



Elder Law of Michigan, Inc.

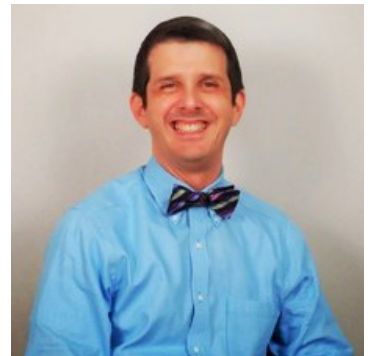
2018 ANNUAL REPORT

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Elder Law of Michigan receives financial and in-kind support from many sources, including the U.S. Administration for Community Living, Michigan Department of Health and Human Services, Michigan's Aging and Adult Services Agency, the National Council on Aging, the Michigan State Bar Foundation, and various community organizations throughout Michigan, volunteers, and donors. Contributions of time, money, and other resources are always appreciated.

## A Note from Our President

Collaborations continue to be the cornerstone of our service delivery. They are our partnership with the Department of Health and Human Services to do SNAP Outreach, the hundreds of MiCAFE Network partner members throughout the state, the partners in the Mid-America Pension Rights Project to assist clients in six states, the law student volunteers, the referral panel attorneys, the partnerships in our coordinated community referral system grant to fight elder abuse, the members of the Michigan Elder Justice Coordinating Council, and other partnerships too numerous for us to name them all. There is not a single project at Elder Law of Michigan that doesn't involve one or more essential collaborations.



Thank you to each and every partner that works with our staff each day to make a difference in the lives of older adults. And a special thank you to each supporter who made this work possible through their financial support of our projects and our collaborations.

-Keith Morris, JD, MPA  
President and CEO

Elder Law of Michigan would like to thank these individuals for their leadership and service on our Board of Directors in 2018:

Sharon Conran  
Andrea Hansen  
Raymond Harris  
Catherine Jacobs  
Peter Lichtenberg

Lynne McCollum  
Laurie K. Murphy  
Kevin Stanko  
Pete Vannice  
Nazneen Syed

# PROGRAMS OF ELDER LAW OF MICHIGAN

Elder Law of Michigan is a nonprofit organization whose mission is to advocate for, educate, and assist our target populations. While our services address the needs of many different people, we continue to target our services to older adults and persons with disabilities. For more than 25 years, we have provided no-cost counseling on legal, pension, housing, nutrition, and benefits access. We also provide direct and collaborative partner assistance to organizations that work with our target populations.



The Legal Hotline for Michigan Seniors (LHMS) is available over the telephone to assist individuals across Michigan regardless of income. We advise on a wide range of topics including Social Security, Medicare, Consumer Law, Financial Exploitation and Scams, Wills/Probate, Long Term Care, Medicaid, and much more.



Michigan's Coordinated Access to Food for the Elderly (MiCAFE) and its Network of statewide partners help individuals apply for benefits that meet their basic needs including food, housing, utilities, medical assistance, and prescription drug coverage. Application assistance is available in-person at a local community site you trust or over the telephone, with services tailored to the needs of those age 60 and older.



The Mid-America Pension Rights Project (MAPRP) assists retirees of any age or any income with retirement benefits. Individuals can receive basic advice about pension laws and rights, pension for surviving spouses, and pension rights of divorced persons. Our staff will help find lost pensions, investigate pension benefit denials and file appeals.



The Michigan Elder Justice Coordinating Council (MEJCC) focuses on domains such as elder abuse research, education, training, advocacy, and communication. The MEJCC works with community partners from across Michigan to complete its mission of serving as a voice for elder abuse victims.



The Center for Elder Rights Advocacy (CERA) provides national technical support for 27 Senior Legal Helplines throughout the nation as part of the National Legal Resource Center. CERA also provides training and technical assistance to prevent and respond to abuse and financial exploitation of vulnerable adults in Michigan. Our Pooled Trust Account offers the opportunity to set money aside for the care and future needs of someone under the age of 65 who is living with a disability at a low cost.

