

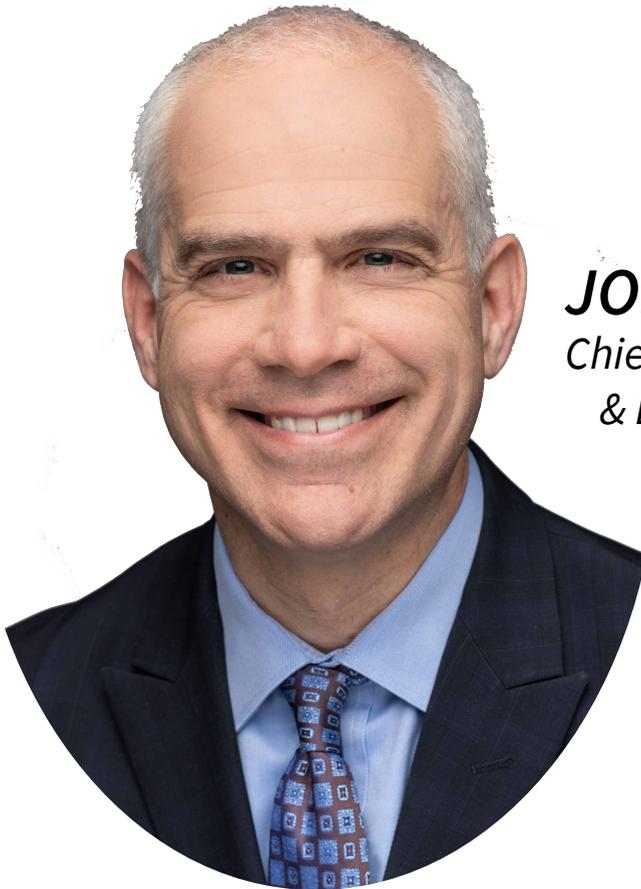
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*ANNUAL REPORT*



**LAF**

*Equal Justice Starts Here*

# INTRODUCTION

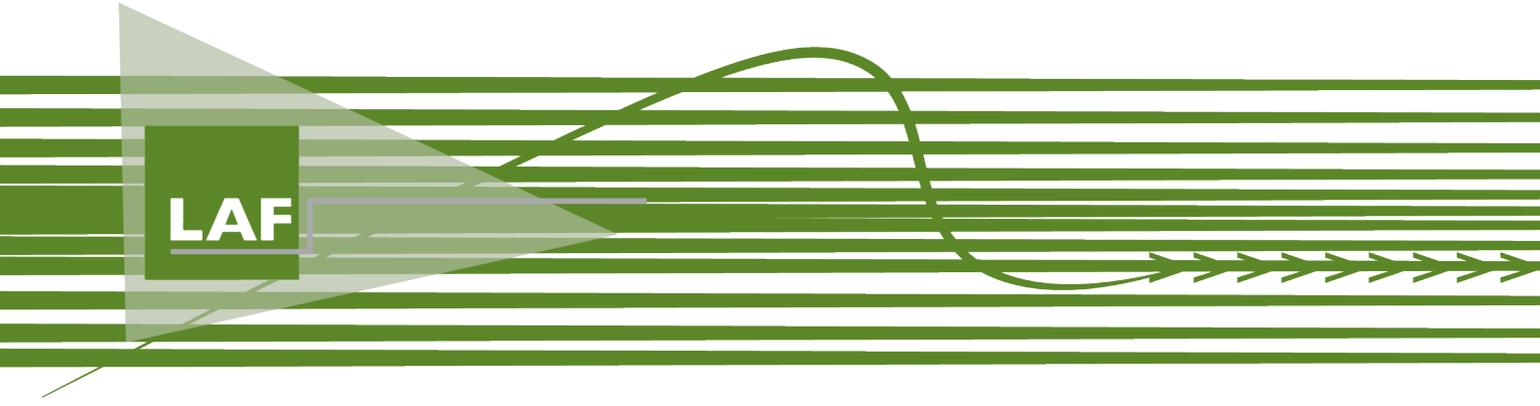


**JOHN N. GALLO**

*Chief Executive Officer  
& Executive Director*

## CEO Message for 2018 Annual Report

In their book “How Democracies Die”, authors Steven Levitsky and Daniel Ziblatt bemoan the demise of liberal democracies around the world, and assert our own democracy is in danger. They posit that the primary threat facing American democracy is extreme division fueled by deep religious, racial, and economic differences. The authors propose a remedy for that extreme division. The solution to the problem of extreme division: addressing the immediate concerns of long-neglected segments of the population.

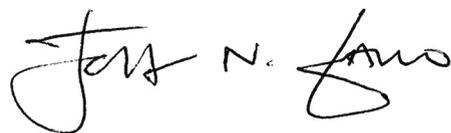


LAF

Framed that way, it quickly becomes clear that the work done by my colleagues is essential to the building of the democratic society for which we yearn. All of our clients are living in poverty, but that expression does not capture their constant state of crisis. These are people who are often living on the edge. They are, at best, existing from paycheck to paycheck. There is no room for mistake, for a misstep, for a misjudgment. There is no bank account, no parent or child to turn to for financial support. They come to us in desperate need at a pivotal point in their lives, whether they had bought an inoperable car from a deceptive dealer, become financially dependent upon an abuser, withheld rent on their subsidized housing because their plumbing did not work, or escaped from having been enslaved by a human trafficker. They come to us on the verge of a downward spiral.

The good news for the clients who come to us is that invariably we identify a right they have for which there is a remedy for their problem, and we ensure that their voice is heard. Consider for example the statistics with regard to tenants facing eviction in Cook County. If a tenant is unrepresented, that individual has a small chance of returning to her home after being served with an eviction notice. In 2018, clients represented by our Housing Practice Group remained in their homes over 90% of the time. The statistics for our other practice areas are comparable.

