



The Progress Report



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Elder Law Project Goes Statewide

Reliable and objective information about legal and financial issues is hard to come by for senior citizens of modest means who cannot afford personal financial planners and attorneys. Appleseed responded in 2006 by engaging more than a dozen volunteer lawyers to research and write our 100-page "Connecticut Elder Law Resources", then to offer seniors across the state a series of related educational workshops based on this book. Appleseed staff coordinates the workshops by scheduling the availability of pro bono attorneys and consulting beforehand with senior centers on desired topics.

To date more than 650 seniors have attended Elder Law workshops at senior centers in Meriden, Hamden, Enfield, East Hartford, Stratford, West Hartford, North Haven, Stamford (at 2 different sites), Fairfield, Norwalk (2 sessions on Consumer Fraud), Westport (3 sessions on 3 different topics) and Bridgeport. Sessions have also been scheduled for North Hartford and Danbury. We

hope to extend the project to the Waterbury region in 2008.

"Connecticut Elder Law Resources" is a book that assists with legally-related financial planning by answering commonly-asked questions and providing resources specific to Consumer Fraud, Medicaid, Advance Directives, Housing, Estates and Wills, and other issues of concern to seniors. Distributing it helps seniors to better understand their legal rights and entitlements and to assess their legal needs. The comfortable workshop format encourages questions and dialogue with the volunteer elder law attorneys.

Senior Citizens Law Day II in Spring, 2008

Workshop feedback will help guide the program of the second Senior Citizens Law Day, which will be held

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Norwalk Seniors Discuss Consumer Fraud

Parent Confusion Prompts Next Education Project Phase

During the first 6 months of 2007 we partnered with the CT State Conference of the NAACP, the CT Coalition for Achievement Now (ConnCAN), and the Lawyers' Committee for Civil Rights Under Law to bring forward information about key legal rights that are conveyed under the federal No Child Left Behind (NCLB) law. In the process of conducting "parent engagement workshops" in Connecticut's largest cities - Bridgeport, Waterbury, New Haven/Hamden and Hartford - we and our collaborators urged almost 200 parents to take greater advantage of the free tutoring resources provided

by NCLB to ensure a high-quality public school education for their children. At these workshops we walked parents through English and Spanish language copies of our guidebook, prepared specifically for the workshops, titled "How to Make Sure Your Child is Not Left Behind".

One thing leads to another, as they say. In conducting these workshops we learned that many parents whose children are having problems with the school system are themselves unfamiliar and ill at ease with its bureaucratic

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Mission Statement

Our Mission is to develop solutions for the causes, rather than the symptoms, of our state's social problems. We will deploy volunteer lawyers and other professionals to achieve systemic changes through legal and legislative advocacy, negotiation, education and other initiatives.



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Board Member Profile: Beth Maldonado

Few Board members "step up to the plate" as quickly as has Beth Maldonado. Blame the baseball metaphors if you like on World Series fever, but on a Board blessed with a raft of talented veterans Beth has made an extremely strong case for "Rookie of the Year". Whether asked to make the little plays or the big plays, Beth always comes through for Appleseed. Beth may not speak loudly or often, but she always delivers.

Little more than a year ago, Beth attended CT Appleseed's 2nd Annual Fall Event with a group that accompanied Northeast Utilities' General Counsel Greg Butler. It was a nice, but not unprecedented, surprise to receive a donation from Beth shortly afterward. But it was particularly welcome to hear of Beth's interest in joining Appleseed's Board when her NU colleague and Board member Monique Rowtham-Kennedy accepted a new position at American Electric Power.

Beth promptly joined our Education Committee, which was then busy overseeing Claire Howard's conduct of Parent Engagement Workshops and developing our 2008-2009 "Parents' Access to Information" project spin-off. We learned of Beth's keen interest in NU's many education initiatives, which include an inventive and significant commitment to help its retirees-to-be gain certification as math and science teachers by an accelerated process. Beth, an attorney herself, also

enthusied about advancing Appleseed's "Ask a Lawyer" parent forums that will provide low-income and minority parents with an opportunity to get more information on their public school-related legal rights and help with particularly confusing education law topics.

Beth is always ready to do whatever Appleseed needs. When Arthur White asked his fellow Board members for help in recruiting volunteer mentors for our CLICC project, Beth immediately recruited 15 volunteers from Northeast Utilities. When Rev. Mark Moore's resignation from our Board left our Treasurer post vacant, Beth hesitated not a minute in volunteering to handle the task.