# LEGAL HOTLINE FOR MICHIGAN SENIORS

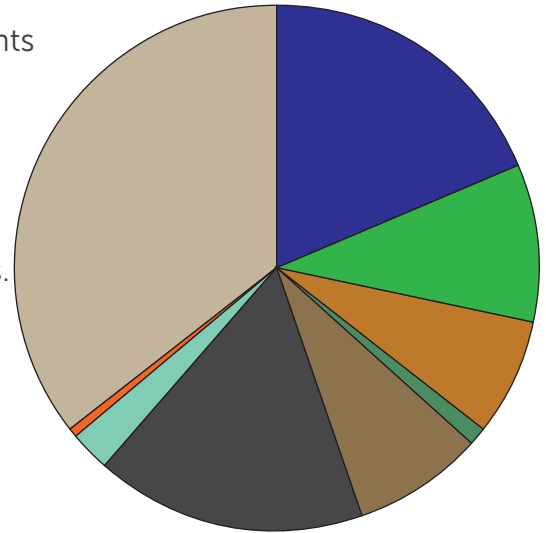
Elder Law of Michigan's Legal Hotline for Michigan Seniors has been providing free legal advice and information to older adults.

In 2018, the Legal Hotline assisted over 3,600 seniors from across Michigan with a total of 2,718 cases. Our clients called about a wide array of legal issues including: wills and estates, advance directives and power of attorneys, landlord/tenant issues, Medicaid, and consumer finance topics. An overwhelming majority of the clients served by the Legal

Hotline were low income.

In order to serve as many clients as possible, the Legal Hotline utilizes an array of volunteer attorneys and law students to assist clients. In 2018, these volunteer attorneys and law students completed 176 cases.

## 2018 Michigan Legal Hotline Cases



Consumer/Finance	512
Education & Juvenile	34
Employment	261
Family	197
Health	213
Housing	457
Income Maintenance	65
Individual Rights	18
Other	961
<b>Total Cases</b>	<b>2,718</b>

*"I was grateful for the convenience of the rapid phone response and the knowledge of the pleasant attorney that called me. Thank you."* - Legal Hotline Client in Lansing

*"The hotline gave me peace of mind with my situation and a feeling of security that I was not alone with my problem."* - Legal Hotline Client in Westland

*"The person I talked with (Christine Steinmetz) spent nearly an hour with me and directed me to contact another attorney on behalf of my sister. Christine's knowledge on divestment and how to value property cleared up a number of questions. I truly appreciate her assistance."* - Legal Hotline Client in Brighton

# MICHIGAN'S COORDINATED ACCESS TO FOOD FOR THE ELDERLY

Michigan's Coordinated Access to Food for the Elderly (MiCAFE), a program of Elder Law of Michigan, Inc., was created in 2001 to address barriers and increase access to the Supplemental Nutrition Assistance Program (SNAP) for eligible older adults through outreach, education, and application assistance in the community.

MiCAFE helps reduce barriers and stigma facing older adults when applying for food assistance and other benefits. We assist them through trusted, local community agencies and over the phone.

MiCAFE partners with Michigan Department of Health and Human Services (DHHS), Michigan Aging and Adult Services Agency (AASA), the National Council on Aging (NCOA), the Community Foundation for Southeast Michigan, the Southeast Michigan Senior Regional Collaborative, and over 120 Network Partners to assist seniors with benefits access.

**In 2018,  
MiCAFE  
completed  
1,222  
SNAP  
applications.**

## In 2018, the MiCAFE Network:

- Educated **14,810** likely-eligible Michigan seniors on benefits programs and how to apply;
- Answered **4,268** calls from Michigan seniors seeking to apply for SNAP benefits; and
- Helped Michigan seniors receive an average SNAP benefit of **\$81** per month to purchase food.