Not only does our work stabilize the lives of our clients and prevent that downward spiral, our experience is that our work creates an upward trajectory in their lives. This is supported by recent research indicating that efforts to enhance the self-worth of poor people can break the cycle of poverty. While poverty can induce hopelessness and start a vicious downward cycle, this research shows the reverse to be true, namely that modest interventions instill a sense of hope that in turn can lead to remarkable improvements. We see the truth of this every day. Clients whose housing we have stabilized continue to maintain consistent housing years later. Women for whom we have obtained orders protecting them from abusers are employed and living in stable environments, years later. Legal aid not only makes access to justice a reality for all, but creates hope that in turn changes lives.



Jerry N. Lano



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# OUR ONGOING VISION

## BOARD CO-CHAIRS



**Catherine  
Masters**



**Ted  
Helwig**

**LAF is not just a nonprofit.** It's not just a charitable organization. It is a city-wide community necessity. Those who have never had to navigate the civil legal system may take for granted the importance of legal advocacy as it pertains to non-criminal legal issues. They may not see themselves in the faces of our friends and neighbors who become clients, but it is important to understand that without civil legal aid, the scales would remain grossly imbalanced. A woman who is beaten and brutalized by her partner is not granted the right to an attorney, so unless she can afford an attorney, she will not be able to hire a

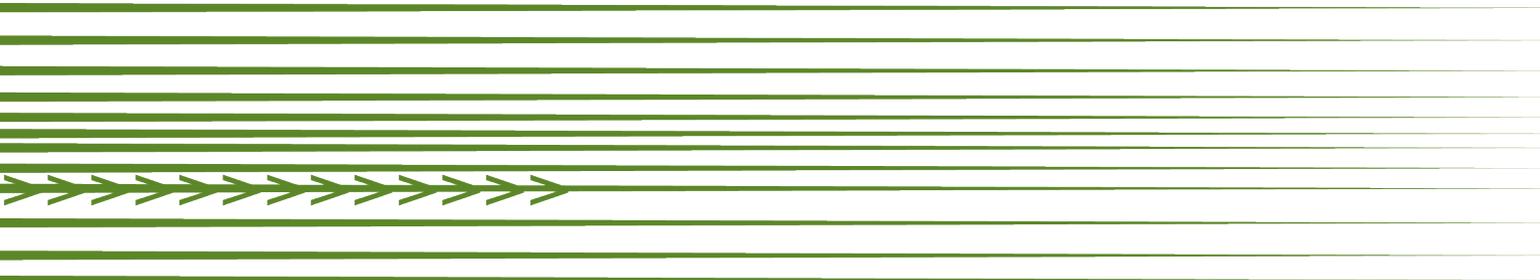
lawyer for her safety and protection. Now, if that same woman's life is taken in a violent act by her partner, as a defendant, he is granted the constitutional right to an attorney during trial. This is not right, this is not just, and it will not stand.

For LAF, equal justice under law is not merely a caption on the facade of the Supreme Court building, it is an ideal meant to be strived for daily for the betterment of our society. For more than 50 years, LAF attorneys and advocates have worked tirelessly to serve hundreds of thousands of people living in poverty throughout Chicagoland by providing high quality, free legal services throughout Chicago and suburban Cook County.

LAF has and will continue to seek justice by resolving critical legal problems that trap people in poverty. We work to empower individuals by preventing a temporary road block from becoming a life-altering barrier.

Whether it be saving families from unfair housing evictions, protecting senior citizens from consumer fraud, or protecting survivors of domestic violence, LAF strengthens the social safety net in our community and ensures that people living in poverty have a voice in the justice system.

It is our vision that poverty will not be an impediment to justice in Cook County. Legal barriers that perpetuate poverty and inequality will be dismantled. Laws and legal systems will be open and equally effective for all who need their protection, especially those who experience unfair and disproportionately unjust treatment due to personal or community characteristics.



# 6 *CLIENT STORIES, CLIENT VICTORIES*

## **HOUSING**



**460** clients served in 2018

Financial Impact – **\$4.86 million**

**\$3.4 million** in obtained/retained subsidized housing

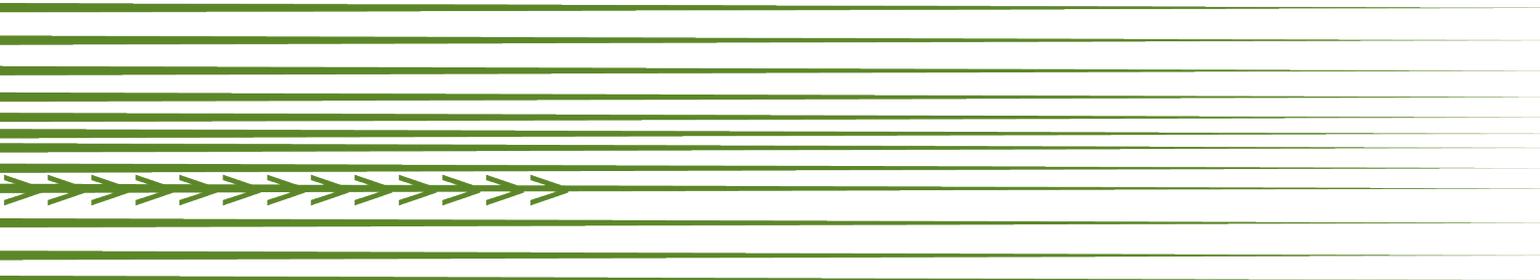
**LAF**



**Robert is a subsidized housing resident** who suffers from a heart condition, anxiety and uses a portable oxygen machine that allows him to walk short distances. He receives hospice services in his apartment because, sadly, he has very little time to live.

