



ELDER LAW OF MICHIGAN, INC.

www.elderslaw.org

2004 ANNUAL REPORT



MICHIGAN PENSION RIGHTS PROJECT

MiCAFE Michigan's Coordinated
Access To Food
For The Elderly

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www.elderslaw.org



Kate B. White
Executive Director

Letter from the Executive Director...

“The difference between a hero and a coward is one step sideways.”

---Gene Hackman, Actor

Dear Friends and Colleagues:

This past year, Elder Law of Michigan, Inc. continued to stand firm to answer the call of thousands of seniors in Michigan by expanding our services while maintaining our commitment to efficient, customer-centered service delivery. The attorneys and social workers staffing our programs are the everyday heroes that make life livable for seniors in our communities.

- The Legal Hotline stood up day after day to ease the worries of thousands of seniors, their caregivers and family members by offering more brief services, training and follow-up than ever before. Currently 10% of our clients now receive assistance with document review, preparation of letters, telephone calls, and one-on-one follow-up. Our attorneys, law students and volunteers ended the confusion, stress and hopelessness of 513 senior clients, making heroic efforts to go the extra mile to prevent the loss of utilities, medical services and property for seniors in Michigan each day.
- The Great Lakes Pension Rights Project continued to be the hero of 572 retirees in Michigan and Ohio, answering questions, getting answers and recovering benefits. Through patience, perseverance and a dedication to fairness, the staff and volunteers of the Pension Project changed retirement from a time of want and worry to a time of satisfaction and security for hundreds of retirees.
- The Michigan Coordinated Access to Food for the Elderly (MiCAFE) stepped forward to reduce hunger by bringing food stamps and other public benefits to hundreds of new seniors in Cass, Branch and St. Joseph Counties, while increasing its presence in Genesee County by offering services at 22 community sites. The work of our staff and volunteers generated over \$280,000 in food stamp benefits for low income seniors and their communities.

In 2005, our everyday heroes will take on the challenge of making more legal advice and information available to caregivers and the broader community through new training opportunities, updated legal publications and an expanded presence on the internet. Being a hero means saying yes to more seniors. It also means taking the time to help our non-profit colleagues with their legal questions. We continue to say yes to training and internship opportunities for law students and volunteers who call us to lend a hand and support our vision.

Thank you for being part of our dedicated team of professionals and volunteers who don't step to the side when our parents, grandparents and neighbors call for help. I encourage you to stand with us, shoulder to shoulder, donating your time, talents and financial resources to ensure that every senior in our state knows they have heroes to rely on that are only a phone call away.

Sincerely,

Kate White

Kate Birnbryer White, Executive Director

Our Clients...

ELM's clients are as diverse as the services we offer. During 2004, 4,281 clients were served. Seventy-eight percent of these clients were Caucasian, nineteen percent were African American, three percent were Hispanic, Asian or Pacific Islander or "Other." The majority of clients (69%) were females and the rest (31%) were males.

Types of cases

Wills/Probate	18%
Medicaid	9%
Debtor Protection	9%
Home/Real Prop	9%
Contracts/Warranties	8%
Pension/Employ	5%
Torts	5%
Landlord/Tenant	4%
Bankruptcy	4%
Guardianship/Conserv	4%
Other Consumer	4%
Medicare/other health	3%
Family	3%
Social Security/SSI	2%
Subsidized Housing	2%
Unfair Sales Practice	2%
Individual Rights	2%
Other	7%

Pension Recoveries

\$522,709.06 in pensions and pension benefits were recovered for our clients in Michigan in 2004.

2004 Hotline Clients

Total Clients: 4,281
People Helped: 7,448

"When you are in a position you have never been in before, and are terrified because you didn't know what to do and which way to turn, having this attorney giving and sending me the information I needed was the best thing I could hope for. I really appreciated her attitude. She was not condescending, stayed on track, and didn't treat me like a dummy when I asked questions. Thanks again for the service."
- M. Simard – Westland, MI

MiCAFE Clients in 2004

In 2004, 541 households supporting 675 people were helped by MiCAFE. The average MiCAFE household featured an older woman, age 74 or older, with social security as her only means of support. She averaged 3 or more chronic health conditions for which she needed prescription drugs.

