

CALMING THE WATERS

2018 ANNUAL REPORT

CANCER LEGAL CARE

LAWYERS ON YOUR CANCER CARE TEAM

Thank You

Cancer Legal Care engages the law to resolve financial and legal challenges for Minnesotans affected by cancer. Staff and volunteer attorneys serve cancer survivors anywhere in the state, regardless of cancer type or where they receive care. Our model is unique in the nation - and it's working.

Cancer Legal Care began in 2007 with a desire to fill a gap in services for cancer patients by making legal care available. Much has changed since our earliest days, but we always come back to the same question with which we started:



CANCER LEGAL CARE
LAWYERS ON YOUR CANCER CARE TEAM

Who will be there if we are not?

Today, our work is more necessary than ever. Cancer's financial devastation is so overwhelming, it now has its own term of art: financial toxicity. Increasingly, the costs of cancer - income loss, high deductibles, crushing debt - wreak havoc on those already undergoing the greatest threats to physical and emotional well-being of their lives.

Providing legal care at a critical time helps our clients and their loved ones experience improved financial security, family stability, health, and well-being. Our theme for this year's report comes from a client who thanked us for "calming the waters." In these pages you will meet Sharon, Linnell, and Luella and Alan, who generously share their experiences and the impact legal care has had on their lives.

This peace of mind is possible because of the generous support of our donors and volunteers. You are creating a better way here in Minnesota, changing lives every day - and we are so grateful.



Jada Pirius
Board Chair

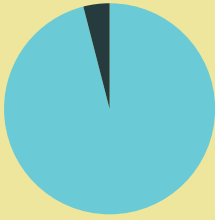


Lindy Yokanovich, Esq.
Founder & Executive Director



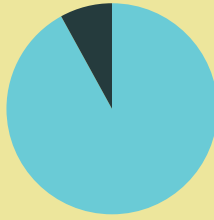
How Your Gift is Changing Lives

After receiving legal care . . .



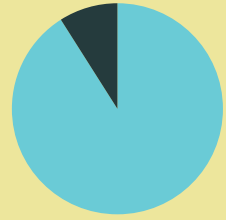
96%

of our clients have reduced stress and improved mental well-being



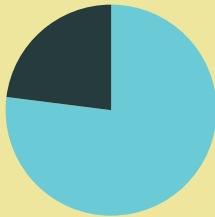
92%

of our clients have an improved ability to prioritize their health and health care



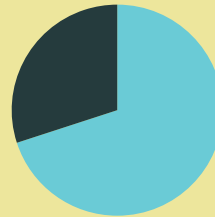
91%

of our financially vulnerable clients have an improved ability to maintain their continuity of health care



77%

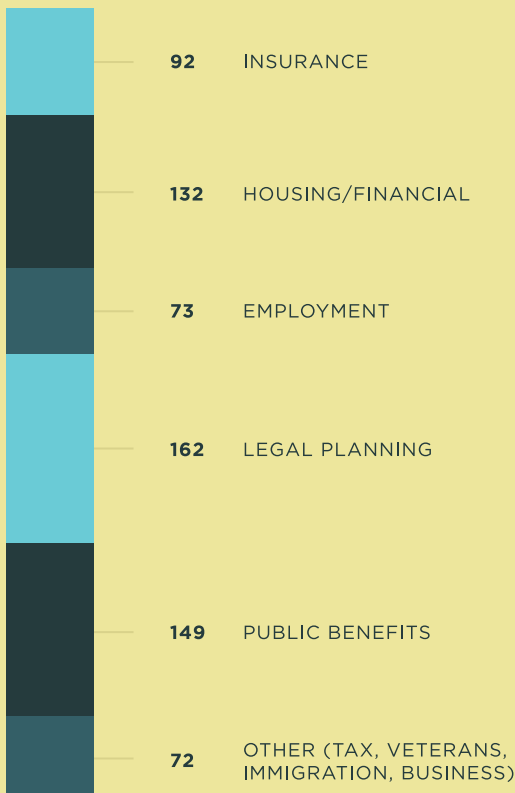
of our financially vulnerable clients have a mitigated risk of homelessness