Robert came to LAF after the Housing Authority of Cook County terminated his subsidized tenancy. They alleged that he had threatened the property manager, assaulted a resident, and sexually harassed his female neighbors. An LAF Housing Attorney represented Robert at a formal grievance hearing in the property manager's office because Robert was too weak to leave the facility. Robert's social worker testified about Robert's physical condition and the hospice services that he received.

The hearing officer, who appeared by telephone, allowed the attorney to repeat Robert's testimony because he could not speak above a whisper. During cross-examination, the property manager refused to identify any of the residents who allegedly complained about Robert, and he could not remember the details of their complaints. He also agreed that, obviously, Robert did not pose a threat to anyone. The hearing officer ruled that Robert could spend his remaining days in his home, secure in the knowledge that he will not be evicted from the only decent housing he can afford. Robert's social worker was so happy that Robert would not have to leave his home that she pledged to make a donation to LAF.



# CLIENT STORIES, CLIENT VICTORIES

## CONSUMER

**130** clients served

Financial Impact – **\$7 million**

Debt avoided, reduced or eliminated –  
**\$2.28 million**

Homes saved – **\$2.32 million**

Contract/warranty enforced – **\$1.7million**





**Since the financial crisis of 2008**, there has been a resurgence in the use of a problematic home financing product known as a contract for deed (or known colloquially as Rent-to-Own). Contracts for deed are marketed as providing a path to homeownership, but they often fail to realize that promise. Not surprisingly, these products are marketed disproportionately in low-income and minority communities. People who buy these contract for deeds can only obtain the title to the property after they have made all of the required payments, which can take years or require a large balloon payment that is often out of reach. One missed payment and the buyer is evicted. No equity is retained, and any money spent on home improvement is lost. In every significant way, the contract buyer is at the mercy of the contract seller.

Eloise entered into a contract for deed and for years she'd fulfilled all of her obligations under the contract. Unbeknownst to her, the property owner had failed to pay the taxes for years and suddenly Eloise was discovered she was in danger of losing her home through a tax sale.

Eloise came to LAF fearing that the home that she'd worked so hard to own would be taken through no fault of her own. LAF attorneys discovered that this was the contract seller's standard way of operating in order to maximize his profit at the expense of buyers. Eloise's had kept up with the payments and was unaware that the taxes were not being paid. LAF attorneys filed bankruptcy to stop the tax sale and to assert Eloise's rights against the contract seller. Eloise received approval from the bankruptcy court's to pay the taxes over time and to deduct that amount – and other damages – from the amount still owed to the contract seller. The court even entered a judgment granting immediate title to Eloise, so that she could access the kinds of homeownership benefits generally available to home buyers (such as tax exemptions). LAF attorneys worked hard to level the playing field so that Eloise's deal was no longer rigged against her. Now she is a proud homeowner.



## PUBLIC BENEFITS

**1,230** clients served

Total Financial Impact – **\$9.2 million**

Medicaid – **\$4.48 million**

SSI/SSDI – **\$1.55 million**

SNAP – **\$2.16 million**



**Brooke was referred to LAF** through our Medical Legal Partnership with Cook County Health Medical Legal Partnership. Brooke had been a state employee for over 30 years, but had to quit her job due to an array of health issues. Without a job she had no health insurance. In January, 2018 she applied for Medicaid. She came to LAF nine months later, after discovering that her application had still not been processed.

Brooke had congestive heart failure, had suffered a few transient ischemic attacks (also known as mini-strokes), had kidney damage, and was suffering from vascular dementia. Brooke's deteriorating health meant that she required extended rehabilitation services, but the rehabilitation facility would not accept Brooke without health coverage.

LAF staff successfully staunchly advocated for the Department of Human Services to make a decision on her January 2018 application. After our intervention, Brooke's application was approved and she was granted coverage effective January 1, 2018.

Thanks to that backdated coverage Brooke was able to pay off outstanding hospital bills, helping to alleviate the financial burden that often comes with failing health. Brooke is now on Medicaid and is receiving the rehab therapy that she needed and deserves.



**IMMIGRANTS &  
WORKERS' RIGHTS**



**116** clients served;

Back-pay recovered – **\$190,000**

Maintained or obtained unemployment benefits -  
**\$235,000**

**Mary came to the United States on a lie.** She'd grown up in Africa with her mother, father, and nine sisters and brothers. Her parents were farmers and as the daughter of farmers, hard work was a must. When Mary turned 12 years old she had the opportunity to babysit for a family in a neighboring community. Her parents agreed.

Shortly after she moved into the family's home they decided to relocate from to the United States and asked that Mary come with them. They promised her that in the U.S., she'd have the opportunity to study and learn in an American school. Filled with American dreams, Mary and her parents accepted the family's offer, but once she arrived, it was clear that her life had become a nightmare.

The family required that Mary work long hours cooking, cleaning, and babysitting, not only their children, but children from other homes. Mary was never compensated for any of this work. The family isolated her, rarely allowing her to leave the home, and when those rare opportunities occurred, she was always accompanied by family members. She was told that if she complained to anyone, she'd be sent back to her home with nothing. Holding onto the idea that she could return with an education, Mary pressed on.

After years of working without pay, the family eventually put Mary out on the street, telling her that she was no longer of any use to them. Mary was scared and devastated, she had no immigration status, no home and suffered from depression. Thanks to the help of a friend and a counselor, Mary was told about LAF and she reached out to our Trafficking Survivors Assistance Program.

LAF advocates were able to file for a special T visa that allows for certain victims of human trafficking to remain and work temporarily in the United States. Mary is beginning the process of healing from her past trauma and with our interventions, is now free to begin to obtain the education that she was promised years ago.



## **CHILDREN & FAMILIES**

**99** clients served in

Special Ed, Discipline, and Residency.