Approximately 389 of the households were determined eligible for Food Assistance benefits or nearly 72%. The average monthly benefit was approximately \$60. An estimated \$280,000 in new federal resources to purchase food was received by participating communities.

Heroes in Action...

Legal Hotline for Michigan Seniors

"The attorney was very clear in her directions on how I could resolve my situation –right down to details. This helped me feel more confident which made the resolution so much easier." - Mary Beckhold – Auburn Hills, MI

Sometimes the public forgets the important work that attorneys do to improve the lives of people. At the Legal Hotline, our attorneys are "counselors who care" and regularly go the extra mile to solve problems and ease the worries of older citizens who seek our help. This year, responding to the growing need for help beyond advice over the telephone for frail elders who may not have the skill, health or resources to implement our advice, we increased our "brief services" to 12%. Brief services include writing letters, making telephone calls, research and form preparation. Our attorneys were ably assisted by volunteers from local law schools to augment and expand on this growing and important component of our assistance to seniors. We also developed and refined the Debtor Protection Kit to address the needs of a growing number of seniors who are struggling with indebtedness at a time when their incomes are fixed.

"I really appreciated the helpful suggestions given to me. Sometimes things seem difficult, 'til someone talks it over with you." - Gloria M. Zube – Detroit, MI

In addition to continual and tireless assistance to seniors and their personal representatives in resolving complex legal problems, the Legal Hotline advocates for older people in a variety of venues and topics. In 2004, Board member and former Assistant Attorney General, Joe Sutton, represented Elder Law of Michigan, Inc. on the Governor's Long Term Care Taskforce. Executive Director Kate White and other staff frequently testify before the Michigan Legislature at the invitation of lawmakers concerned about seniors in our state. Older women are an important constituency and represent 70% of our clients. The Hotline stands up for older women by testifying before groups like the Michigan Women's Commission to be sure their needs and problems are heard, and by continued sale of our publication, *Advancing Smartly, A Legal Handbook for Michigan Women age 60+*.

Great Lakes Pension Rights Project

The Pension Rights Project continues to command national recognition for its important work in resolving retirement benefit issues for retirees in Michigan and Ohio. Federal funding to support the project was renewed for three years in 2004. The Project anticipates expanding to Kentucky and Pennsylvania in late 2005. A key focus of the Pension Project is the training and mentoring of law student interns. This year 39 volunteers and work study students learned important cornerstones of state and federal retirement law, how to find "lost pensioners," and strategies to resolve complex contractual situations to secure pension and health benefits for retirees. The teams in Michigan and Ohio combined to recover \$2,064,542 for retirees.

"I liked the fact that the attorney was kind & patient with me. She did not talk over my head & took time to be certain that I understood what she was saying. You can be certain that your services are needed and most certainly appreciated." --Alice M. Ribby, Mason, MI

Heroes in Action...

MiCAFE Project

In 2004 the heroic work of the Michigan Coordinated Access to Food for the Elderly (MiCAFE) project was recognized with two national awards. MiCAFE helps seniors enroll in food assistance and other public benefits by partnering with local community based organizations to offer assistance applying for these life-saving resources. Senior and community centers' staff and volunteers use an internet-based application for public benefits that makes it easier to apply for food assistance, Medicaid and other vital programs. Elder Law of Michigan, Inc. helped design the computer software, trains communities to use it, and supports local staff and volunteers in reaching out and signing up older citizens for services they desperately need to maintain a decent standard of living.

In recognition of the excellent work accomplished by the MiCAFE in 2004 in meeting our goal of helping 1,000 low income seniors in Genesee County apply for food stamps, U.S. Senator Debbie Stabenow nominated the project for a Congressional Hunger Award, sponsored by Victory Wholesale Grocers of Springboro, OH and Boca Raton, FL and the Washington D.C based Congressional Hunger Center (CHC). Awards were given to recognize state-wide and local anti-hunger organizations that have worked effectively to fight hunger in their communities. Elder Law of Michigan, Inc. accepted the award in August 2004.



MiCAFE also broke new ground in teaching seniors how to use their food stamp benefits which are now distributed and stored on an Electronic Benefit Transfer (EBT) card, similar to a debit card. Many seniors have no experience using this technology. We made it easier, by partnering with the Michigan State Bar Foundation and the Community Foundation of Greater Flint, to develop a video and training curriculum specifically for older EBT users. The video was a tremendous success and was awarded a national Mature Media award.

