# people, EMPOWERED



Mississippi CENTER FOR JUSTICE



# Mississippi Center for Justice

# AN ORGANIZATION DEDICATED TO ADVANCING RACIAL AND ECONOMIC JUSTICE



WWW.MSCENTERFORJUSTICE.ORG



# imagine Mississippi

*Imagine Mississippi* where all residents recovering from a disaster receive prompt, fair and adequate help in rebuilding their lives.

*Imagine Mississippi* where legislative policy promotes equitable and affordable housing for all communities, regardless of race or socioeconomic status.

*Imagine Mississippi* where predatory financing is outlawed and low-income residents have access to fairly-priced financial services to meet their needs.

*Imagine Mississippi* where all children receive a quality education, are part of a safe, constructive discipline system and stay in school to graduate.

*Imagine Mississippi* where children, elderly and disabled people living in poverty have healthcare coverage to meet their basic needs.

*Imagine Mississippi* where neighborhood residents work with developers, contractors, business owners and landlords to create vibrant, mixed-income communities for everyone.

*Imagine Mississippi* where all citizens have equal access to our justice system to resolve their legal problems.

*Imagine Mississippi* where legal professionals make a sustained commitment to advancing racial and economic justice statewide.

Imagine Mississippi where poverty has been eradicated.

*Imagine Mississippi...* the social justice state.



# introduction

HURRICANE KATRINA RIPPED THE BAND-AID

OFF LONG-STANDING PROBLEMS OF POVERTY AND
INJUSTICE IN MISSISSIPPI, CASTING A SPOTLIGHT

ON THE URGENCY OF THE TASK AT HAND FOR THOSE
COMMITTED TO SOCIAL JUSTICE IN MISSISSIPPI.

Ours is a story that began before the disaster, a story that goes back to the unfinished legacy of the civil rights movement. Katrina turned this story into a full-scale emergency.

Only five short years ago, a few Mississippians had the audacity to imagine Mississippi as a model social justice state. Though much progress was made on civil rights issues during the 1960s and 1970s, by the turn of the 21st century, a chasm had developed between the promise of justice for all and the realities of discrimination and poverty. Mississippi lacked a homegrown capacity to put legal strategies to work combating racial and economic injustices, leaving our most vulnerable citizens all but invisible.

The founders of the Mississippi Center for Justice moved quickly to build a legal capacity that would empower low-income people and communities to speak on their own behalf against policies that sent children to inhumane correctional facilities and denied elderly and disabled citizens access to adequate healthcare. We do not just

speak for low-income citizens, we listen to them and provide the legal resources and expertise needed to empower them to make progress on their terms, based on the needs of their communities.

Just two years after we opened our doors in 2003, Hurricane Katrina devastated our Gulf Coast, and showed the entire nation what generations of neglect and discrimination really look like.

Within days of the disaster, the Mississippi Center for Justice went into action. Over the next year and a half, short-term, emergency grants allowed us to double our staff and open an office on the coast. Now, three years after the storm, we remain committed to programs that rebuild lives, strengthen communities and deliver justice to a region still galvanized by the recovery efforts.

Seventy percent of housing on the coast was destroyed or seriously damaged in the storm. One-third of the population on the coast rented their homes and more than half of the rental units were destroyed or made uninhabitable by Katrina. Rents in the apartments that were still livable rose by 30 percent.

Reconstruction has been slow. Twenty-one months after the storm, permits to rebuild had been issued to cover less than one-third of all housing. For months, people lived in tents, in their cars, doubled up with relatives, and moved into FEMA trailers when they became available.

Three years after the storm, Mississippi had redirected more than 75 percent of federal funds designated for lower-income storm victims to other uses. The state had spent only 13 percent of recovery funds on lower-income persons while nearly all of its disaster funds had been paid out to wealthier homeowners, utilities and insurance companies. Fearful that elected officials were

allowing old habits and powerful special interests to dictate the recovery effort, attorneys with the Mississippi Center for Justice took our case to the United States Congress, where we continue to advocate for accountability and fairness.