Compensatory Education Financial Impact –

**\$65,000**



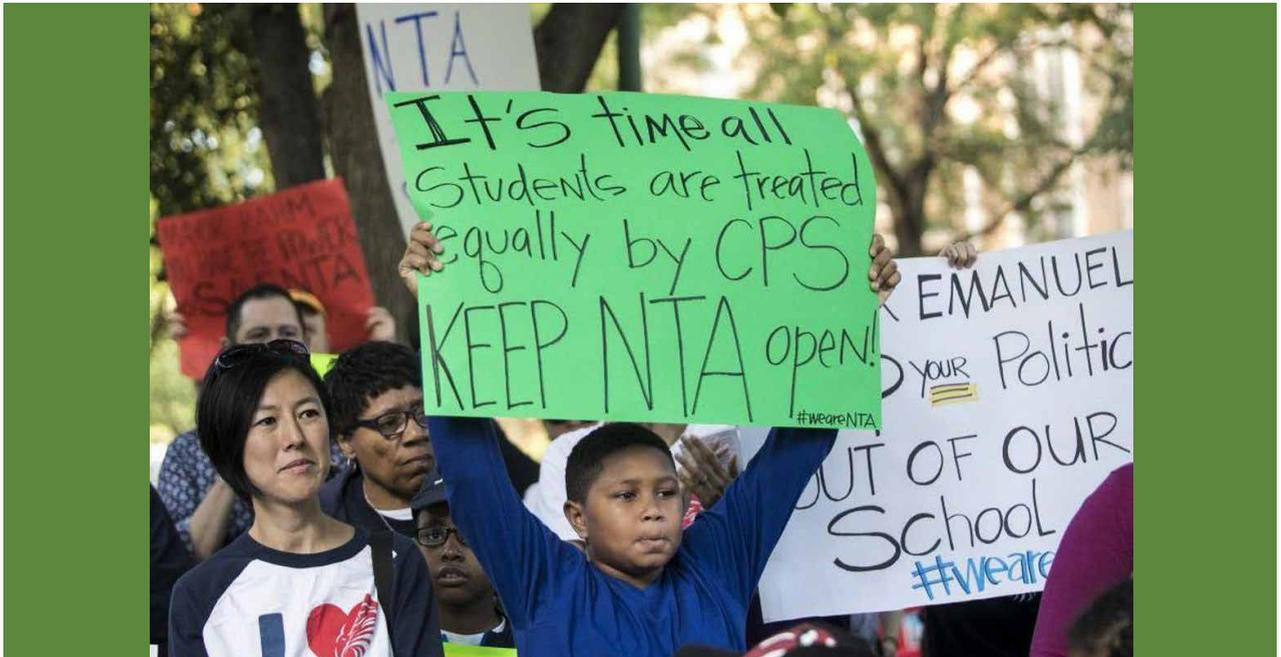
**LAF**

# NTA VICTORY

**National Teachers Academy** (NTA) is an elementary school within the Chicago Public School (CPS) system that serves 772 students enrolled from pre-kindergarten to 8th grade. 79% of the students are African-American and 76% of students attending come from low-income households. Despite NTA's academic challenges when the school first opened in 2002, they began to flourish in 2006 under the leadership of a new principal.

Leadership realized that teachers, parents, and the community at-large needed to work together to improve the lives and academia of NTA's students. The school created wrap-around programs that include a community health center that provides crisis intervention, low-cost child-care, school-based dental and health services, free athletics during the school year and recreational activities in partnership with the Chicago Park District.

All of the leadership and parents' hard work paid off because by 2016, NTA had achieved a Level 1 rating. By 2017, they'd received a Level 1+ rating, the highest rating a school in Chicago can receive. So it came as a shock when the school and parents received a notice from CPS that their school was going to be closed and their building would be converted into a new South Loop High School. Parents were infuriated and bewildered, and rightfully so, because most school closures happen with under-performing schools and this was the first proposed closing of a top-rated CPS school.



# CHICAGO SUN★TIMES

Tuesday, December 4, 2018



LAF

# NTA VICTORY (Continued)

“If they take away my aftercare and I have to be there to pick up my children at 3:30, all of the goodwill that I have with my work will just evaporate,” said Elizabeth Greer, an NTA parent that teaches at Harold Washington College.

Parents knew that this closure would be costly to them, but they were more aware that the price their children would pay would be detrimental, so they sought help in their fight. CPS held three community meetings in the summer of 2017 to discuss the proposed closure, but it became clear to the parents that this would not be fruitful and that a decision had already been made. At the third community meeting, CPS announced that by 2019-2020 NTA would begin the process of shutting down enrollment and relocating students and that by 2024 the school would no longer serve any elementary students and would become a brand new high school.

“I’ve been to many of those meetings and hearings when NTA Elementary was slated to close.” LAF Attorney Ashley Fretthold said empathetically. “The feeling that permeated those hearings was futility. If a parent or student went over the two-minute limit on speaking, a security guard would reach over and switch off the mic. Literally silencing them. Ultimately it made no difference, the hearing was held, the process was followed, and the proposal was approved by the School Board.”

LAF joined forces with Chicago Lawyers’ Committee for Civil Rights and private firm Eimer Stahl LLP to defend the NTA families. On July 31, 2018, we filed a preliminary injunction (a court order made in the early stages of a lawsuit that maintains status quo until a decision is made on the merits of the case) on behalf of NTA parents and students. The hope was that LAF attorneys and partners would have time to mount a solid case against the closure before any damage to the students could begin.

On October 10 2018, LAF attorneys, alongside partnering teams submitted their final arguments while the parents, students and other community advocates quietly and respectfully filled the courtroom. On December 3, 2018, Cook County Judge Franklin U. Valderrama granted the preliminary injunction in support of NTA.

“It is the first time someone has forced CPS to heed the voices of these parents and students and community that have been saying for so long that this decision to phase out and close NTA is unjust,” Ashley Fretthold told reports after the news was announced.

