul. Silvia reported the crime to the police, altering her and her sons’ lives forever. The abusive man was deported, and Silvia found Legal Aid.

Staff attorney Betsy Parrell helped Silvia apply for a special immigration status for victims of domestic abuse. This status allows victims to stay in the U.S. and makes them eligible for a work permit and to apply for permanent residency. After a prolonged and contentious application process, Silvia’s application was approved in 2013. She now has legal status, employment authorization for four years, and she is no longer vulnerable to detention and removal.

“That referral to Legal Aid was the best thing that ever happened to me,” says Silvia. “The lawyer and interpreters helped me with everything. My children, work, medical exams, referrals to other organizations, everything. When I had to make personal statements, they listened without judgment. They gave me time to work through my issues, and they didn’t let me fall. They supported me emotionally. I received affection, comprehension, friendship. For someone like me, this is very important. I had nobody until I found Legal Aid.”

Within a month of getting her legal status approved, Silvia stepped into the new role of donor. She walked into the Legal Aid office with a $500 money order.

When asked why she chose to donate to Legal Aid, Silvia had a lot to say. “In my conscience, this money is a very small amount. You changed everything for me. It wasn’t just normal, everyday help. The people who worked on my case, they changed things inside and out. I was so fragile and afraid, but now my self-esteem is high. I understand what those services would cost – the lawyer, the interpreters, the applications and other documents. Thousands of dollars. Whatever I gave, and whatever I’m going to give, it’s still so little. God says you reap what you sow. I reaped first, and now I’m sowing. I hope there are others who will reap.”

Gary first donated to Legal Aid while he was still a client. When Gary ingested antifreeze through an unfortunate accident, he immediately headed to the local emergency room. The rural hospital didn’t have the resources to help him, so he was airlifted to Hennepin County Medical Center (HCMC) by helicopter.

He was successfully treated and released. However, he came home to a staggering medical bill of over $10,000. Medicare denied payment for LifeLink, saying that he should have been treated in St. Cloud. LifeLink, the helicopter company, appealed the decision and the appeal was denied so they began to directly bill Gary.

Gary tried to submit an appeal on his own, but quickly ran into obstacles that made the possibility of an overturned appeal unlikely. Gary was referred to Legal Aid, and began to work with attorney Karla Krueger and legal assistant Pamela Manthei, who
specialize in working with seniors. “They were immediately eager to help. I live quite a ways from St. Cloud so all my dealings with them were by telephone. They kept me apprised, they knew what documents to ask for, and they dealt directly with LifeLink on my behalf.” Grateful for assistance, Gary donated $500 to Legal Aid.

Months later, Pamela called Gary to tell him that his appeal was successful; his insurance and Medicare covered it all. With the burden of the medical bill behind him, Gary immediately donated another $500 to Legal Aid.

“Legal Aid is doing important work,” he says. “I want to support that.” While his statement may be succinct, Gary’s monetary donation speaks volumes about his gratitude, and paves the way for Legal Aid to help others in similar circumstances.

Hawah made her first donation to Legal Aid in 2009, when she gained permanent resident status. “I donate because I feel passionate about Legal Aid’s work,” says Hawah. “There are so many others who need the same kind of help.”

Hawah’s relationship with Legal Aid began in 2006 when she needed help applying for permanent resident status. Hawah and her two young sons suffered brutality and persecution in Liberia. They came to the United States in the 1990s and were granted asylum in 2000.

In the process of assisting with residency applications, staff attorney Betsy Parrell also uncovered an issue with a loan that ultimately caused Hawah to lose her job. Betsy quickly connected Hawah with the consumer law unit for additional assistance. Staff attorney Jeremy Carvell represented Hawah, and the case was successfully resolved when the judge ruled that Hawah had not been at fault, freeing Hawah of any remaining debt.

“I donate so others can have the same benefits and not give up,” she says. “I’m so thankful... It’s not a perfect world, and we have to try our best to help others. To other donors I say, do not stop giving. Living is giving, giving is living. All things will die if we only receive.”

Since walking through the doors of Legal Aid, Hawah and her family have made great strides. Hawah became a U.S. citizen with Betsy’s help in 2013, and is now taking science prerequisite courses at Bethel University with the goal of earning a Master’s Degree in Gerontology so she can help elders make their way through the medical system as a social worker. Hawah’s son Michael, who Betsy also successfully represented in a citizenship application, ran for mayor of Brooklyn Center in the fall of 2014 and lost by less than 2% of the vote.