FEMA granted financial assistance to thousands of people on the coast, but then FEMA wanted some of it back. They called it recoupment and claimed that they incorrectly awarded funds. People who were already financially vulnerable began spiraling into full-scale bankruptcy and

poverty. Families were lured into taking easy-access, high-interest loans to pay off mortgages and debt. We fought back, and with help from in-state and pro bono attorneys, families were relieved of the recoupment burden.

While there are numerous lessons learned about disaster recovery from the Mississippi experience, the Mississippi Center for Justice has also learned much about the capacity to advocate for systemic change while delivering legal services to individuals whose experiences exemplify the injustices we seek to redress. We are taking these lessons learned and applying them to each of our policy campaigns as we seek to build capacity for an even stronger statewide presence.



Ours is a story that unfolds in new ways every day in Mississippi. Peeling back the layers of injustice does not always reveal the best of humanity. Yet, in our effort to achieve lasting change that strengthens communities and improves the quality of life for all Mississippians, we continue to uncover the passionate desire for improvement that provides common ground for progress among people of all colors and from all backgrounds. Ours is a story of a legacy yet to be realized, but one that continues to motivate a small team of committed individuals to harness the resources of an entire nation to seek justice for a place called Mississippi.



the power to
SAVE HOMESTEADS

# Across the country, home foreclosure is at the forefront of life for too many. With the combined effects of a high rate of subprime mortgages and the housing disparities that still exist three years after Hurricane Katrina, Mississippi faces a particularly harmful situation.

The double whammy of high debt in a time of national financial crisis is acute in Mississippi. Over the past several years, Mississippi has had a greater percentage of mortgages in delinquency and foreclosure than the national average. While forbearance and foreclosure relief provided by

lenders caused a temporary dip after Hurricane Katrina, Mississippi's foreclosure rates have now returned to pre-Katrina levels.

Perhaps now more than ever, it is clear that a commitment to economic justice must be made statewide, and the Mississippi Center for Justice is leading the way. By partnering with pro bono attorneys, financial institutions, home mortgage counselors and home-ownership agencies, the Center is reaching out across the state to help Mississippians overcome their fears about seeking assistance. Clinics are being scheduled across the state to provide education about the kind of help that is available.

And one case at a time, the effort is succeeding.

Lynda Gallagher owns her home in north Gulfport. Despite bad health, she has custody of two of her grandchildren, one of whom has a rare genetic disorder.

While her financial crisis began before the hurricane, Ms. Gallagher was keeping up with her regular payments of \$1,245 a month. After Katrina, her mortgage company suspended payments

without her consent. She was told that this was being done to help her, that she would receive a letter 45 days in advance of the next expected payment, and that her monthly payments would remain the same.

Imagine her surprise when she received that letter in March 2006 demanding an immediate lump-sum payment of \$8,723. She could not pay that, so the company refinanced her mortgage at \$300 a month more than she was paying before Katrina. She was not able to keep up with the new payments. Her mortgage company prepared to foreclose.

The Mississippi Center for Justice took her case and got a reprieve on payments until March 2008. We negotiated her payments down to \$1,267 a month. Ms. Gallagher was put on probation for three months. If she didn't make her payments, foreclosure came back into the picture.

Ms. Gallagher told us: "I live on faith. I've been expecting the hammer to drop. We would be homeless without the Center's

help." She added: "I don't know how I'm going to be able to do it, but I will."

In August 2008, Ms. Gallagher received news that she had successfully completed the probationary period. She continues to make her mortgage payments on time.



# the power of ACCESS TO THE JUSTICE SYSTEM

# THE PROMISE OF JUSTICE FOR ALL IS THE CORNERSTONE OF OUR LEGAL SYSTEM, YET IN MISSISSIPPI WE ARE FAR FROM FULFILLING THAT PROMISE.

