As Americans, we pledge our belief in “Justice for All.” Unfortunately, too many people in our community don’t know where to turn in the justice system. For almost 50 years, LAF’s mission has been to level the playing field and provide free professional civil legal services to people living in poverty across the Chicago metropolitan area.

Justice for all should not depend on how much money you have, especially when you need a lawyer to safeguard your job, your health, your family, or your home. LAF protects people who need legal help to avert a crisis, like victims of domestic violence and families dealing with threats or neglect from absentee landlords, as well as children, seniors, and veterans who are denied access to health care or benefits. We make the legal system work for our clients – through advocacy, education, collaboration, and litigation – and achieve results that change their lives and get them back on track.

LAF relies on private donations to fulfill this mission. Your support allows us to ensure that we are not turning our back on the most vulnerable members of our community.

LAF levels the playing field in our community and helps thousands of Chicagoans find security, safety, and stability. And with your help, we do it all without charging them a dime.

About LAF
We helped more than 4,000 families in need of income supports such as health insurance, veterans benefits, food stamps, and SSI... 

...we helped more than 4,800 families who were fighting unfair evictions and other housing issues... 

...and we helped more than 4,300 families with consumer issues such as scams, bankruptcy, and keeping their utilities on.

LAF clients are: 63% women, 27% disabled, 14% elderly, 5% immigrants, 5% veterans, 100% living in poverty.

In 2014, LAF made equal justice a reality for 40,000 people across Cook County.

LAF by the Numbers
As you read through our 2014 Annual Report, I hope you’ll get a sense for the extraordinary work we are doing. At LAF we roll up our sleeves to help our clients. Sometimes that means getting in our cars and driving around to find them to deliver important legal documents, or slathering on sunscreen and spending an afternoon out in a corn field downstate with migrant workers.

Our clients are hanging on by the thinnest of threads by the time they get to our office. Not only are they fighting to save their homes, their only source of income, or their children, they’re also fighting to preserve their dignity, their independence, and their sense of belonging — and contributing — to their communities.

Our work transforms individual lives, and those transformations have a ripple effect in neighborhoods, nursing homes, hospitals, workplaces, and the places where public policy and bureaucratic procedures are created. Equal justice truly does start here.

Diana C. White, LAF Executive Director

NAME:
Ruth

CAME TO LAF BECAUSE:
facing eviction from her nursing home after Medicaid was denied

WHERE SHE IS NOW:
gained Medicaid benefits and living happily in her nursing home

2014 Updates
NAME:
Lavosha

CAME TO LAF BECAUSE:
fired for reporting workplace sexual harrassment

WHERE SHE IS NOW:
justice (we can’t disclose the details) and a new job to provide for her son

Can I offer you a lamb skewer? As President of LAF’s Board of Directors, I agreed to serve in more ways than one. Here’s photographic evidence. My fellow governing board members and I took waitstaff roles at the Young Professionals Board’s Justice is Served event. The delivery of appetizers was our job.

The humorous title was inspired by LAF’s serious mission – the delivery of free legal services to those in need. Justice is not served in real life unless all have access to the system. That’s LAF’s job.

And the job is getting bigger. By some estimates, there are 50% more people in Cook County who are eligible for LAF’s services than there were in 2008. We’ve seen the need grow in each of our five major program areas. LAF has had to step up its efforts to improve service while controlling costs.

Please join me this year in stepping up your own commitment to LAF and the people it serves. If you’ve been meaning to volunteer, take a case. If you’re volunteering, make a financial contribution. If you’re already donating, please give more. Together, we’re helping LAF solve big problems, one client at a time, to ensure that quality legal help is available to those who need it, not just those who can afford it.