Pictured from left to right: Candice Janiczek, Project Manger, Kate B. White, Executive Director, & Senator Debbie Stabenow, receiving Congressional Hunger Award in August 2004.



"There are seniors who are just barely making it, and have to make choices. Many don't have prescription coverage, so they decide whether they're going to buy food or prescriptions. Sometimes they buy a little of each, and have to decide what they can live without. I received a call from a lady who was not eating any meat because she couldn't afford it, and she was looking for help. I am so glad MiCAFE was there to help." -- Lowanna Steinman, MiCAFE Application Assistant

"I really do want to thank MiCAFE for my Bridge Card. This has helped this year, so I can keep up with my husband's and my medical bills." -- MiCAFE client

Our Donors...

Corporate Donors & Public Partners

Ford Motor Company
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 Department of Human Services
 Elder Law & Advocacy Section of the State Bar of Michigan
 Michigan Office of Services to the Aging
 The State Bar of Michigan
 Two Men & A Truck
 Great Harvest Bread Company
 U.S. Administration on Aging
 U.S. Department of Agriculture
 Senior Lawyers Section of the State Bar of Michigan
 Detroit MGM Grand

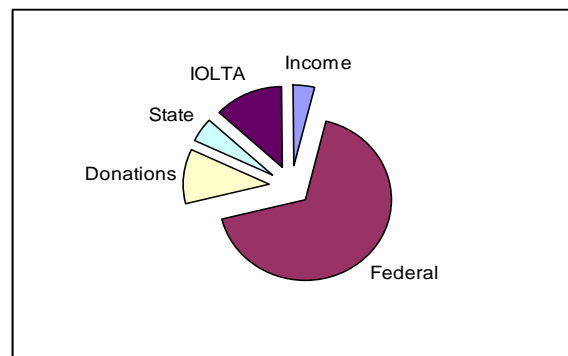
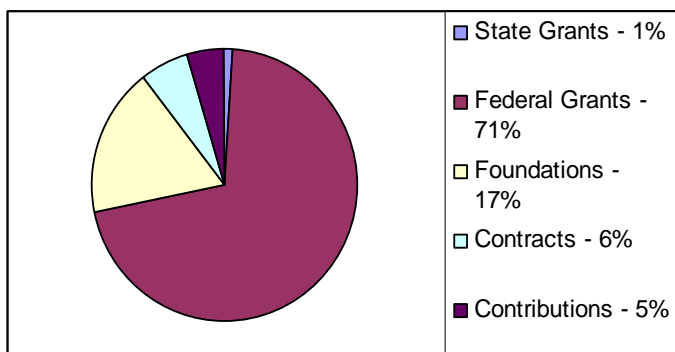
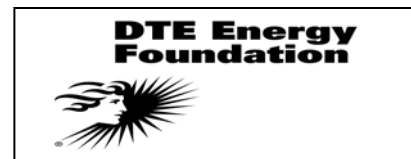


Kate White receiving the Exclerator Program Grant from SBC.

From left to right: Gail Torreano, President, SBC Michigan; Kate White, ELM; Mary Roehr, Director of External & Government Affairs, SBC Michigan

Foundation Grants

Consumers Energy Foundation
 DTE Energy Foundation
 Michigan State Bar Foundation
 Ruth Mott Foundation
 Merkley-Elderly Charitable Trust
 SBC Foundation
 Ingham County Bar Foundation
 DART Foundation
 Michigan State University Extension



Make a Contribution...

Elder Law of Michigan is a non-profit organization that provides invaluable help to one of Michigan's most vulnerable populations – senior citizens. You can invest in everyone's ability to remain independent and to make informed decisions by supporting Elder Law's programs and services. If you would like to contribute to an organization that promotes and protects the rights of seniors by providing information, advocacy, and legal advice, please send a tax deductible contribution to:

Elder Law of Michigan, Inc.
3815 W. St. Joseph St., Suite C-200
Lansing, MI 48917

Seniors Need You to Give...