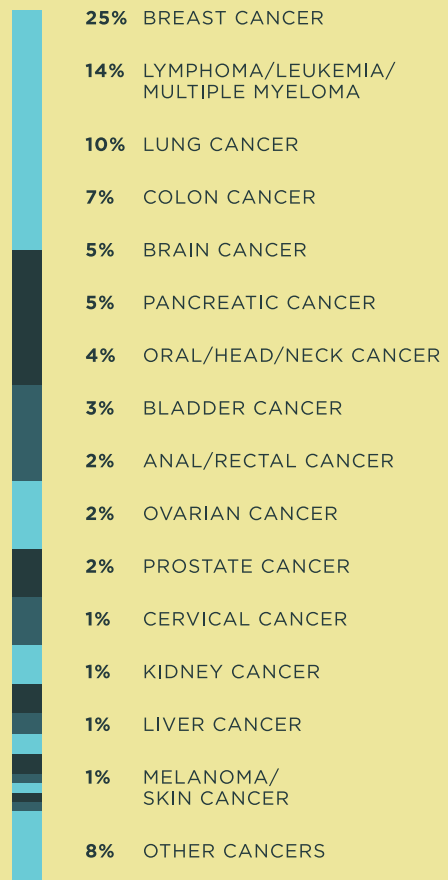
70%

of our financially vulnerable clients have an improved ability to obtain or maintain insurance coverage

In 2018, Cancer Legal Care helped 550 clients with 680 different legal matters, including:



Our 2018 clients by diagnosis:



Volunteer Attorneys

Frances Baillon
Margaret Barrett
Stuart Bear
Jeremy Berg
Howard Bolter
Aaron Bransky
Eric Brever
Gay Clapp
Dwight Cummins
Michael Davey
Malcolm Davy
Perry de Stefano
Kim Decker
Greg Deckert
Sarah Demers
Stuart Deuring
Michael Divine
Elliott Elm
Sheila Engelmeier
Brenna Erdmann
Robert Everhart
Charles Firth
Fay Fishman
Eric Friske
Jenny Fuller
Tracey Galowitz
Adam Gillette
Jessica Grace
Laura Gurney
David Holt
Theresa Johnson
Ryan Johnson
Christopher Jozwiak
Cameron Kelly
Sheila Kelly
Gauri Kokate

Megan Kraby
Kathy Kuehl
Claire Langton-Yanowitz
John Laver
David Lewis
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Nicolet Lyon
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Cassie Navarro
Matthew Nolan
Paula Norgaard
Abbie Olson
Ferd Peters
Dennis Peterson
Maria Pitner
Bridget-Michaele Reischl
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Adam Rohne
Erika Rosenhagen
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Jon Schindel
Jeffrey Schmidt
Debra Schneider
William Schroeder
Rachel Schromen
Sally Silk
Richard Snyder
Joni Thome
Tony Toepfer
Robin Tutt
Lynn Wartchow
John Wehrly
Judi Wilson
Anna Yakle
Julian Zweber

VOLUNTEER ATTORNEY OF THE YEAR **CHARLES V. FIRTH, ESQ.**

Charlie Firth, CLC's 2018 Volunteer Attorney of the Year, is a shining example of our incredible volunteer attorneys. For years, Charlie has generously provided his expertise in the area of employment law. Recently, Charlie assisted Sharon's family in successfully resolving a challenging situation following her sister's passing. (Read more below.) Charlie is a champion for those in need and is an integral part of CLC's mission in action.



IN THEIR OWN WORDS: **SHARON'S STORY**

The day after Christmas in 2017, my sister was diagnosed with renal cell carcinoma - kidney cancer. It's very hard to detect, and unfortunately when they found it was already stage IV.

She went in to her employer of 12 years, told them that she had cancer and that she'd let them know what her treatment plan was going to be. The following week, they eliminated her position.

They gave her 12 weeks of severance. A week and a half after the funeral, they wanted the money returned pro rata from the time she died. My brother-in-law didn't know what to do or where to turn. He'd been married to my sister for 36 years.



A friend of mine told me to contact Cancer Legal Care. They got back to me right away, and within two days we had a volunteer employment attorney - Charlie Firth, one of the best in Minneapolis. He was able to take it over; he made it okay. We're so grateful to Cancer Legal Care for taking that pressure off.



LEGAL CARE AFFAIR

Our annual Legal Care Affair fundraiser was held on September 27, 2018. The event gives us an opportunity to honor volunteers and partners who help make our work possible.