Hawah has made five separate donations to Legal Aid over a four-year span. “I donate so others can have the same benefits and not give up,” she says. “I’m so thankful – what if we were still wondering, with no legal status, struggling, not knowing what to do? It’s not a perfect world, and we have to try our best to help others. To other donors I say, do not stop giving. Living is giving, giving is living. All things will die if we only receive.”

“Legal Aid is doing important work,” he says. “I want to support that.”
## Financials

### REVENUE & EXPENDITURES | 2014

#### REVENUE

<table>
<thead>
<tr>
<th>Source</th>
<th>Dollars in millions</th>
</tr>
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<tbody>
<tr>
<td>United Ways</td>
<td>$582,283</td>
</tr>
<tr>
<td>Federal</td>
<td>3,015,373</td>
</tr>
<tr>
<td>State</td>
<td>3,890,057</td>
</tr>
<tr>
<td>Foundations</td>
<td>719,812</td>
</tr>
<tr>
<td>Local Government</td>
<td>610,939</td>
</tr>
<tr>
<td>Fund for Legal Aid</td>
<td>1,350,000</td>
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<tr>
<td>Legal Services Advisory Committee (LSAC)</td>
<td>1,152,001</td>
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<tr>
<td>State Support &amp; LSAP</td>
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<tr>
<td>Fellowships/Clerks</td>
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<td>Attorney Fees</td>
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<tr>
<td>Miscellaneous</td>
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#### EXPENDITURES

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<tr>
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<td>Poverty Law</td>
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<td>Disability Law</td>
<td>2,168,309</td>
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<tr>
<td>Administration</td>
<td>1,109,181</td>
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<td>LSAP</td>
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<td>State Support</td>
<td>514,874</td>
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<td>Fundraising</td>
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<td><strong>TOTAL</strong></td>
<td>$12,462,347</td>
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</tbody>
</table>

*Prior Reserve: 2,771,824
*Year End Reserve: 2,646,534

### CONSOLIDATED BALANCE SHEETS | 12.31.14

#### ASSETS

**CURRENT ASSETS**

- Cash and Cash Equivalents: $2,522,665
- Receivables:
  - Grants and Contracts: 1,416,152
  - Pledges and Other: 288,070
- Prepaid Expenses: 145,290
- **TOTAL CURRENT ASSETS**: 4,372,177

**PROPERTY AND EQUIPMENT, at cost**

- 1,358,570
- Less Accumulated Depreciation: (666,019)
- **TOTAL PROPERTY AND EQUIPMENT (NET)**: 692,551

**OTHER LONG-TERM ASSETS**

- Funds Held by Community Foundation: 2,579,753
- Client Escrow Funds: 169,385
- **TOTAL OTHER LONG-TERM ASSETS**: 2,749,138
- **TOTAL ASSETS**: $7,813,866

#### LIABILITIES AND NET ASSETS

**CURRENT LIABILITIES**

- Accounts Payable: $423,086
- Client Trust Deposits: 169,385
- Accrued Expenses: 337,426
- **TOTAL CURRENT LIABILITIES**: 929,897

**NET ASSETS**

- Unrestricted Net Assets: 4,547,800
- Temporarily Restricted Net Assets: 511,473
- Permanently Restricted Net Assets: 1,824,695
- **TOTAL NET ASSETS**: 6,883,968
- **TOTAL LIABILITIES AND NET ASSETS**: $7,813,866

---

### Diagrams

#### REVENUE

- Miscellaneous: 1.5%
- Fellowship & Clerks: 1.9%
- Court Awarded Attorney Fees: 1.9%
- State Support & LSAP: 2.9%

#### EXPENDITURES

- State: 31.5%
- Federal: 24.4%
- Local: 5.0%
- LSAC: 9.3%
- Foundations: 5.8%
- United Ways: 4.7%
- Poverty Law: 62.9%
- Disability Law: 17.4%
- Administration: 8.9%
- Fundraising: 2.9%
courage in action: YOU CAN MAKE A DIFFERENCE.