The 2018 annualized benefits received represent

**\$663,336**  
in SNAP dollars coming into Michigan.

The economic impact of these SNAP benefits is

**\$1,194,005**

*"They don't embarrass you.  
They don't put you on the  
spot, you've just got to be  
available and talk to them."*  
-Mr. Conner, Detroit

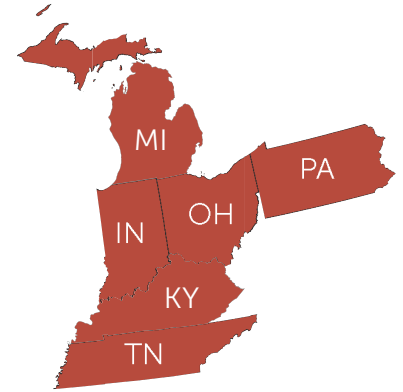


# MID-AMERICA PENSION RIGHTS PROJECT



The Mid-America Pension Rights Project (MAPRP), founded in 1998, assists retirees of any age or any income with retirement benefits. MAPRP provides advice about pension laws and rights, investigates pension benefit denials, helps find lost pensions, and files appeals when necessary. MAPRP operates two offices in the Midwest with its home office housed at Elder Law of Michigan, Inc., in Lansing, Michigan and an office located at Pro Seniors, Inc., Ohio's Senior Legal Hotline.

MAPRP's geographic reach allows MAPRP to serve clients from six Midwestern states: Indiana, Kentucky, Michigan, Ohio, Pennsylvania, and Tennessee. Since 1998, MAPRP has recovered over **67 million dollars** in retirement benefits.



## In 2018, MAPRP:

- Assisted **810** clients;
- Served **368** clients in Michigan; and
- Received pension recovery for **61** clients.

**Made an economic impact in retirement benefits of nearly \$3.5 million**

*"I wasn't taken seriously until the MAPRP got involved"*  
- MAPRP Client

*"It has made it possible for me to receive additional money to enhance me and my wife's quality of life during our retirement years."*  
- MAPRP Client

## Mr. G's Story

Mr. G had been a union member for approximately 35 years before becoming disabled. He recently turned 65 and wanted to begin receiving his pension, he needed the money because things were tight. At the time, Mr. G did not anticipate that there would be any problem getting his 401k started. His first call was to his former union.

At first, the union told him that they were checking into it. Then Mr. G was informed that they were waiting for an audit to be

completed. Each time he called he was told that the audit had still not been completed, this went on for several months.

The MAPRP attorney assigned to the case did some research and decided to contact Mr. G's former employer directly to see what the holdup was. The attorney contacted the company by phone and was transferred to the person who handled 401k issues.

The attorney spoke with the

representative and sent an email, requesting the status of Mr. G's 401k payout. The company representative was very helpful. Soon afterwards, Mr. G received the paperwork necessary to start his benefit. Mr. G told the attorney that he was very grateful for our help and without it, he was sure that he would not have received his benefit.

# MICHIGAN ELDER JUSTICE COORDINATING COUNCIL



MICHIGAN ELDER JUSTICE  
COORDINATING COUNCIL  
MIELDERJUSTICE.ORG

During 2007 to 2014, a group that consisted of two Michigan governors, a Governor's Task Force, and a diverse group of professionals and seniors, recognized the need to create an entity to serve as a voice for elder abuse victims in Michigan.

In 2015 and 2016, a group of seniors, professionals, and state officials worked to develop the Michigan Elder Justice Coordinating Council (MEJCC) to meet this need. On October 1, 2016, the MEJCC became an entity located at Elder Law of Michigan, Inc.

The MEJCC was established to achieve a vision for a comprehensive, coordinated, innovative, and effective response to all forms of elder abuse. The MEJCC works with community partners from across Michigan to complete its mission of serving as a voice for elder abuse victims.