Charles L. Glick, LAF Board President

and Faces of LAF
NAME: Samantha

CAME TO LAF BECAUSE: denied access to Food Stamps during a year of volunteer service

WHERE SHE IS NOW: completed her year with Americorps and newly graduated from law school

NAME: Lawrence

CAME TO LAF BECAUSE: Social Security Disability Denial

WHERE HE IS NOW: $70,000 in back benefits and buying a new condo

NAME: Christina and daughter Ana

CAME TO LAF BECAUSE: Domestic Violence

WHERE THEY ARE NOW: a safe and secure new life with a college scholarship for Ana

Faces of LAF (continued)
LAF ATTORNEY
AINAT CALLS THIS VICTORY A HOMEOWNERSHIP TRIFECTA!

Elizabeth owns a three-flat apartment building in the southern suburbs. She lives on the top floor and rents the other two floors to two women with housing vouchers. All three women and their families have lived together in the building for more than a decade, and they all love the quiet community they have created. All was going well until Elizabeth’s husband suddenly divorced her, leaving her in financial difficulty. She fell behind on her mortgage and was about to be foreclosed on when she came to LAF.

Staff Attorney Ainan Margalit had an appraisal done on the building, showing that its value was only $50,000 although the amount due on the mortgage was close to $400,000! Ainan helped Elizabeth file a Chapter 13 bankruptcy and reduce her mortgage principal down to the value of the property. Ainan also advised Elizabeth on how to get her property taxes reduced by applying for a senior exemption and appealing the value of her property, which she then successfully did on her own.

With stable rental income from her downstairs neighbors, Elizabeth will be able to pay off her mortgage in less than five years and own her home outright. Elizabeth proudly explains that she is happy to save the home, not just for herself, but for all three women who make their homes there.

Meet Elizabeth
Tom is an Army veteran who became disabled during his service and was honorably discharged in the early 1970’s. He has struggled with illness and homelessness since then. In 2012, he thought his luck had changed when the Department of Housing and Urban Development created a new housing subsidy specifically for homeless veterans. He got a voucher to rent an apartment where he would only pay 30% of his income. Tom found an apartment and moved in. He quickly discovered it was infested with roaches and bed bugs, and the toilet and the stove were both broken. Tom’s landlord ignored his repeated requests for repairs. Tom kept pushing. Finally the Housing Authority agreed to let him move. When his landlord found out, he tried to evict Tom. Tom agreed to move before then, but the eviction record cost Tom his voucher. He became homeless again and reached out to LAF for help.

Dennericka Brooks, a Senior Attorney in LAF’s Housing Practice Group, represented Tom at a hearing in front of the Housing Authority. She presented evidence of the poor building conditions and Tom’s repeated attempts to resolve the issues. Tom testified about the difficulties he faced while he was homeless and won the hearing. But since Tom was still homeless, we couldn’t send him a letter telling him his voucher had been reinstated – he had no mailing address. Dennericka got in touch with VA hospitals, social workers, walk-in clinics, homeless shelters, and pantries that might have contact with Tom, but to no avail. Never one to give up, Dennericka spent the day before the Housing Authority needed a response from Tom driving around in her car and searching for Tom in the neighborhoods and on the loading docks where she knew he had been sleeping. She left her card on the hotel docks and with other homeless individuals, but she didn’t find Tom. Somehow, though, Tom got her message. Tom called her and was able to go to the Housing Authority that day to get his voucher. Finally, he has his subsidized voucher again, and no longer needs to live on the streets.

“I DON’T THINK THAT I DID ANYTHING SPECIAL. I DID WHAT LAF ATTORNEYS DO EVERYDAY TO ENSURE THAT OUR CLIENT’S RIGHTS ARE PROTECTED.”

Dennericka Brooks
Senior Attorney
Housing Practice Group

Meet Tom
Martha was injured in a car accident in 2002 and went to see a doctor. Afterwards, she never received a bill and thought her health insurance had paid. But nine years and 364 days later, exactly one day before the ten-year limit for a collections lawsuit, the doctor sent her an exorbitant bill and then filed a suit to collect it. Martha was shocked to learn he was trying to charge her almost $40,000 in interest on a bill she’d never seen.