The number of Minnesotans seeking legal assistance continues to rise. Your support — whether through sharing your time or making a monetary donation — makes it possible for us to meet increasing demands and provide much needed assistance for Minnesotans struggling to meet their basic needs. When you contribute to Legal Aid, you contribute to a stronger community. You make someone’s day a bit brighter. You change lives for the better.

We hope you’ll consider a contribution based on what works best for you. consider these options:

Make a monetary donation. Any amount allows us to provide invaluable help to people in need. Visit our site at mylegalaid.org/donate to make an online donation, or contact our office to discuss your payment.

Extend your legacy with planned giving. Making a planned gift to Legal Aid ensures that your passion for justice will be part of your legacy, leading by example, for others to give back. Learn more at: mylegalaid.org/give-and-share.

Volunteer. If you are an attorney, you can share your talents directly with clients in need.

to learn more or seek assistance, contact us via email, phone or the web.

akaufman@mylegalaid.org
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Legal Aid makes every effort to properly acknowledge each of our donors. If we have misspelled or inadvertently omitted your name, please let us know. We will correct it in future publications.
10,788 cases closed

- Preventing homelessness 33.4%
- Securing basic needs 22.7%
- Keeping families safe 10.6%
- Working toward citizenship 10.1%
- Disability Law 10.9%
- Other 3.9%
- Protecting consumers 7.5%
- Keeping kids in school 0.9%

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- Faegre Baker Daniels Foundation
- Fredrikson & Byron, P.A.
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- Joseph W. Anthony
- Laura and Benjamin Cooper
- Goodwin Procter LLP
- Gustafson Gluek PLLC
- Jill and Dan Gustafson
- Vince and Deb Louwagie
- Merchant & Gould P.C.
- Moss & Barnett, A Professional Association
- Nilan Johnson Lewis
- Oppenheimer Wolff & Donnelly LLP
- Schwegman Lundberg & Woessner
- Thomson Reuters
- U.S. Bank
- William and Ann Hart Wernz

**BUILDER**
($5,000–$9,999)
- Anonymous
- Attorney at Law Magazine
- BASSFORD REMELE, A Professional Association
- Best & Flanagan LLP
- Jim and Julie Chosy
- Cozen O’Connor
- Dykema
- Eckland & Blando LLP
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Legacy for Justice

We thank the following people who made gifts to Legal Aid through estate planning. Planned gifts offer a way to support Legal Aid in its second century. If you made a planned gift, let us know so we can show our appreciation.

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24
Number of languages spoken by clients served

10,788 cases closed in 2014

24
Number of languages spoken by clients served

372 clients served through pro bono assistance

That's 899 cases per month

1 in 3 legal cases are related to housing each year

85% of households served by MMLA had income at or below 125% of the poverty level

96% of households served by MMLA had income at or below 200% of the poverty level

143 Volunteer attorneys

There is ONE legal services attorney for every 4,022 eligible clients in Minnesota.

There is ONE private attorney for every 365 potential clients in Minnesota.

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BY THE NUMBERS  CASES CLOSED | AGE

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FRIEND ($1–$499)
Anonymous
Robert P. and Roberta L. Abdo

RACE  AGE

African American
African Born
American Indian
Asian
Chicano/Latino
Multi-racial
White
Not Known/Refused
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Congratulations and thank you

TOP DONATING FIRMS
The Associates’ Campaign carries out a friendly competition to benefit Legal Aid’s clients. Firms are grouped by number of associates and compete for the top spots. This year’s top-donating firms in each category are:

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20–35 associates
Briggs and Morgan, P.A.

11–19 associates
Moss & Barnett, A Professional Association

6–10 associates
Carlson, Caspers, Vandenburgh & Lindquist, P.A.

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Congratulations to these firms — 100% of their associates donated to the 2014 One Hour of Sharing Campaign.

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**10,788 cases closed in 2014**

That’s **899 cases per month**

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By the Numbers

Cases Closed | Race

- African American
- African Born
- American Indian
- Asian
- Chicano/Latino
- Multi-racial
- White
- Not Known/Refused

0 1000 2000 3000 4000 5000 6000 7000 8000
BY THE NUMBERS  CASES CLOSED  |  GENDER

Female 59.9%
Male 35.1%
Unknown 5.0%

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BY THE NUMBERS  CASES CLOSED  |  GENDER

CASES CLOSED  |  GENDER

Female 59.9%
Male 35.1%
Unknown 5.0%

BY THE NUMBERS  CASES CLOSED  |  GENDER

CASES CLOSED  |  GENDER

Female 59.9%
Male 35.1%
Unknown 5.0%
372 clients served through pro bono assistance

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24

Number of
languages spoken
by clients served

899 cases per month
That's
1 in 3
legal cases are
related to housing
each year

85%
of households
served by MMLA
had income at or
below 125% of the
poverty level

96%
of households
served by MMLA
had income at or
below 200% of the
poverty level

143 Volunteer
attorneys

There is
ONE
legal services
attorney for every
4,022 eligible clients in
Minnesota.