The MEJCC provides support to promote elder justice including advocacy and legislation support, resources, research, communication and coordination efforts as well as direct services such as education, training and outreach.

## In 2018, the MEJCC:

- Participated in **33 local presentations;**
- Shared outreach programs and information with **640 professionals and network partners;**
- Engaged **481** Michigan seniors; and
- Answered **122** calls from Michigan seniors seeking help.

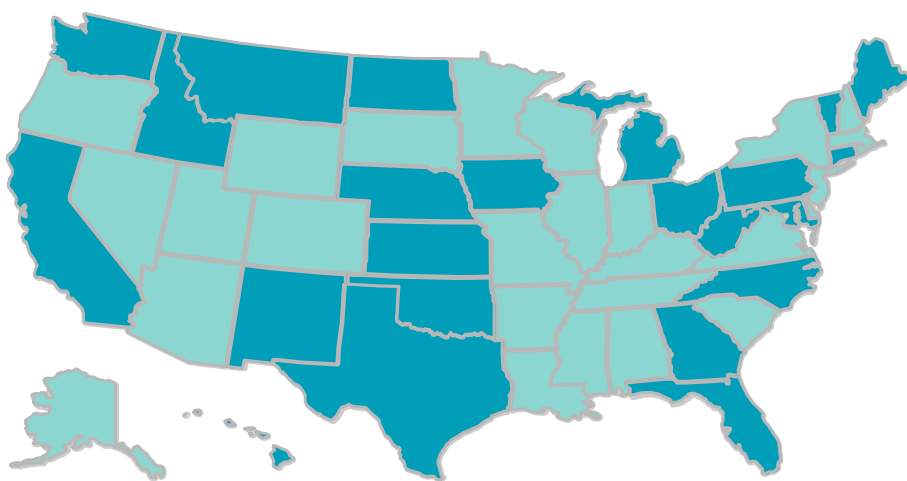
## ACTIVITIES

The MEJCC engaged with partners across the country to study the impact of elder abuse on seniors. Among those partners are Yale University, Michigan State University, University of Texas, Oakland University, and Michigan Department of Health and Human Services.

The MEJCC formed the Elder Policy Group to work with a diverse group of professional organizations to review and monitor legislative activities that impact elder abuse victims and seniors.

*"From county to county we are often working in a vacuum. We absolutely need a Michigan Elder Justice Coordinating Council."* – Ryan Painter, Director, Elder Justice & At-Risk Adults Project: Prosecuting Attorneys Association of Michigan

The Center for Elder Rights Advocacy (CERA) provides national technical support for 26 Senior Legal Hotlines throughout the US as part of the US Administration on Aging's National Legal Resource Center (NLRC). Established in 2008, CERA works with a broad array of stakeholders to create and implement cost-effective legal service delivery systems that integrate seamlessly with legal and aging services.



CERA recognizes and emphasizes the national importance of senior legal helplines for addressing significant numbers and types of legal and aging concerns of older adults and their caregivers. CERA provides technical assistance through trainings, resource material development, and direct consultations.



State with Senior Legal Helpline



State without Senior Legal Helpline

CERA also houses Elder Law of Michigan's elder abuse prevention projects. Our services include training and technical assistance to communities, government, human services, and members of the legal system and law-enforcement. Through this, CERA helps prevent and respond to the abuse and financial exploitation of seniors and other vulnerable adults. In 2018, Elder Law of Michigan received grant funding from the state of Michigan as part of its new PREVNT initiative to promote awareness, develop coordinated prevention and response efforts, and provide tools to help professionals deal with elder abuse and exploitation. Lastly, CERA is home to ELM's other professional services including the Elder Law of Michigan Pooled Account Trust.