"I was only in his office an hour and a half, two hours tops, and here he wants $46,870.26 from me?" she said, desperate for help. That’s when she came to LAF. Alan Alop took her case and went to court on her behalf. The doctor tried to argue that he waited so long to give Martha every possible opportunity to pay, but Alan convinced the judge the doctor’s contract was invalid and his collection practices were unfair. Because of LAF’s help, Martha’s future is safe from financial ruin.
Bhavika had a happy life in India before she was entered into an arranged marriage and then was brought to the United States by her husband on his work visa. She lived with her husband and his parents, who all abused and terrorized her emotionally. They removed her bedroom door so she couldn’t have any privacy, they threatened to take her children away so she would never see them again, and Bhavika’s husband even threatened to take her back to India and have her committed to an institution. She was afraid and believed he would act on the threats, so she called the police. It took three more phone calls to the police for them to take action and escort Bhavika and her children away from their abuser. They still wouldn’t arrest the husband because he had not physically injured Bhavika, and they classified the incidents as a “domestic dispute.” Bhavika and her children ended up in a shelter for immigrant women, where she was referred to LAF.

Immigration Staff Attorney Nubia Willman took Bhavika’s case. She contacted the police department to educate them on the very real dangers Bhavika and her children would face if they were forced to return to India, how her husband’s control of this decision was harmful to Bhavika, and how her only recourse for protection was the police. Nubia convinced the police to reclassify Bhavika as a victim of domestic violence, which also made her eligible for her own visa to stay in the country and work, and secured visas for her sons. Because of LAF’s advocacy, Bhavika and her children are able to start a new life here, safe from abuse.

Meet Bhavika
As two of the original founding members of the LAF Young Professionals Board, we were honored to co-chair the YPB’s 5th Anniversary year in 2014. In the past five years, we have watched this Board grow from a small group of members doing a variety of ad hoc activities – some successful, some not so successful - into a well-oiled machine making a significant contribution to LAF’s sustainability and visibility in the community. In our first five years we raised quite a bit of money for LAF. But we also introduced LAF to people working in places other than law firms and brought in new sources of pro bono support to the agency by creating the Financial Consulting Project. And we have had a ton of fun along the way, planning great events and getting to know each other better. We know we speak for everyone on the YPB when we say we are proud LAF ambassadors, and we look forward to the next five years being even more exciting and successful than the first five.

Ada Dolph
Dave Majors
2014 YPB Co-Chairs

Since its founding, the YPB has raised more than half a million dollars for LAF!

5th Anniversary of the YPB
Every year, LAF hosts various events to honor our volunteers and donors, share our clients’ stories, celebrate with our Young Professionals Board, and raise money for LAF’s services. Pictured here, from top to bottom: LAF’s Americorps VISTA volunteers let loose at the Volunteer Appreciation Gelato Social in February; Young Professionals Board members party at the YPB’s Spring Gala in March; Board Member Maja Eaton speaks to a packed room at LAF’s Annual Luncheon in June; golfers tee off at the Golf Outing in September; LAF Marketing and Development Officer Anakin Morris attends LAF’s #GTatLAF Virtual Gala on Giving Tuesday in December.
2014 was a big year for the team at LAF! Loyola University’s School of Law positively showered LAF with admiration, awarding Rich Cozzola its Public Service Merit Alumni Award (pictured top left, with Diana White), Julie Harcum-Brennan its Outstanding Public Interest Award (pictured top center, with Loyola staff), and Dennericka Brooks its Norman C. Amaker Award of Excellence. Miguel Keberlein-Gutiérrez was granted a Chicago Community Trust Emerging Leader Fellowship, Verity Sandell earned a Chicago Bar Foundation Sun-Times Public Interest Fellowship (pictured top right with CBF and Sun-Times staff), and Kulsum Ameji was appointed to Leadership Evanston’s Signature Program. Carrie Chapman earned national recognition with a Where Health Meets Justice Fellowship, and David Yen was given the National Association of Consumer Bankruptcy Attorneys’ Distinguished Service Award. Ashley Fretthold earned Northwestern Law’s Students for Public Interest Foundation Young Alumni Award. Miriam Hallbauer received the Jerold S. Solovy Award (pictured bottom center, receiving award). Jaclyn Stacy earned a place on the Association Forum of Chicagoland’s 40 under 40 list for her successes in fundraising. And Diana White received the Distinguished Public Service Award from the Public Interest Law Initiative (pictured bottom left, with PILI board member Dick O’Malley). We are so proud of all of the achievements of our staff, and we thank them for everything they do for LAF, for our clients, and for Cook County!
# LAF Statement of Activities and Changes in Net Assets