Government grants alone will not support the growth and development ELM plans for 2005. In the coming year we want to:

- Increase our brief services to Legal Hotline clients by 8%.
- Re-vitalize our referral and pro bono panels to offer more options for full representation via the Legal Hotline.
- Expand MiCAFE to Wayne and Kent Counties, as well as 3 other small counties, so that thousands more seniors can get food assistance to buy food.
- Expand the Great Lakes Pension Rights Project beyond Michigan and Ohio to include Kentucky and Pennsylvania.

Don't let seniors in your community be left behind—donate today!

In Partnership...

Donations can also be made through the State Bar of Michigan's Access to Justice Campaign. Please designate the Legal Hotline for Michigan Seniors for General Operations. Checks or credit card donations can be made through ATJ and sent to the Michigan State Bar Foundation, 300 Townsend, Lansing, MI 48933 or online at http://www.michbar.org/programs/ATJCampaign/pdfs/pledge_form.pdf.

Board of Directors 2004...

ELM's Board of Directors consists of eleven members; each elected to serve a three year term. The all volunteer Board of Directors generously gives their time and energy to our organization to ensure that ELM meets its goals. The members of ELM's Board of Directors are professionals who bring a vast range of skills, experience, and diversity to our organization. All members of our Board of Directors share ELM's commitment to promoting and protecting the rights of Michigan seniors.

Doug Mielock, ESQ
*Foster, Swift, Collins & Smith,
P.C.*
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Vice Chair of the Board

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Member at Large

Honorable Paula
Manderfield
*Ingham County Circuit
Court Judge*
Member at Large

Paul Sturgul, ESQ.
Paul A. Sturgul Law Office
Member at Large

Kate Birnbryer White
Executive Director

Tom Trainer, ESQ.
General Counsel

Our Team...

Together, our programs and services offer one-stop shopping for the services seniors in Michigan need most. Led by the advocates at the Legal Hotline, seniors' problems are analyzed and their rights and options explained. Caring counselors at law give advice, information, reassurance and direction to help resolve the issues seniors face in this increasingly complicated world. As the needs of seniors come to light, Elder Law of Michigan, Inc. crafts programs and services to solve problems and increase the benefits to seniors in Michigan.



ELM's Management Team: Keith Morris, Kimberly Stepanski, Sarah Cook, Kate White and Robert Carowitz.

Elder Law of Michigan
Statement of Activities
For the year ended December 31, 2004

	December 31, 2004		
	UNRESTRICTED	TEMPORARILY RESTRICTED	TOTAL
REVENUES			
Grants	\$	\$ 644,794	\$ 644,794
Contracts	64,971		64,971
Donations	27,713		27,713
Miscellaneous	8,674		8,674
Interest income	1,315		1,315
In-kind donations	67,487		67,487
Loss from disposal of assets	(8,062)		(8,062)
Net Assets released from restrictions	<u>579,904</u>	<u>(579,904)</u>	<u> </u>
TOTAL REVENUES	<u>742,002</u>	<u>64,890</u>	<u>806,892</u>
EXPENSES			
Salaries and Wages	455,888		455,888
Payroll taxes	43,969		43,969
Fringe benefits	46,561		46,561
Independent contractors	173,826		173,826
Telephone	15,036		15,036
Travel	13,646		13,646
Supplies	5,797		5,797
Postage	7,984		7,984
Rent	64,341		64,341
Insurance	6,227		6,227
Meetings and events	580		580
Printing	13,380		13,380
Professional fees	16,035		16,035
Dues and memberships	1,540		1,540
Equipment maintenance	2,765		2,765
Loss of equipment reclamation	0		0
Depreciation	21,532		21,532
Advertising	1,311		1,311
Training	2,957		2,957
Miscellaneous	254		254
Publications and subscriptions	<u>3,280</u>		<u>3,280</u>
TOTAL EXPENSES	<u>896,909</u>	<u> </u>	<u>896,909</u>
CHANGES IN NET ASSETS	(154,907)	64,890	(90,017)
NET ASSETS, JANUARY 1	<u>355,763</u>	<u>47,760</u>	<u>383,523</u>
NET ASSETS, DECEMBER 31	<u>\$ 180,856</u>	<u>\$ 112,650</u>	<u>\$293,506</u>