## CERA TEAM

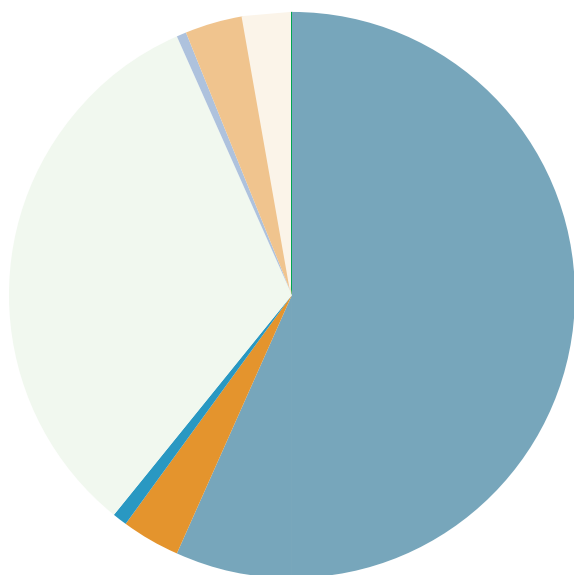
Keith Morris, Director  
Ellen Cheek, Project Specialist  
Darling Garcia, Project Specialist

Michelle Goetz, Project Coordinator  
Mary Haberland, Project Specialist  
Mike Walters, Project Specialist



# 2018 FINANCIAL INFORMATION

## Revenue, Gains and Other Support



Grants	\$1,458,817	61%
Contracts	\$87,757	4%
Training Revenue	\$25	0%
Donations	\$25,959	1%
Contributions to Pooled Account Trust	\$834,596	35%
Miscellaneous	\$14,382	1%
Investment Return, net	(87,148)	-4%
In-kind Donations	\$64,907	3%

**Total Revenue** **\$2,399,295**

## Expenditures



<b>Program Services*</b>	\$1,437,021	62%
Economic Security	\$842,398	36%
Legal Services	\$279,701	12%
Center for Elder Rights Advocacy	\$314,922	14%
Payments to Beneficiaries	\$683,922	30%
Management and General	\$187,591	8%

**Total Expenditures** **\$2,308,534**

\*Represents the total expenditures of Economic Security, Legal Services, and Center for Elder Rights Advocacy programs.

# POOLED ACCOUNT TRUST

Our Pooled Account Trust offers families, guardians, or conservators the opportunity to set money aside for the care and future needs of someone under the age of 65 who is living with a disability at a low cost.

The trust protects Medicaid, SSI, and other benefits for long term care needs. In 2018, the Elder Law of Michigan Pooled Account Trust managed funds for beneficiaries and supervised \$3,536,752 in assets.

## Pooled Account Trust Revenues

Contributions to Pooled Account Trust	\$834,596
Investment Income	\$(87,148)
<b>Total Revenue</b>	<b>\$747,448</b>

## Pooled Account Trust Expenses

Payments to Beneficiaries	\$730,035
<b>Total Expenses</b>	<b>\$730,035</b>

## Pooled Account Trust Assets

<b>Net Assets</b>	<b>\$3,536,752</b>
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## GET INVOLVED

Elder Law of Michigan provides many ways you can make a positive impact in the community and for older adults across Michigan.

### VOLUNTEER

Our volunteers work with ELM staff to support our client service delivery. Many volunteers work directly with older adults over the phone and in-person on benefits access.

### PRO BONO

Volunteer attorneys can work directly with older adults on our Legal Hotline to provide advice, guidance, and clarity to older adults on a wide range of legal topics.

### DONATE

Your contribution provides older adults with access to services they would otherwise not receive and makes an immediate, impactful change on an older adult's life.

### SPREAD THE WORD

Tell your friends, family, and neighbors about our services.