Year Ended December 31, 2014

<table>
<thead>
<tr>
<th></th>
<th>Temporarily Unrestricted</th>
<th>Temporarily Restricted</th>
<th>Permanently Restricted</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>REVENUE</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grants and Contracts - LSC</td>
<td>2,291,504</td>
<td>$5,954,304</td>
<td>$ -</td>
<td>$5,954,304</td>
</tr>
<tr>
<td>Grants and Contracts - Other Government</td>
<td>1,027,094</td>
<td>1,957,300</td>
<td>-</td>
<td>2,984,394</td>
</tr>
<tr>
<td>Foundations, United Way, and others</td>
<td>726,096</td>
<td>-</td>
<td>-</td>
<td>726,096</td>
</tr>
<tr>
<td>Contributions</td>
<td>632,285</td>
<td>-</td>
<td>-</td>
<td>632,285</td>
</tr>
<tr>
<td>Special Events</td>
<td>13,003</td>
<td>29,396</td>
<td>-</td>
<td>42,399</td>
</tr>
<tr>
<td>Cy Pres Awards</td>
<td>-</td>
<td>395,906</td>
<td>-</td>
<td>395,906</td>
</tr>
<tr>
<td>Attorneys' Fees</td>
<td>155,754</td>
<td>7,988</td>
<td>-</td>
<td>163,742</td>
</tr>
<tr>
<td>Interest and dividend income</td>
<td>(45,822)</td>
<td>-</td>
<td>-</td>
<td>(45,822)</td>
</tr>
<tr>
<td>Realized and unrealized gain on investments</td>
<td>655</td>
<td>65,700</td>
<td>-</td>
<td>66,355</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>119,053</td>
<td>-</td>
<td>-</td>
<td>119,053</td>
</tr>
<tr>
<td>Services, in-kind</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Net Assets released from restrictions:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Satisfaction of program restrictions</td>
<td>10,007,886</td>
<td>(10,007,886)</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
<td>14,927,508</td>
<td>(1,597,292)</td>
<td>-</td>
<td>13,330,216</td>
</tr>
</tbody>
</table>

| **EXPENSES**         |                          |                        |                        |        |
| Program Services     | 13,629,620               | -                      | -                      | 13,629,620 |
| General and administration | 752,289           | -                      | -                      | 752,289  |
| Fundraising          | 556,453                  | -                      | -                      | 556,453  |
| **Total Expenses**   | 14,938,362               | -                      | -                      | 14,938,362 |

| **CHANGE IN NET ASSETS** |                  |                        |                        |        |

| **NET ASSETS**        |                          |                        |                        |        |
| Beginning of Year     | 4,643,047                | 3,449,543              | 100,000                | 8,192,590 |
| End of Year           | $4,632,193               | $1,852,251             | $100,000               | $6,584,444 |

Source: Certified Financial Statements
<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Assets</td>
<td>$13,003,935</td>
<td>$14,664,585</td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>6,419,491</td>
<td>6,471,995</td>
</tr>
<tr>
<td><strong>Net Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unrestricted</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Undesignated</td>
<td>2,647,588</td>
<td>3,173,625</td>
</tr>
<tr>
<td>Board-Designated Endowment</td>
<td>1,984,605</td>
<td>1,469,422</td>
</tr>
<tr>
<td>Total Unrestricted</td>
<td>4,632,193</td>
<td>4,643,047</td>
</tr>
<tr>
<td>Temporarily Restricted</td>
<td>1,852,251</td>
<td>3,449,543</td>
</tr>
<tr>
<td>Permanently Restricted</td>
<td>100,000</td>
<td>100,000</td>
</tr>
<tr>
<td><strong>Total Net Assets</strong></td>
<td>6,584,444</td>
<td>8,792,590</td>
</tr>
<tr>
<td><strong>Total Liabilities and Assets</strong></td>
<td>$13,003,935</td>
<td>$14,664,585</td>
</tr>
</tbody>
</table>