People have access to justice when they can obtain the legal information, advice and representation they need to resolve their legal problems and protect their rights, and we at the Mississippi Center for Justice are doing our part to improve opportunities for access.

Our experience since Hurricane Katrina tells us that – with significant delivery system innovation, especially in the way people gain access to services, and with a dramatic ramping up of pro bono involvement – Mississippi can rebuild as a state that more nearly fulfills our nation's promise of justice for all. Fortunately, the hurricane has provided positive impetus to all our justice system partners for both of these improvements. Most significantly, in June 2006, the Mississippi Supreme Court created and appointed a new Access to Justice Commission, a diverse group of state leaders that includes the Center's president as an ex officio member. The commission's public hearings and other activities are casting a bright spotlight on the need for delivery innovations and additional volunteer and financial support.

The Mississippi Center for Justice often represents individuals whose cases can help advance important, systemic change for others. And in the cases described below, we provided access to justice and won important victories for people who did the right thing in the first place.

# CHILD CARE PROVIDER EXONERATED

In September 2000, Barbara Parker-Thornton and Martina Fletcher-Bolton decided to open the Open Arms Day Care Center at the Jackson Medical Mall. At the time they were starting their business, the Mississippi Department of Human Services (MDHS) was offering grants to assist child care providers with salary and equipment costs. Open Arms applied and was awarded a \$66,000 grant.

All expenditures were approved by the MDHS program manager before payment was made to Open Arms. After the grant period ended, MDHS acknowledged that the \$66,000 had been authorized and spent, and in September 2001, the MDHS Division of Program Integrity – Bureau of Audit and Evaluation monitored fiscal operations of the grant. The audit revealed that Open Arms owed MDHS \$399.18, which was paid. In February 2002, Open Arms received a letter from the acting director of the MDHS Division of Program Integrity stating that the payment of \$399.18 served to clear each owner of the monitoring findings related to the grant.

In September 2004, 19 months after the clearance letter was received, representatives from MDHS contacted Open Arms and stated their intention to conduct another audit. By that time, Open Arms had ceased operation as a child care center, and the owners were unable to provide documentation of expenditures in the form required by the auditors. MDHS demanded repayment of the entire \$66,000.

Faced with this demand, Parker-Thornton contacted the Mississippi Center for Justice for help. Attorney Beth Orlansky attempted to convince MDHS to drop its demand based on its prior actions, but MDHS filed suit against Open Arms Day Care Center and Mrs. Parker-Thornton instead. We represented the defendants and filed a motion for summary judgment, which was granted in September 2008. Judge Winston Kidd was appalled at MDHS's behavior in this case and wrote:

"Accordingly, Plaintiff is estopped from claiming that Defendants owe any money. Defendants complied with the terms of their awarded Sub-grant; they cooperated with MDHS in its monitoring visit and compliance evaluation; they understood from MDHS that the Sub-grant had been closed out; and they disposed of their records, believing that they had completed all obligations to MDHS. It was entirely inappropriate for MDHS to come back more than three years after it determined that Defendants had appropriately spent their money and change its mind. The Court finds that there are no genuine issues of material facts herein and Defendants are therefore entitled to Summary Judgment."

## HONESTY REWARDED

A desk clerk at a Moss Point motel, Patricia Sherman quit her job when management instructed her to charge and collect room rates that were higher after Hurricane Katrina ripped through the Mississippi Gulf Coast than in the days prior to the storm. Sherman was ultimately denied unemployment benefits by the Mississippi Employment Security Commission on the basis that she had "unfortunately quit" her job.

In an opinion handed down three years after Katrina struck and within days of Hurricane Gustav's arrival on the Mississippi Gulf Coast, the Mississippi Supreme Court overturned a lower court's ruling that supported the decision of the MESC. The court agreed that Sherman was indeed entitled to unemployment benefits, since she lost her employment because she refused "to engage in conduct that is illegal as a matter of law."

