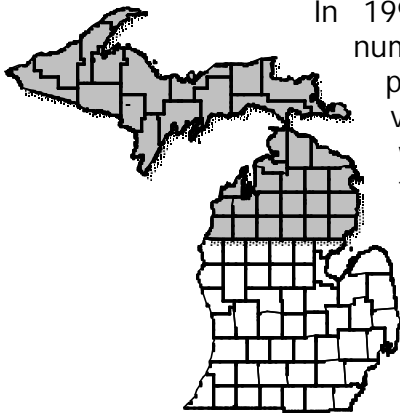


LEGAL SERVICES OF NORTHERN MICHIGAN, INC.

LSNM Office Locations: Alpena, Escanaba, Houghton, Marquette, Petoskey, Traverse City, and Sault Ste. Marie

LSNM Service Area: Alcona, Alger, Alpena, Antrim, Baraga, Benzie, Charlevoix, Cheboygan, Chippewa, Crawford, Delta, Dickinson, Emmet, Gogebic, Grand Traverse, Houghton, Iosco, Iron, Kalkaska, Keweenaw, Leelanau, Luce, Mackinac, Manistee, Marquette, Menominee, Missaukee, Montmorency, Ogemaw, Ontonagon, Oscoda, Otsego, Presque Isle, Roscommon, Schoolcraft, and Wexford Counties

Service Population: 144,736 individuals are living at or below 125% of the poverty level



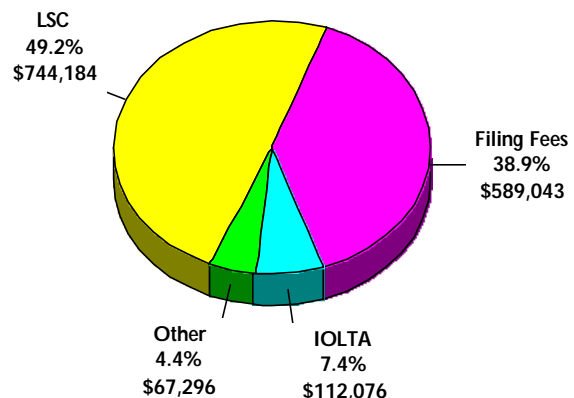
In 1998, LSNM increased the number of clients served by 4 percent despite some staff vacancies. Remaining staff worked long hours to assure that LSNM continued to serve clients in all 36 counties of northern Michigan. In 1998, LSNM had a new emphasis on helping disabled people obtain medical and other assistance

and increased the focus on cases involving adequate placement for special needs students. However, over 41 percent of LSNM's cases continue to be family law matters involving domestic abuse. LSNM attorneys continued to participate in the multi-agency domestic violence task force which has been an effective forum for coordinating issues and resolving problems to assist those addressing family abuse victims.

A hospital was trying to garnish a woman's bank account even though the sole source of the funds in the account was Social Security disability. LSNM intervened to contest the illegal garnishment and discovered that the woman had been covered by private insurance at the time of her hospitalization. The hospital had either failed to bill the insurance company or the insurance company failed to process the bill properly. After LSNM's involvement, the garnishment was dropped, the insurance company paid the medical bills, and the woman received a rebate of sums already paid to the hospital.

A nursing home resident lost his medical assistance because his elderly wife did not understand the process for handling family property to ensure that the property was not deemed available for his medical expenses. LSNM requested an administrative hearing and, with the assistance of the administrative law judge, arranged a settlement which returned the benefits to the resident. Without the assistance of LSNM, the nursing home would have evicted the elderly resident.

LSNM Sources of Funding for 1998: \$ 1,512,599



LEGAL SERVICES OF NORTHERN MICHIGAN, INC.

Contact: Roland C. Fancher, Executive Director ! (231) 356-9081

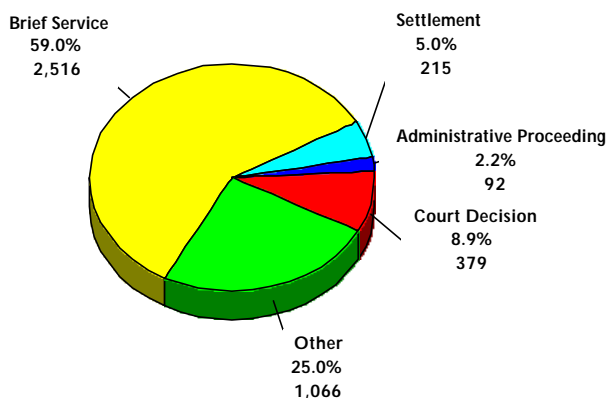
Community Outreach and Collaboration: In 1998, LSNM attorneys continued to offer community legal education presentations for low-income people in several subject areas. In addition, LSNM provided material for social services and court personnel on personal protection order issues. LSNM also assisted a school with information regarding the legal rights of special education students. Social service agency personnel, previous clients, other attorneys, and the courts were the largest source of client referrals. Relationships with and referrals from community action agencies and social services agencies continued to be strong throughout LSNM's service area. Because of the challenges this rural service region presents, LSNM continued to contract with private attorneys to provide legal services to poor people in some counties.

18 & Under	54
19-59	3,739
60 & Over	475
Total	4,268

Pro Bono Support: The Traverse City pro bono program continued to be the largest in the LSNM service area. Leaders recruited and organized local attorneys to operate a pro bono clinic one night per week, and LSNM provided the clerical and reporting services. The clinic provided one-on-one advice and counsel and referred suitable cases, mostly in family law, to a panel for representation. LSNM attorneys and a circuit court judge in Cadillac recruited and organized members of the Wexford/Missaukee Bar Association to accept referrals of clients made through court personnel after income screening by LSNM. The local bar association in Roscommon County organized and recruited its members to accept cases for clients who could not be served by LSNM. LSNM staff provided income screening and referrals. An Emmet and Charlevoix County pro bono panel provided advice and counsel in domestic cases for clients LSNM could not represent.

White	4,004
Black	20
Hispanic	34
Native American	205
Asian	5
Other	0
Total	4,268

LSNM Types of Service in 1998



LSNM Cases Closed in 1998: 4,268