*Source: Certified Financial Statements*

**2014 Total Revenue**
- **Private Support (Foundations, Corporations, and Individuals)**: $4,342,775 (33%)
- **Federal, State, and City Grants**: $2,291,504 (17%)
- **Cy Pres Awards and Attorneys' Fees**: $438,305 (3%)
- **Investments**: $117,920 (1%)
- **Legal Services Corporation**: $5,954,304 (45%)
- **Other Revenue**: $185,408 (2%)

**2014 Total Expenses**
- **Program Services**: $13,629,620 (91%)
- **Management and Fundraising**: $1,308,742 (9%)

Goverment funding is always unstable and constantly shrinking...

LaF's continued success depends on individual donors like you.
Steve Coursey  
LAF Alumnus and  
Member of the  
Monthly Giving Club  

"LAF, especially Alan Alop and my 18th Street Office colleagues, taught me how to practice law. I will forever be grateful. Now, having moved on to other work, I regularly refer clients to LAF for assistance with a wide range of civil legal problems. LAF is the best, and often the only, organization able to assist these and thousands of other low-income Cook County residents."
Francis Beidler Foundation
Robert L. Berner, Jr.
James Cherney
Combined Federal Campaign (PIFI)
Corboy & Demetrio PC
Dentons
Edwards Wildman Palmer LLP
Freeborn & Peters LLP
Erica Gholson
Charles Glick
Goldberg, Kohn, Ltd.
Greenberg Traurig LLP
Richard F. Klawiter
Robert Kriss
Susan K. Laing
Autovest LLC
Marshall Gerstein & Borun LLP
Catherine M. Masters
BeLinda I. Mathie
McDonald’s Corporation
Miner Barnhill & Galland PC
Anne Mitchell
K. Shannon Mrksich, Ph.D.
Natoma Partners, LLC
Alan D. and Kathryn S. Nesburg
Novack and Macey LLP
Alvarez et al. v. Rolf’s Patisserie
Pierce & Associates, P.C.
Polsinelli PC
Nicole Poulos
The PrivateBank
Pugh Jones & Johnson PC
Brooke Davis Remes
Chris Schneider
Seyfarth Shaw LLP
Skadden Arps Slate Meagher & Flom LLP
Anne Sutton
Lori Taylor
Megan Thibert-Ind
Transwestern
Veritext Legal Solutions
W. F. Foundation
Diana and Peter White
Roger G. Wilson

$2,000+
Anonymous (2)
Michael Cedillos
The Claro Group
Matthew Colman
The Law Office of Steven Coursey
Christian Flaherty
Foley & Lardner LLP
The Hon. David E. Haracz and
Mary Dolan
Don and Ky Hilliker
Barry Horwitz
Zack Kelsey
Judith L. Macior
Magid Glov & Safety
Markoff Leinberger LLC
Judson H. and Linda K. Miner
Daniel and Lynn Murray
Mutual of America
Outten & Golden LLP
Joe Pedota
Rooney Ripple Ratnaswamy LLP
Burton X. and Sheli Rosenberg
Jonathan Rush
Douglas B. Sanders
David M. Schiffman
Tabet DiVito & Rothstein LLC
Matthew Tanke
William A. Von Hoene, Jr.
Helen Witt and Aloysius Stonitsch
Sarah R. Wolff and Joel Handelman
Sheldon Zenner and Ellen Morgan

$1,000+
Advanced Discovery, Inc.
American Legal Claims Services
Anonymous
John Barber
Mr. and Mrs. Scott M. Becker
David C. Bohan
Stephen S. Bowen