John Jopling, managing attorney at Mississippi Center for Justice's Biloxi office, represented Ms. Sherman and recognized the implication of the ruling for all hardworking Mississippians.

"The opinion issued by the Mississippi Supreme Court offers an important protection for employees who stand up to injustices, especially in the time of disasters," Jopling said. "Ms. Sherman has been vindicated by our highest court for refusing to take advantage of fellow Mississippians during a crisis and for refusing to break the law. Every employee in the state should take comfort in knowing that they will be protected if they say 'no' to an employer engaging in price-gouging of people who are already in a vulnerable situation."

# the power to BUILD BACK STRONGER THAN BEFORE

Volunteers continue to offer their time and talents to help families and communities in Mississippi rebuild and revitalize. Their dedication and commitment to the hurricane recovery effort exemplify the best in humanity. Working alongside Mississippians who share a passion for doing the right thing and making sure that every family has equal access to recovery resources, many folks from out-of-state – some with ties to the state and some who have never set foot here before – remind us every day of the need to keep fighting for social justice on every front.

Sadly, however, the recovery effort has also brought out the worst in certain people. Contractor fraud emerged as an issue that reminded everyone that opportunists lurk in even the most vulnerable situations. And no one seemed immune.

# COMBATING CONTRACTOR FRAUD

Even families whose finances were stable before the storm find themselves on the brink of financial ruin three years later. Before the storm, Collette Washington owned a home in Pass Christian. Katrina demolished it, along with the rest of that beach town.

Ms. Washington had insurance and collected it. She decided to leave the flood zone, sold her property in Pass Christian and bought three acres of land in the rural community of Saucier, about 20 miles north. She moved into a FEMA trailer on her new property. She got a loan from the Small Business Administration and found a contractor. She was ready to build. She paid the contractor \$130,000. He dug up her backyard, laid a shoddy foundation and frame for the house, and then disappeared.

Ms. Washington was left with bills, payments on her SBA loan, and no house. Her FEMA trailer was riddled with formaldehyde that made her sick. She ran out of money. She took out a loan on her car – at 30% interest – to pay for materials the contractor had charged in her name.

Then she heard about the Mississippi Center for Justice and attended one of our law clinics. George Riley, a pro bono attorney with O'Melveny & Myers, took her case, helped her pull together the papers she needed to file a fraud claim and apply for state homeowner grants. The contractor was indicted.

She still has to pay her mortgage, the SBA loan and the loan on her car. As she said, "Before Katrina, I was debt free. Now I'm so full of debt."

But there is good news. In April 2008, after volunteers provided the labor to finish the house, she finally moved in. The shoddy foundation continues to cause problems. We found her living room furnished only with lawn chairs. But Collette Washington's smile filled the room.

Collette Washington's story is only one of more than 600 cases of contractor fraud following Katrina. The Mississippi Center for Justice continues to enlist the assistance of pro bono attorneys, volunteers and the Mississippi Attorney General's office to fight back on behalf of people like Ms. Washington.

# RESTORING CHILDCARE SERVICES

Aside from fraud, the lack of uniform regulations from federal, state and local governments also posed challenges to the rebuilding process. And amid all of those requirements, there was one

particularly important group of people who were left out of the regulations altogether – children.

Moore Community House is a community center that runs Early Head Start and childcare programs for low-income, working families – casino workers, students and fast food employees – for example.

Determined to rebuild after Katrina, Moore Community House found itself awash in a set of contradictory regulations and requirements.

First was FEMA, which was supposed to help rebuild "essential services." Zoos were on the list of essential services. Childcare was not, and Moore's request for FEMA support was denied. The Mississippi Center for Justice called on Mintz Levin, a Boston-based law firm and pro bono partner, whose lawyers helped them file a successful appeal.