### CONNECT WITH US



[www.elderlawofmi.org](http://www.elderlawofmi.org)



[www.twitter.com/ElderLawofMI](https://www.twitter.com/ElderLawofMI)



[www.facebook.com/ElderLawofMichigan](https://www.facebook.com/ElderLawofMichigan)



[www.youtube.com/ElderLawMI](https://www.youtube.com/ElderLawMI)



[info@elderlawofmi.org](mailto:info@elderlawofmi.org)



866.400.9164

### Administration Staff

Keith Morris, JD, MPA - President  
Ron Tatro - Vice President  
Darling Garcia, JD, LLM - Director, Operations  
Rachael Savoie - Office Manager  
Mary Beth Daley - Staff Accountant  
Denise Keiser - Fund Development Specialist

### Legal Hotline for Michigan Seniors

Sandra Wisnewski, JD - Director, Legal Services  
Jadranko Tomic-Bobas, JD - Managing Attorney  
Marvin Bromley, JD - Attorney  
Sarah Clark - Law Student Volunteer  
Emilee Evans - Law Student Volunteer  
Karen Flores, JD - Attorney  
Michelle Goetz, JD - Attorney  
Ashley Jayne - Law Student Volunteer  
Dave Jones, JD - Attorney  
Ellen Mason, JD - Attorney  
Kristin Millerov, JD - Attorney  
Maurice Munroe, JD - Volunteer  
Kathryn Peterson - Law Student Volunteer  
Angela Quinn - Law Student Volunteer  
Terry Schwennesen, JD - Volunteer  
Patrick Simmons - Law Student Volunteer  
Christine Steinmetz, JD - Attorney  
Lauren Sutter - Law Student Volunteer

### Mid-America Pension Rights Project

Sandra Wisnewski, JD - Director, Legal Services  
Karen Flores, JD - Attorney  
Christine Steinmetz, JD - Attorney

### Center for Elder Rights Advocacy

Keith Morris, JD, MPA - Director  
Ellen Cheek, JD - Project Specialist  
Darling Garcia, JD, LLM - Project Specialist  
Michelle Goetz, JD - Project Coordinator  
Mary Haberland, JD - Project Specialist  
Mike Walters, JD - Project Specialist

### MiCAFE

Darling Garcia, JD, LLM - Director, Economic Security  
Lyndsy Gamet - Network Partners Manager  
Kim Hill - Client Services Manager  
Rachel Autera-Polzin - Volunteer  
Jennifer Blanck - Call Center Senior Specialist  
Shirley Brown - Screening and Application Specialist  
Pamela Canty - Intake and Screening Coordinator  
Grace DeRose-Wilson - Screening Coordinator  
Nick Goodman - Screening and Application Specialist  
Abigail Haller - Screening Integration Coordinator  
Katie Huber - Volunteer  
Michelle Jackson - Screening and Application Specialist  
Sara Jackson - Network Specialist  
Dawn Kepler - Project Administrator  
Sheila Robison - Screening and Application Specialist  
Marley Van Fossen - Screening Integration Coordinator  
Sandra Stevens - Volunteer

### MEJCC

Ron Tatro - Director,  
Jennifer Blanck - Project Coordinator

**Want to learn more about our staff?**  
**Visit us at [www.elderlawofmi.org](http://www.elderlawofmi.org)!**

# JOE D. SUTTON CALL TO JUSTICE AWARDS

## THE JOE D SUTTON CALL TO JUSTICE AWARDS



PRESENTED BY ELDER LAW OF MICHIGAN

The Joe D. Sutton Call to Justice Awards honor those that share the mission of Elder Law of Michigan, Inc. to advocate for, educate, and assist those in need, with a continued focus on older adults and persons with disabilities. Contributions to the Call to Justice Awards benefit Elder Law of Michigan programs and provide thousands of seniors and vulnerable adults with services.

### 13 HONOREES

JOE D. SUTTON CALL TO JUSTICE AWARDS



Karla Fales  
Elizabeth Zeldes  
Judge David Tomlinson  
Pamela George  
Ret. Lt. Tracy Ruiz

Marion Owen  
Rachel Richards and Cynthia Farrell  
Janet Clark  
Judy Lewis

Patricia Rencher  
Robert Treat  
St. Patrick Senior Center  
Nina Abrams