Veritext Legal Solutions and Elizabeth Lewis
Corporate Sponsors and Young Professionals Board Member

“It is so important that LAF has the support it needs to serve to its clients, and we know that support has to be more than just pro bono services. Veritext is proud to partner with LAF through corporate event sponsorships and Elizabeth Lewis’ leadership on the Young Professionals Board, to ensure Chicagoans have access to high quality legal services.”
Melvin Singleton
Former LAF Client

“My brother and I would not have a home without LAF! I can’t thank LAF enough for what they did for me and my family. I like to help elderly and disabled people, and it gives me a good feeling to devote my time to serving others. That’s why I donated to LAF so they can help other people like they helped me.”
Blue Cross Blue Shield Association
Deborah Bornstein and Steven Sklar
Thomas C. and Joan Broderick
Jeffrey Brody
R. Peter Carey and Lois J. Lipton
Kenneth L. Carr
Daniel Cederbaum and Caryn Jacobs
Linton Childs
Fredric Adam Cohen
Joan S. Colen
James A. Denaut
Julian C. D’Esposito, Jr.
Alan Dockterman
Scott Downing
Thomas M. Durkin
J. Todd and Sonja Faulkner
The Hon. Sheila Finnegan
First Class Inc.
Mara and Josh Force
Caryn Friedman
Gloria Friedman
Jessica Kathryn Galant
GE United Way Campaign
Global Legal Discovery
David F. Graham
Katherine Greenslade
Beverly Grounide
Harriet Hauserman
John and Yvonne Held
Mark Hersh and Rosario Ferreira
Carrie Hewitt
Patrick Hewitt
David Hoffman
Gary M. and Andrea L. Holihan
Sarah A. Johnson and Jason Buccarelli
Mariah Karson
Eileen and Gerard Kelly
Anne G. Kimball
Robert J. Kopecky and Lois Stedl
Kramer Family Fund
Law Bulletin Publishing Company
Bob and Julie Leprì
Laurence H. Levine
Paul A. Levy
Lori E. Lightfoot
William F. Lloyd
Allison Margolies
Ashley Martin
Thomas and Jenny Marx
Brian McClure
Ronald S. Miller
Tim and Kimberly Miller
Christina Mitakis
Maureen Mudron
Vivek Natarajan
W. Scott Nehs
Eric Oesterle
Anne Gallagher and Richard F. O’Malley, Jr.
Faith Holloway Spencer and Mark Parts
Amit Patel
Matthew T. Patricoski
Mary Sinclair Pearce
Jan M. Peters
Steven F. Pflaum and Karen L. Robertson
PS Technologies, Inc.
Debra Raskin and Michael Young
Hildegund and James Ratcliffe
Nicholas G Rennillo
Jeffrey K. Ross
Gary Ruben
Eric Schaal
Theresa Schneider
David Schoenfeld and Candice Green
Stephanie Schranz
Michael Sheehan
Dan Shevrin and Carol Silverman
Jerry L. Shulman
Nury Siekkinen
Martin V. Sinclair
Elizabeth L. Snyder
Gregory Stanton
Brian Ira Tanenbaum
Jill S. Tanz
Rita and René A. Torrado, Jr.
Candace Joyce Wayne
Howard and Susan Weissman
Warren Wheelock
Douglas Whitney and Dina Zissimopoulos

Thanks to the law firms and judges who directed Cy Pres Awards totaling $42,399.42 to LAF.

Please note that the above list reflects those contributions received January 1, 2014 – December 31, 2014. We thank all of our generous supporters who helped make equal justice a reality for more than 40,000 people in Cook County. However, owing to space limitations we are unable to print the names of donors who contributed less than $500.

You can donate to LAF through our secure online giving page at www.lachicago.org, by phone at 312-347-8370, or by mailing a check to LAF, 120 S LaSalle St. Ste. 900, Chicago, IL 60603.

Contributions are tax-deductible, to the extent provided by law.