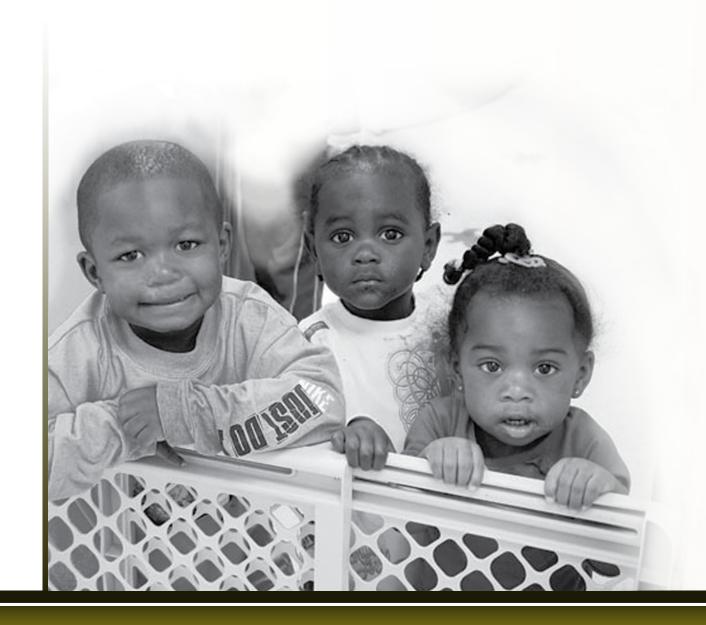
Added to these problems were conflicting federal and city elevation requirements for new buildings, the skyrocketing cost of materials and construction on the coast, and endless paperwork. City requirements covered everything from architectural drawings to the height of the water in the water fountain.

As Carol Burnett, executive director of Moore Community House, said, "We did not have enough fingers to plug the holes in the dike."

But in March 2008, a newly renovated childcare center opened its doors to 36 children. Additional programs are also opening, and construction is underway on a new building across the street. With the help of the Mississippi Center for Justice, our pro bono partners and others, Moore Community House is coming back.



the power to NURTURE OUR CHILDREN



More than 600,000 children in low-income families in Mississippi are eligible to receive health care from Medicaid and CHIP, the Children's Health Insurance Program. Until 2005, parents could apply for and renew basic health coverage from these programs for their children by mail – a practice allowed in 48 other states. But an administrative requirement imposed in 2005 requires that they now must show up in person each year, with a separate appointment required for each child. The in-person visits can happen only at regional Medicaid offices or at outstations.

Just one year after the face-to-face meetings were instituted, the number of uninsured children in the state jumped from 99,000 to 156,000, a 54 percent increase. One-fourth of Mississippi's eligible children do not get the healthcare they need.

To establish the impact of the face-to-face requirement, the Mississippi Center for Justice visited each county to locate the regional offices and verify the operating hours for the outstations. The results speak for themselves.

The state currently operates only 30 regional offices to serve 82 counties. Outstations are difficult to locate and are typically staffed only one day or less each month. Parents who work for hourly wages must go without pay or risk losing a job to make the sometimes hours-long trip to a regional office. If they have access to a car, there is the price of gasoline, plus the price of replacing birth certificates that have been lost, as many were during Hurricane Katrina. Copies of birth certificates cost \$15 each.

"That's groceries," said Elaine Looney, a caseworker in Biloxi who helps qualified families get health insurance for their children, "a lot of groceries if you have more than one child."

The state says these face-to-face meetings are needed to give families information about services. Ms. Looney reports that the meetings she's been to – and she has accompanied dozens of parents to their appointments – average no more than 10 minutes, and parents don't even get a brochure.

The Mississippi Center for Justice works closely with the Mississippi Health Advocacy Program, Coalition for Citizens with Disabilities and others to educate the public about the negative impact of this barrier and to engage elected officials to provide reasonable accommodations for qualified recipients. The Center will continue to seek policy that at a minimum allows children to be

enrolled at more convenient locations, including doctor's offices, health departments and schools, as well the elimination of the in-person requirement for re-enrollment.