EVENT SPONSORS

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Good Day Cafe - Bad Day Bar
Greene Espel PLLP
Greenwald Wealth Management
HealthPartners Park Nicollet Cancer Program
Minnesota Oncology
Nerdery

COMMUNITY PARTNER OF THE YEAR: **BILL FOLEY**

Recently retired from a career in the health insurance industry, Bill Foley now volunteers his vast knowledge to help CLC clients with health insurance disputes. Imagine dealing with your worst insurance nightmare during a catastrophic illness; Bill helps people get through it. For three years, Bill has helped rescue clients from a black hole of stress, confusion, and frustration. Getting coverage reinstated, making sure expensive treatments are covered, helping clear up billing problems . . . you name it, Bill can help. Bill's expertise has had a profound and positive impact on our clients' finances and peace of mind.



NONPROFIT PARTNER OF THE YEAR: **HOPE LODGE**

The American Cancer Society Hope Lodge Minneapolis provides free lodging for cancer patients receiving medical care in the Twin Cities. With funding from the Richard M. Schulze Family Foundation, CLC held monthly legal clinics at the Lodge, helping 26 clients from Greater Minnesota in the comfort of this home away from home.



IN THEIR OWN WORDS: LINNELL'S STORY

In 2017, my husband Jim was diagnosed with glioblastoma - a stage IV brain cancer. He had fallen, and was also starting to make errors that were unlike him.

We were facing a gap in our insurance, and learned we would have to switch mid-year . . . which meant starting a whole new deductible.

I don't think any of us expect to have to deal with cancer, but legal problems weren't something we expected either. There's a high learning curve with cancer.

We were referred to Cancer Legal Care through the care team at the hospital. They acted quickly and were very supportive. They were able to sort out what was available to us. Not having to be concerned about the financial aspects . . . it was a big burden that was lifted. They were incredible.

There's a lot of loss with cancer. But there's also a lot of gains: family and friends, the incredible people we didn't even know who came out to support us in this journey.

That includes Cancer Legal Care: Lindsay and the rest of the team, and the supporters who make this service possible for families like ours. It has affected us profoundly in a positive way.



IN THEIR OWN WORDS: LUELLE & ALAN'S STORY

Luella: We are both cancer survivors. He's five years for throat/larynx cancer, and I'm a three-time 31-year breast cancer survivor.

That is a lot of money . . . and people with cancer don't really have that type of money to work with.

I asked Cancer Legal Care, do you do powers of attorney, do you do estate planning? And they said, "Yes." . . . It shocked me, because everything costs money nowadays. And when you find organizations like that, where you don't have to pay anything, but they'll sit down, one on one, and talk with you and let you know . . . it was a blessing.

Alan: Every day is supposed to be meaningful. To know I feel good today, so I'm going to work happy. Don't go to work sad. Go to work with your head up, and be strong.

Luella: We both would like to thank Cancer Legal Care for everything you have done for us.



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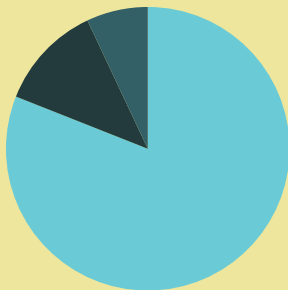


PUBLIC SUPPORT & REVENUE

STATE GOVERNMENT GRANTS	\$137,746
FOUNDATION GRANTS	\$112,256
CONTRIBUTIONS	\$81,189
SPECIAL EVENTS (NET)	\$53,589
TOTAL	\$384,780

EXPENSES

PROGRAM SERVICES	\$283,342
FUNDRAISING	\$41,476
ADMINISTRATION	\$24,494
TOTAL	\$349,312



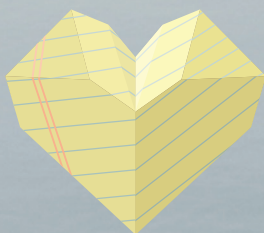
81% PROGRAM SERVICES
12% FUNDRAISING
7% ADMINISTRATION

NET ASSETS

NET ASSETS, BEGINNING	\$152,878
NET ASSETS, ENDING	\$189,492

TOTAL ASSETS	\$189,492
TOTAL LIABILITIES	\$9,595
TOTAL NET ASSETS	\$179,896
TOTAL LIABILITIES & NET ASSETS	\$189,492





CANCER LEGAL CARE

LAWYERS ON YOUR CANCER CARE TEAM

*Engaging the law to resolve the complex challenges
facing individuals and communities affected by cancer*

Thank you to IMAGEHAUS for generously donating their services to Cancer Legal Care for the creation of this report.