This case was a profound victory for NTA parents, students, and teachers, but it just serves as an example of one of the many ways that LAF staff passionately advocates for those people whose voices are muted and for those do not have the means to fight alone. This case is emblematic of the ways in which LAF lives by the motto “Equal Justice Begins Here.”



## 18 *NTA PARENTS*

“NTA is more than a school—it is a community, a second home, and a family. To know that it has been saved frequently brings me to the brink of tears, and although the words are inadequate, on behalf of the over 700 families, teachers, and staff of NTA—thank you.”

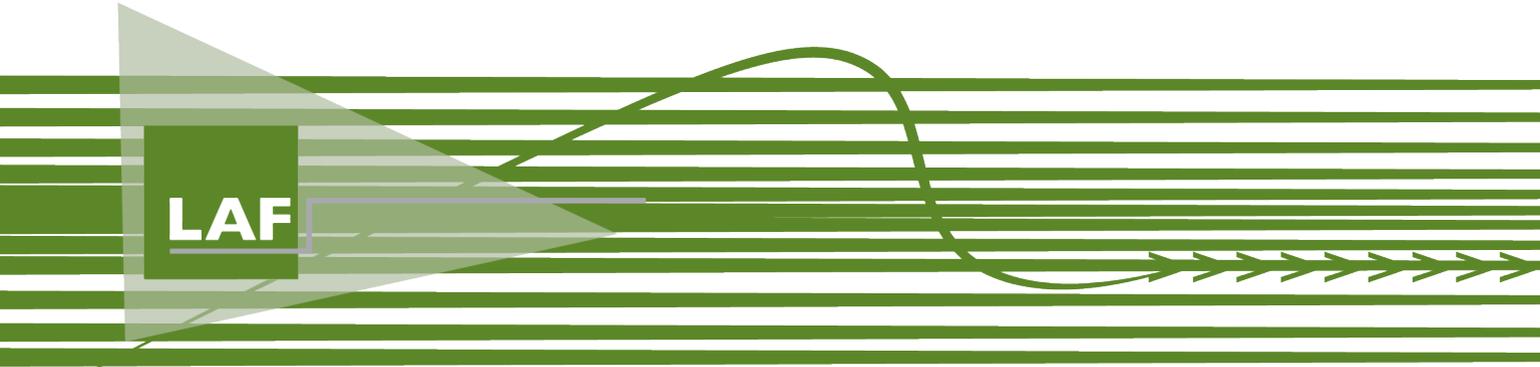
*--Elisabeth Greer (NTA Parent)*

“Having [LAF] take our case along with Chicago Lawyer’s Committee for Civil Rights allowed the NTA family to have hope. The filing of our lawsuit gave new energy to our community at a time when it was most needed. Winning gave our students their educational home. Although thank you does not begin to express what our win means to me and our school community, thank you [LAF] for taking up our fight.”

*--Anika Feldman Matthews (NTA Parent)*

“My family stands in awe and thanks to the team from [LAF] for their work in helping to ensure that our school home will remain the place that my children learn, grow and thrive. The [LAF] team succeeded in not just a legal victory, but a victory for affirming school choice for families like mine. Thanks you for standing with us.”

*-- Courtney Everette (NTA Parent)*



LAF



# LAF BY THE NUMBERS

## Our Clients

32%  
DISABLED



63%  
WOMEN



85%  
LIVING  
IN POVERTY



## Outcomes



\$31.4  
million  
impact

LAF's services resulted in **increased assets, increased income, and decreased debts** for our clients in 2018.

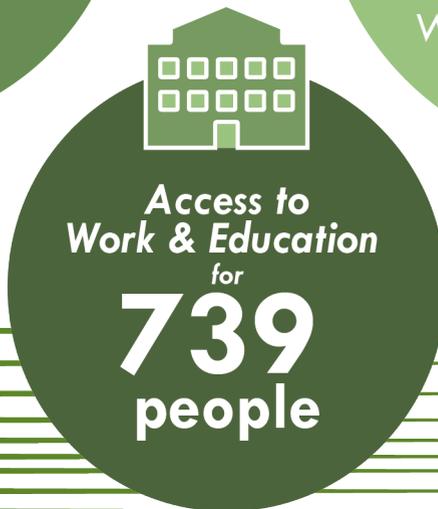
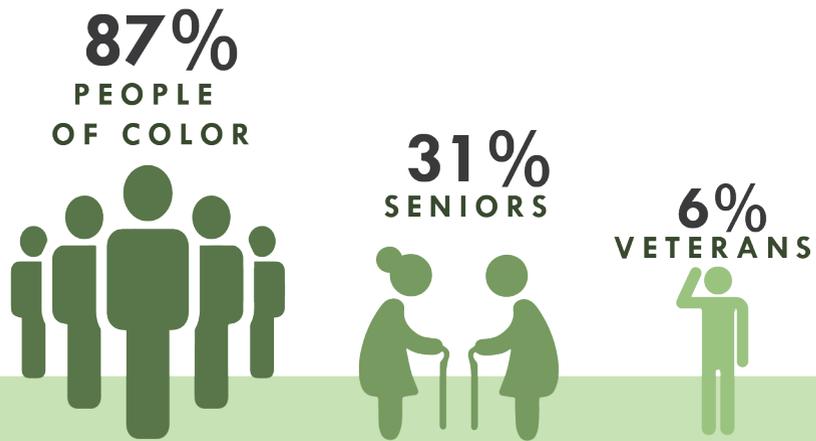


**Improved Health**  
for

**1,801**  
**people**

By accessing Medicaid  
& County Care  
Health Insurance

In 2018, LAF made **equal justice** a reality for 30,000 people across Cook County.