# MAKING CHILDCARE ESSENTIAL

If you think the Catch-22's surrounding access to healthcare for children are astounding, consider the administrative roadblocks faced by working parents searching to find childcare for their children.

Childcare services are expensive. Without childcare, parents cannot work. Without subsidized childcare, low-income parents cannot make ends meet. In Mississippi, childcare subsidies are paid for entirely through federal funds.

Parents must be employed and show two consecutive paychecks as proof. They must have birth certificates for their children. Single mothers must show they have filed for child support against the fathers of their children.

It is no wonder that only one-third of the children who are eligible for subsidies actually get them. And this is despite the fact that the state is sitting on tens of millions of dollars in unused federal welfare funds that could have been used for childcare during the past several years.

A Mississippi Center for Justice survey of more than 500 childcare centers in the state showed that 58 percent have children who are eligible for assistance, but are on a waiting list. The waiting list is sometimes so long that some parents lose their jobs waiting for childcare assistance, at which point they are no longer eligible.

Many single mothers don't even apply, because they do not want to file for child support. Reasons include family violence, not wanting to get the father in trouble, not knowing where he is, or not wanting to disturb an already vulnerable arrangement.

The Mississippi Center for Justice and our partners have opened a dialogue with the governor's office, hoping to jumpstart policy change. We are also working to provide pro-bono legal assistance to both parents and providers.



# THE MISSISSIPPI CENTER FOR JUSTICE KNOWS ESCALATING DEBT AND PREDATORY LOAN COMPANIES ARE PROBLEMS THROUGHOUT THE STATE AND, TRUE TO OUR PHILOSOPHY OF COMMUNITY LAWYERING, WE KNOW IT MUST BE TACKLED THROUGH POLICY CHANGE, ADVOCACY AND EDUCATION WITHIN OUR COMMUNITIES.

The Mississippi Center for Justice is forging ahead with our fight against predatory payday lending practices. It is estimated that one in every five adults in Mississippi has payday loan debt – the most expensive loan option available. And with no regulatory oversight in place, it is almost impossible to track – and therefore correct – the pervasive problem of repeat borrowing with annual interest rates of more than 500 percent.

Public education and advocacy efforts to change policy are at the forefront of our efforts to rein in this industry's abusive practices. We are partnering with consumer groups, faith-based organizations, educational institutions and policy makers to make strides on this economic justice battleground.

Even amid the chaos and devastation that followed Hurricane Katrina, payday loan companies saw an opportunity to prey upon the most vulnerable citizens in our state.

Ivelle and Calvin McKnight, a retired couple in their 8os, live in Vancleave, MS, some 23 miles from the coast. Their story is typical of how working people on fixed incomes can slip from debt into poverty, almost before they realize it. Their story also shows what it means to have the Mississippi Center for Justice on board.

After the storm, the McKnights' insurance company paid only \$13,000 for repair of storm damage

that the company itself assessed at \$25,000. They fell behind on mortgage payments and were threatened with foreclosure. When two \$1,000 checks arrived in the mail from a payday loan company, they cashed them.

Their cycle of debt deepened. Bills were unpaid. The power company threatened to turn off electricity. The McKnights canceled the cable on their TV and sold a car.

Stress took a toll on their health. They both have heart disease, and Mrs. McKnight suffers from eye disease and ulcers. By the time they found the Mississippi Center for Justice, they were having trouble paying for food.

"We've been having to borrow to keep up," Mrs. McKnight told us, "but we're borrowed up now. I'm so tired of begging – you just don't know. I am 81 years old. I've worked all my life, and this is the first time I've been in this situation."