There is
ONE
private attorney
for every 365 potential clients in
Minnesota.
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85% of households served by MMLA had income at or below 125% of the poverty level

96% of households served by MMLA had income at or below 200% of the poverty level

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Matthew Plowman
In Honor of Priya Premo
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Thank you to Ken Friberg Photography & Studio and Red Lime for donating their talent and time.
2014 Community Awards

2014 Bernard P. Becker Award
The Minnesota State Bar Association (MSBA) chose Ralonda Mason, supervising attorney for MMLA-St. Cloud to receive its 2014 Bernard P. Becker Legal Services Staff Award. The award pays tribute to “dedicated service, outstanding achievements and a demonstrated commitment to provision of zealous and skilled legal representation to low-income and disadvantaged Minnesotans.”

Ralonda joined MMLA’s St. Cloud office in 1988 as a staff attorney. Over the years, she has helped clients in almost every area of law practiced by Legal Aid. She’s a skilled trial and appellate advocate, and has handled cases in federal and state courts. In addition to providing legal representation to thousands of families and individuals, Ralonda has been a leader in achieving systems change for Minnesotans with low incomes statewide, serving as lead or co-counsel on multiple Legal Aid impact litigation teams that challenged various programs critical to low-income Minnesotans.

Ralonda was selected by Governor Dayton to serve on the Health Reform Minnesota Task Force, advising the governor and legislature on healthcare reform issues. She recently obtained a significant grant — and then an expansion of that grant — from the Blue Cross/Blue Shield Foundation for MMLA-St. Cloud’s highly successful Project Care, a health care outreach project that began in 1999 and now helps clients throughout central Minnesota understand and benefit from the ACA, MNCare and Medical Assistance.

The Becker Award recognizes Ralonda’s unwavering dedication to access to justice for the most vulnerable people in our state.

2014 Pro Bono Publico Award
The Hennepin County Bar Association (HCBA), in keeping with its declared values and mission, gives annual pro bono awards to recognize individuals for their commitment to legal services. The 2014 Distinguished Service Award was presented to Jay Wilkinson. Jay joined Legal Aid in 1978. Early in his career, he recognized that stabilizing the lives of at-risk and abandoned teens gives them not only short-term benefits, but also the best hope of becoming contributing members of society. He pursued that vision, securing the financial and programmatic commitment to create and sustain Legal Aid’s Youth Law Project.

Jay is currently the supervising attorney for Legal Aid’s Consumer and Tax Units, and he continues to advocate fiercely for clients. Recently, he handled a case for an immigrant gentleman whose housing he had saved and whose human rights he had vindicated. In the closing phone call, the gentleman said, “You know, I don’t say this to many people, but I love you, Jay Wilkinson.”

Deputy Director Greg Marita is sure that client loves Jay for the same reasons his colleagues do: “His excellent lawyering, his innovative leadership, his insistence that we as a society can do better and his lived example over 34 years showing us all how that can be done.”

2014 Sullivan Ballou Award
Lila Talvitie-Zamora, Intake Specialist with MMLA’s Senior Law Project, was honored with the Sullivan Ballou Award for giving her whole heart to her job. The Sullivan Ballou Fund celebrates and affirms people acting from the heart. Lila, who celebrated 25 years with Legal Aid in 2014, was nominated by Senior Law Project Supervising Attorney Genevieve Gaboriault.

“The quality that makes Lila stand out is the deep empathy that she expresses for our clients,” says Genevieve. “She treats them with the respect that she would hope to receive. Lila never fails to give even the most difficult clients her full attention. She then advocates for their cases to be selected by a lawyer and champions their causes to the end of the matter. She truly is the heart and soul of the Senior Law Project and a big part of our 30+ years of success. She puts her whole heart into every case.”
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