## **JUSTICE IS SERVED 2018**

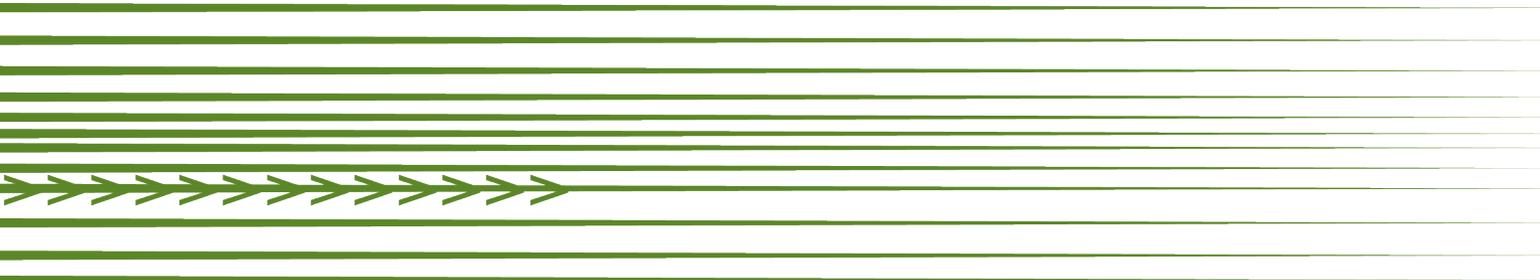
is LAF's annual early spring formal event that hosts an impressive silent auction, bringing together over 250 guests, primarily from the largest law firms and companies in Chicago. In 2018, Justice is Served brought in a little under \$80,000 in revenue.

## **LAF's 2018 ANNUAL LUNCHEON**

was held in June 21, 2018 at The Palmer House Hilton Hotel, honoring retired Judge Ann Williams. This signature event brings together over 500 individuals that work within the legal and social justice fields to honor the dedication and handwork of our supporters. In 2018, we brought in over \$582,000,000 in revenue

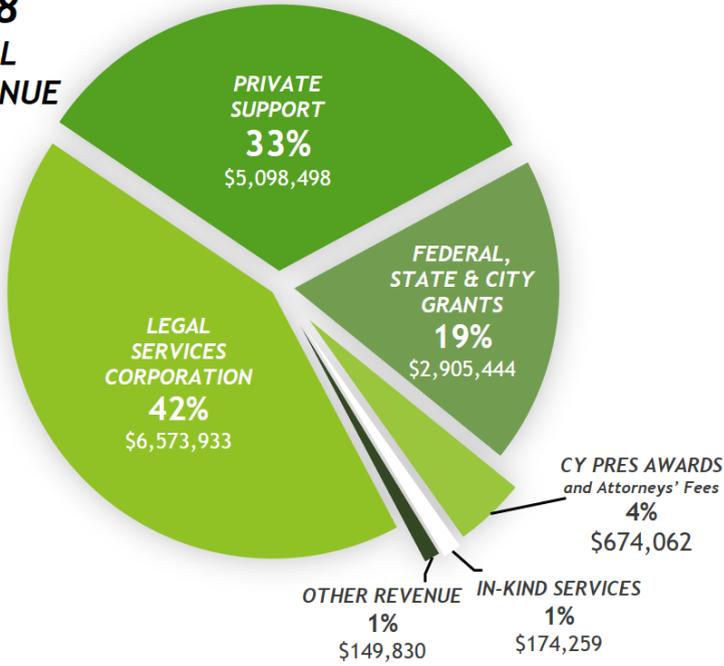
## **AUTUMN AFFAIR 2018**

is an LAF Young Professionals Board sponsored event held every November. This gathering attracts over 200 young professionals from LAF's extensive community of supporters. It includes both the YPB's annual Wine and Spirits Raffle and the drawing for the annual Hawaii Getaway raffle winner. In 2018, Autumn Affair brought in a little under \$14,000 in revenue.