When asked to pinch hit with "Game 7 of the Series" tied in the bottom of the ninth, Beth once again stepped eagerly to the plate. After NU's Vice President for Human Resources and Ethics Officer Jean LaVecchia alerted us to the large and important NMSI grant won by Connecticut, Beth adroitly saw the award's relevance to Appleseed's work on achievement gap issues and suggested that it deserved much broader recognition. With her characteristic enthusiasm, Beth then enlisted Board member Priya Morganstern - and the serious planning for Appleseed's 2007 Fall Event began.

Jump-Starting Appleseed's Financial

A \$10,000 gift from the RBS/Citizens Bank Foundation and pro bono help from two very different talent pools are enabling a quick start for our newest project. Immigrant communities in almost every state need help with integration into the mainstream financial system as a first step in moving up the economic ladder. So, here in Connecticut, Appleseed is stepping in to improve access for immigrants to banking services so that they can save, access credit, build assets and protect themselves better from theft and financial predation. Unfortunately, without bank accounts, immigrants cashing their paychecks in check-cashing stores that charge excessive fees are often the victims of robberies.

Appleseed would like to encourage the state's banking

community to expand the services it offers to immigrant communities and improve its related outreach. New products and delivery channels may be needed to reach and fairly serve target immigrant communities. Simply researching those needs is a considerable job in itself. In a stroke of luck and good timing, Yale Law School's Community Development Financial Institutions clinic has embraced this task by agreeing to survey the financial services wanted by the immigrant communities in and around New Haven.

A second pro bono team from financial services research firm Greenwich Associates (www.greenwich.com) has volunteered to survey the banking community to determine which products and services they already offer to immigrants. Our premise is that fuller knowledge of the competitive landscape will motivate banks to respond



Mental Illness Straining CT's Criminal Justice System

Connecticut's correctional facilities, designed to handle 17,000 prisoners, are struggling to handle a prison population of roughly 19,000. One reason for the prison space crunch: as state-run psychiatric institutions were closed over recent decades, minor offenders afflicted with some aspect of mental illness have increasingly been sent to prison because there is no alternative place for them to go. Worse yet, crowding state prisons with individuals who primarily require mental health services displaces prison beds that are badly needed for violent offenders.

A 2007 study by Connecticut's Office of Legislative Research estimated that more than 20% of the state's prison population suffers from moderate to severe mental illness. While that may be a soft estimate, the percentage is clearly significant.

Mitigating the Space Crunch by Assisting Defense Attorneys

CT Appleseed is trying to help minimize the percentage of those incarcerated who suffer from mental illness. Last May King & Spalding LLP's NYC office completed under our auspices an 80-page handbook titled "*Mental Illness, Your Client and the*

Criminal Law". This handbook educates attorneys representing persons with mental illness in the criminal justice system on how to approach and work with a mentally ill client. It also analyzes relevant sections of the Connecticut codes and assesses recent legal developments that impact individuals with mental illness. In so doing, the handbook helps inmates' family members know more about what to expect in the criminal justice system.

The CT Dept. of Corrections is ill-equipped and under-funded to serve as Connecticut's mental health provider. Sweeping changes in how our society handles criminal offenders who are afflicted with some aspect of mental illness are at play. But these changes make it all that more important that the criminal justice system be fair to defendants with mental illness. Familiarizing Connecticut attorneys with mental health issues and options under our state's laws is one way that Appleseed is helping to ensure that the state's finite and costly prison space is reserved for those who indisputably require incarceration.

Dental Care for Medicaid Children to Improve

In July, 2007 Connecticut Appleseed's Board of Directors and our collaborating organizations celebrated a state budget victory that culminated more than 2 years of focused political effort. But while we were collectively able to help win a \$20 million commitment in the final 2008 state budget to increase dental Medicaid reimbursement rates, steps still ahead will determine whether those increases are sufficient to motivate a large number of the state's private practice dentists to extend care to Connecticut's poorest children.

In actuality, the state budget negotiators approved the \$20 million - but deferred decisions on both specific reimbursement rate increases and other related implementation issues to the CT Dept. of Social Services ("DSS"). The Connecticut State Dental Association has been consistent and clear in saying that DSS needs to set reimbursement rates as closely as possible to a "market" rate (i.e., the 70th percentile) to successfully motivate a significant number of dentists to participate in the Medicaid program.