The Mississippi Center for Justice got an injunction on the McKnights' foreclosure action, helped them find support to pay the power company and keep the lights on, and helped them find food. While the McKnights continue to struggle with debt, their story motivates us to make the fight against predatory lending a priority.

# the power to CULTIVATE THE NEXT GENERATION OF COMMUNITY LAWYERS

Exposing young lawyers to our community lawyering model and to the world of social justice law is essential to building a strong foundation for the future of this important work in Mississippi. Year-round, the Mississippi Center for Justice welcomes undergrads, post-grads and law students from all across the country.

Not since the Civil Rights Movement of the 1960s have so many young people come to our state to help. They bring energy, enthusiasm and practical idealism to our work. In return, they see poverty with fresh eyes and leave with renewed understanding of our resilience and what needs to be done to create social justice in Mississippi.

Students gather data and conduct research that directly supports our advocacy programs. And what they deliver is invaluable.

#### HOLDING LANDLORDS ACCOUNTABLE

In 2007, students surveyed the rental housing stock on the coast, for example, something that had never before been done, giving us a comprehensive picture of post-Katrina conditions. They alerted us to landlords whose recovery strategy consisted of eviction. They helped us track rent increases. They conducted oral histories in African-American communities across the coast. They helped with legal clinics.

Students surveying rental properties found out that tenants had received notices to move out within 10 days, and the Mississippi Center for Justice weighed in.

One such tenant was Janice Ann Turner, or "Ms. Janice" as she likes to be called. Her complex suffered major damage in the storm – not one ground floor apartment was habitable, even by mid-2007.



Ms. Janice moved into her apartment after Katrina. She qualified because she is disabled, suffering from cancer and undergoing chemotherapy. When students from the University of Southern California knocked on her door, a bed and a small portable TV were the only things in her apartment. All of her furniture and belongings were in storage.

"I don't usually let strange people in my home," she told us, "but they had such pleasant smiles." The students interviewed her about conditions in Village Apartments and what she knew about the status of repairs to the downstairs units. But they did more than that. They rented a truck, went to the warehouse, packed up her things and moved her furniture up the stairs and into her home.

Keeping Ms. Janice in her apartment is a victory, and the California students were a godsend to her. But this is not just a legal conversation about one person. The Center had bigger things in mind. Because of our intervention, Village Apartments agreed to renovate the downstairs units without evicting any tenants upstairs.

The same protection for tenants applies to other public housing complexes. If families must be removed for specific repairs to be made, they will be offered other places to live and first rights to return when renovation is complete.

#### **DEMOCRACY IN ACTION**

Defining the role of lawyers in community recovery from disaster is at the heart of an initiative that attracted five University of Maryland law students and two faculty members to the Mississippi Center for Justice during the summer of 2008. Nationally recognized for its outstanding Clinical Law Program, Maryland operates more than 20 clinics in Baltimore, and students participate in a clinic as a graduation requirement.

The Maryland team is participating in a Cross-Cultural Recovering Communities Initiative that sends students and faculty to different sites where they compare experiences of democracy-building in communities recovering from natural disaster (Mississippi Gulf Coast), chronic disaster resulting from economic disinvestment (Baltimore), and the cultural and economic disaster impacting populations that are left out of international development and new markets (a yet to be determined international site).

The shared values and synergy drew the two organizations together as part of a Leadership, Ethics and Democracy Initiative based at the School of Law. Mississippi Center for Justice attorneys taught the summer clinic that offered the students opportunities to provide direct legal services to clients. The clinic included a weekly classroom component where students read articles and heard guest speakers on recovery-related topics, such as the severe shortage of affordable housing, the role of the media, the history of the Vietnamese community in Biloxi, and civil rights history specific to the Mississippi Gulf Coast.

The students also took on 35 contractor fraud cases. Astounded by the callousness and greed of unscrupulous contractors who have exploited mostly retired homeowners, the students were hungry for the opportunity to put their classroom learning to work in ways that helped real people in need. For most of them, the clinic was their first opportunity to be involved in the practice of law.