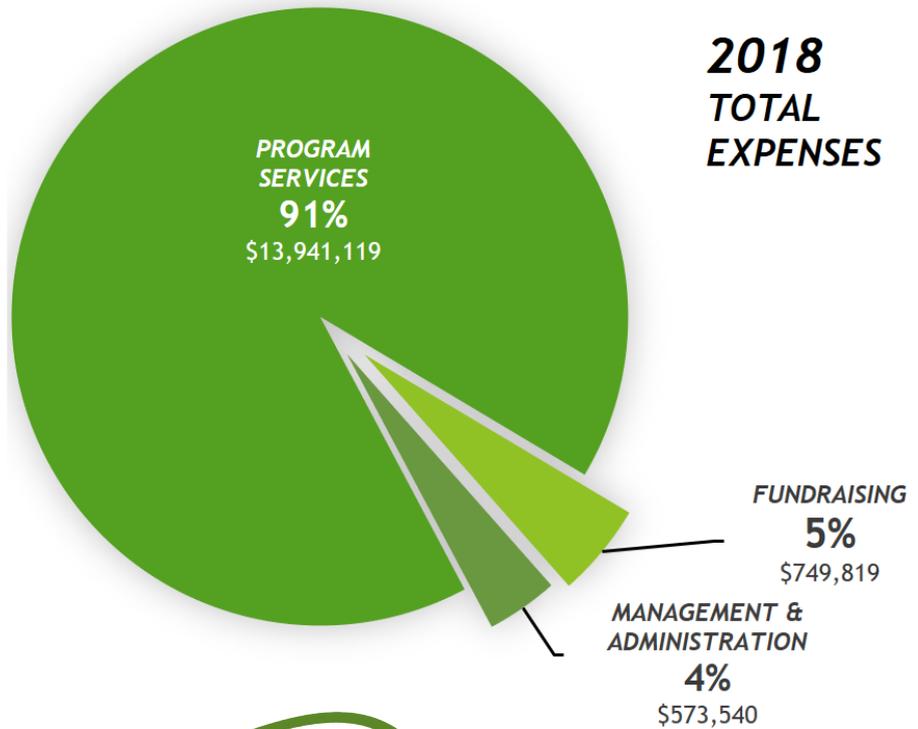


# 24 FINANCIALS

## 2018 TOTAL REVENUE



## 2018 TOTAL EXPENSES



## LAF

## STATEMENT OF ACTIVITIES

YEAR ENDED DECEMBER 31, 2018

	<u>Without Donor</u> <u>Restrictions</u>	<u>With Donor</u> <u>Restrictions</u>	<u>Total</u>
REVENUE			
Grants and contracts - LSC	\$ -	\$ 6,573,933	\$ 6,573,933
Grants and contracts - other government Foundations, United Way, others	2,905,444	-	2,905,444
Contributions	1,456,458	2,019,890	3,476,348
Special events	1,359,245	-	1,359,245
Less cost of direct benefit to donors	262,905	-	262,905
Cy Pres awards	(92,826)	-	(92,826)
Attorneys' fees	325,226	-	325,226
Investment return (loss) - net	-	348,836	348,836
Miscellaneous	(213,793)	8,933	(204,860)
Services, in-kind	146,486	3,344	149,830
Net assets released from restrictions	174,259	-	174,259
Satisfaction of program restrictions	9,492,590	(9,492,590)	-
Total revenue	<u>15,815,994</u>	<u>(537,654)</u>	<u>15,278,340</u>
EXPENSES			
Program services	13,941,119	-	13,941,119
General and administration	573,540	-	573,540
Fundraising	749,819	-	749,819
Total expenses	<u>15,264,478</u>	<u>-</u>	<u>15,264,478</u>
CHANGE IN NET ASSETS	551,516	(537,654)	13,862
NET ASSETS			
Beginning of year	<u>6,125,316</u>	<u>1,737,988</u>	<u>7,863,304</u>
End of year	<u>\$ 6,676,832</u>	<u>\$ 1,200,334</u>	<u>\$ 7,877,166</u>



**LAF****STATEMENTS OF FINANCIAL POSITION**

DECEMBER 31, 2018 AND 2017

	<u>2018</u>	<u>2017</u>
LIABILITIES AND NET ASSETS		
CURRENT LIABILITIES		
Fringe benefits and payroll withholdings	\$ 46,556	\$ 43,461
Accounts payable	143,988	79,879
Grants payable	66,916	25,452
Deferred revenue	-	968
Deferred rent	404,092	376,214
Accrued vacation expense	516,264	477,557
Client deposits	<u>132,127</u>	<u>122,417</u>
Total current liabilities	1,309,943	1,125,948
NONCURRENT LIABILITIES		
Deferred rent	<u>3,659,359</u>	<u>4,063,451</u>
Total liabilities	<u>4,969,302</u>	<u>5,189,399</u>
NET ASSETS		
Without donor restrictions		
Undesignated	4,532,592	3,805,412
Board designated endowment	<u>2,144,240</u>	<u>2,319,904</u>
Total without donor restrictions	6,676,832	6,125,316
With donor restrictions	<u>1,200,334</u>	<u>1,737,988</u>
Total net assets	<u>7,877,166</u>	<u>7,863,304</u>
Total liabilities and net assets	<u>\$ 12,846,468</u>	<u>\$ 13,052,703</u>

# 2018 DONORS

## *Corporations, Law Firms & Foundations*

Lawyers Trust Fund of Illinois	<b>\$605,500</b>
Alphawood Foundation	<b>\$200,000</b>
The Chicago Bar Foundation	<b>\$186,000</b>
Sidley Austin LLP	<b>\$153,000</b>
Illinois Equal Justice Foundation	<b>\$140,000</b>
Kirkland & Ellis LLP Foundation	<b>\$97,250</b>
Polk Bros Foundation	<b>\$88,250</b>
Cook County Justice Advisory Council	<b>\$50,000</b>
DLA Piper LLP (US)	<b>\$40,000</b>
Charles & M.R. Shapiro Foundation, Inc.	<b>\$25,000</b>
Jenner & Block LLP	<b>\$25,000</b>
Mayer Brown, LLP	<b>\$25,000</b>
Winston & Strawn LLP	<b>\$25,000</b>
McDermott Will & Emery LLP	<b>\$15,750</b>
Dentons	<b>\$10,000</b>
Reed Smith LLP	<b>\$10,000</b>
CIBC	<b>\$7,500</b>
Barack Ferrazzano Kirschbaum & Nagelberg LLP	<b>\$7,500</b>
Greenberg Traurig LLP	<b>\$7,500</b>
Jones Day	<b>\$7,500</b>
Thomson Reuters	<b>\$6,000</b>
Paul Hastings LLP	<b>\$6,000</b>
Edelman Combs Lattuner & Goodwin LLC	<b>\$5,204</b>
The Claro Group	<b>\$5,000</b>
Discover Financial Services	<b>\$5,000</b>
FTI Consulting	<b>\$5,000</b>
Brinks Gilson & Lione	<b>\$5,000</b>
Bryan Cave LLP	<b>\$5,000</b>
Corboy & Demetrio PC	<b>\$5,000</b>



# 2018 DONORS

## *Corporations, Law Firms & Foundations*

Drinker Biddle & Reath LLP	<b>\$5,000</b>
Goldberg, Kohn, Ltd.	<b>\$5,000</b>
Hoogendoorn & Talbot LLP	<b>\$5,000</b>
McGuireWoods LLP	<b>\$5,000</b>
Novack and Macey LLP	<b>\$5,000</b>
Schiff Hardin LLP	<b>\$5,000</b>
Skadden Arps Slate Meagher & Flom LLP	<b>\$5,000</b>
Tabet DiVito & Rothstein LLC	<b>\$5,000</b>
Francis Beidler Foundation	<b>\$4,500</b>
Salvi Shostok & Pritchard	<b>\$4,082</b>
Rooney Rippie Ratnaswamy LLP	<b>\$3,500</b>
St. Augustine's Episcopal Church	<b>\$3,300</b>
Bartlit Beck Herman Palenchar & Scott LLP	<b>\$3,000</b>
Seyfarth Shaw LLP	<b>\$3,000</b>
Miller Shakman & Beem LLP	<b>\$2,600</b>
City of Evanston	<b>\$2,125</b>
Baxter Healthcare Corporation	<b>\$2,000</b>