Implementation Details are Key

In order to ensure optimal use of the \$20 million, representatives of Connecticut's dental health organizations are continuing to meet with DSS. These oral health stakeholders are addressing the reimbursement fee structure as well as trying to help DSS to simplify a Medicaid

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Financial Access Project

more effectively to the immigrant market. Combining the bank survey with the information obtained by the Yale Law clinic on immigrants' eagerness to use banking products and services will put our project team in a position to present concrete and valuable recommendations to the state's banking community.

RBS/Citizens' funds will be used in part to defray Appleseed's staff time to coordinate these two surveys. The grant will also enable us disseminate educational materials that will give immigrants better tools to help them make financial decisions. The materials include a series of 9 brochures specifically targeted to the immigrant consumer that have been developed within the 16-state Appleseed network. These brochures are available in both English and Spanish and address topics such as building and keeping good credit, avoiding predatory

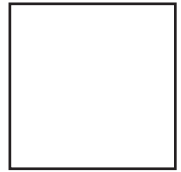
lenders, minimizing taxes, using credit cards and purchasing a home.

Increasing access to financial services for Connecticut's immigrants will take a multi-pronged approach, as the state's banking and immigrant communities both need to be surveyed and educated. Appleseed's bet is that giving the right kind of information to both communities - provided through leveraged assistance from two key sources - can help overcome bankers' reluctance and immigrants' fears in Connecticut's communities.

Elder Law

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again at Quinnipiac University's School of Law in Hamden according to Law Dean Brad Saxton, an Appleseed Board member. Law Day II should prompt updates to "Connecticut Elder Law Resources", as several of the pro bono attorneys who will teach seminars that day have authored chapters in this book. Also to follow may be a subsequent round of workshops at senior centers



A PART OF THE APPLESEED NETWORK

Appleseed, a non-partisan and non-profit organization, is a network of public interest law Centers working to identify and address injustices in their communities. Appleseed works to build a just society through education, legal advocacy, community activism and policy expertise, addressing root causes and producing practical solutions. As one of the nation's largest legal pro bono networks, Appleseed Centers work both independently and collectively, bringing their own experiences to create local solutions that are nationally relevant. We connect the top private practice lawyers, corporate counsel, law schools, civic leaders, and other professionals to tackle problems locally, at their root cause.

Next Education Project Phase

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and legal processes. We found many parents tentative and unsure about how they can work within the school system's existing structure to ensure that their child gets the support they need. Unsurprisingly, we learned that minority parents often lack confidence in their ability to "navigate the system".

As a result, Connecticut Appleseed decided to launch a spin-off from our latest round of workshops called our "Parents' Access to Information" project. This new initiative is intended to provide legally-based but easy to understand informational guides on several of the issues we found to be particularly confusing to parents. Those issues include: Bullying; School Funding and the Budgeting Process; What Happens After the Special Education Diagnosis; Zero Tolerance Suspension and Expulsion Policies; and Rights and Regulations in Working Proactively with your Child's Teacher.

We will be partnering with parent grassroots organizations including Connecticut Parent Power and Connecticut PTA to hold interactive "Ask a Lawyer" forums in Connecticut's urban centers. These forums will be structured specifically to provide low income and minority parents with the opportunity to get accurate and useful information on their legal rights and concerns. By collaborating with grassroots parent organizations, these forums will allow Appleseed to combine our ability to mobilize legal pro bono assistance with the parent organizations' ability to mobilize interest and build attendance.

Dental Care

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"credentialing" process that is currently plagued by length and redundancy. Other regulations and procedures on which the stakeholders are assisting DSS include:

- 1) Provision of transportation to appointments for Medicaid children;
- 2) Education of and consultation with the children's parents to reduce the percentage of "no-show" appointments at dental offices; and
- 3) Payment and billing issues.

Most of these implementation issues are technical, logistical or accounting-related, but they are nevertheless formidable. CT Appleseed and our collaborators have been told that DSS has finally begun to work on these issues in good faith to satisfy the state legislature's clear intention to improve children's dental access.

If DSS does not follow through, Appleseed's Board will be ready to join once again in 2008 with other dental health advocates to bring the long-neglected oral health needs of Connecticut's poorest children back to the attention of the General Assembly.