# 2018 DONORS

## *Individuals*

Philip H. Corboy, Jr.	\$ 18,000.00
Robert Kriss	\$ 17,309.00
Catherine M. Masters	\$ 11,700.00
Lawrence R. Desideri	\$ 10,154.50
Richard F. Klawiter	\$ 10,000.00
Bobbi Anderson	\$ 8,763.50
Thomas Marrinson	\$ 8,700.00
Kenneth P. Morrison	\$ 7,000.00
Nader R. Boulos	\$ 6,645.00
Douglas B. Sanders	\$ 6,509.00
Holly Snow	\$ 6,159.00
Patrick Salvi, II	\$ 6,154.50
Megan B. Poetzel	\$ 6,100.00
John Gallo	\$ 5,465.00
James W. and Jo Anne K. Rankin	\$ 5,455.63
Diana & Peter White	\$ 5,254.50
Tony Balkissoon	\$ 5,000.00
Carrie Dolan	\$ 5,000.00
Pat Doyle and Kathy Murdock	\$ 5,000.00
Alan D. and Kathryn S. Nesburg	\$ 4,500.00
Christian Flaherty	\$ 4,147.87
Alison Liguori Faith	\$ 4,000.00
Daniel McElroy	\$ 3,532.00
Katherine Jahnke Dale	\$ 3,447.00
Joseph Carey	\$ 3,262.00
BeLinda I. Mathie	\$ 3,228.00
James B. Biery	\$ 3,000.00
Karen Shannon	\$ 3,000.00
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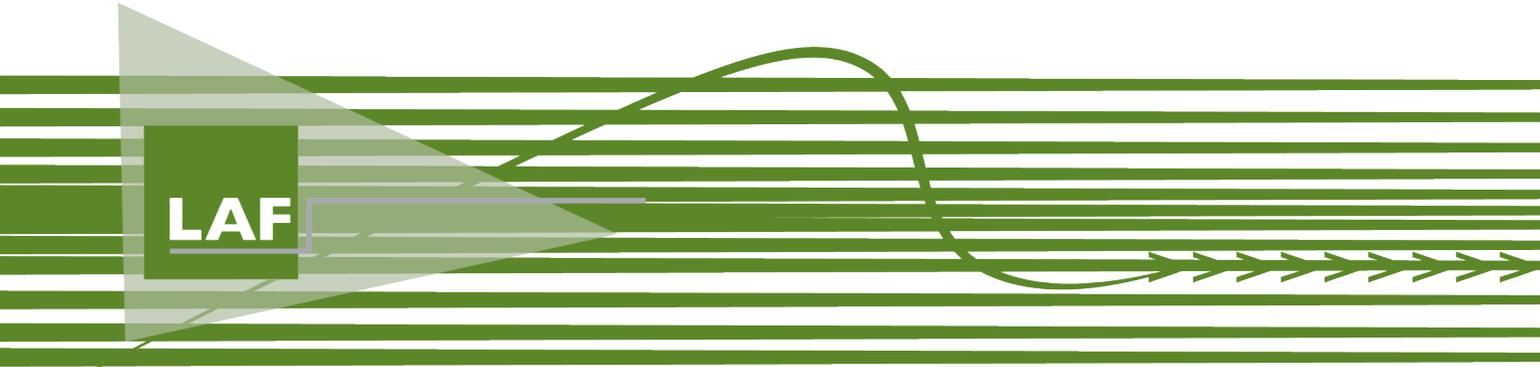
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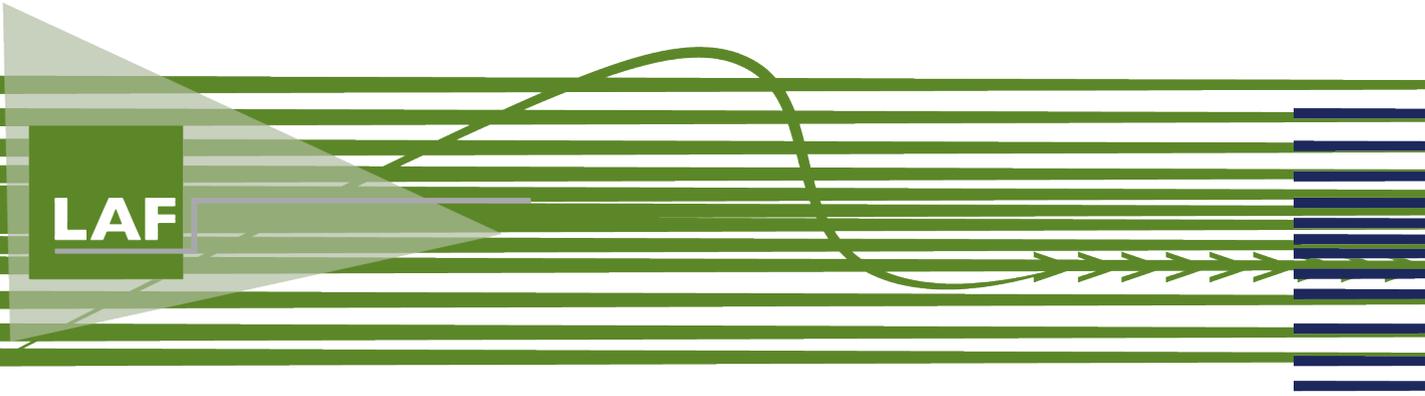
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