#### TAKING ACTION TO FIGHT PAYDAY LENDING

Students also provide lasting value on the economic justice front. During 2008, the Mississippi Center for Justice and partners from the economic justice summit decided that it was time for a change in the payday lending enterprise. We contracted with graduate students from the Wagner School of Public Service at New York University to explore the problem of payday lending in Mississippi and propose solutions. By bringing fresh eyes to the problem, these students were able to synthesize the issues involved in payday lending and create materials that can be used to educate the public, advocate for change and propose alternatives.

The students delivered "The Truth About Payday Lending: An Action Kit for Mississippi." The materials seek to educate the public about the dangers of payday lending, as well as to encourage legislators to enact policies that protect consumers from this predatory business. Georgia, Arkansas and North Carolina have taken steps to ban payday lending, and Mississippi would do well to follow the lead of our neighbors.

The action kit includes brochures that bring a call to action to various segments of the population, including citizens, legislators, educators, financial institutions and community- and faith-based organizations. Recommendations for Mississippi include:

- Enacting a consumer protection legislation package that includes a longer repayment period and a lower interest rate on payday loans.
- Enacting a Personal Finance Education Act that mandates a personal finance course for high school graduation.
- Enacting an Adult Personal Finance Act that requires state and local governments, as well as large employers, to offer annual financial education courses to their employees free of charge. Additionally, financial institutions would be required to offer similar financial education free of charge.

The Mississippi Center for Justice is using the action kit to educate lawmakers and the public about the predatory nature of this industry and to lay the groundwork for policy efforts during the upcoming legislative session.

# PARTNERS IN SOCIAL JUSTICE CAMPAIGNS

We thank the many community organizations and advocacy groups who have welcomed us to their campaigns for social justice throughout the state and allowed us to offer them our legal assistance. We thank the state, regional and national organizations whose generous and capable assistance allowed us to keep our commitment to provide the right legal help at the right time to accelerate the pace of change in Mississippi. And we express our gratitude to the hundreds of individual lawyers and law students from around the county and to their law firms, corporate legal departments and law schools for generously contributing their exceptional talents to meet massive legal needs throughout Mississippi.

#### STATE PARTNERS

AARP Mississippi ACLU of Mississippi Back Bay Mission BancorpSouth BankPlus

Catholic Charities

Catholic Hispanic Ministries, Jackson Diocese Children's Defense Fund, Jackson Office

Citizens for a Better Greenville Citizens for Quality Education Coastal Family Health Center Coastal Women for Change

Community Builder's Leadership Initiative Delivery of Legal Services Committee,

The Mississippi Bar

Drew Concerned Citizens, Parents & Students Enterprise Corporation of the Delta/Hope

Community Credit Union

Excel Community and Learning Center

Fresh Start Foundation Gillespie Title Company LLC Gulf Coast Fair Housing Center Gulf Coast Interfaith Task Force

Hancock County Housing Resource Center Harrison County Longterm Recovery Coalition

Hinds County Bar Association

Hinds County Bar Young Lawyers Division

Indianola Parent Student Group

Jackson Medical Mall Jackson Public Schools Laborers' Union Local 693

Living Independence for Everyone

Lutheran Episcopal Services in Mississippi

Magnolia Bar

Mississippi Access to Justice Commission

Mississippi ACORN Mississippi AFL-CIO

Mississippi Association for Justice

The Mississippi Bar

Mississippi Bar Young Lawyers Division Mississippi Center for Legal Services Mississippi Center for Non-Profits

Mississippi Coalition for Citizens with Disabilities

Mississippi Coalition for the Prevention of

Schoolhouse to Jailhouse

Mississippi Commission for Volunteer Service Mississippi Consumer Protection Division,

Office of the Attorney General Mississippi Economic Policy Center

Mississippi Education Working Group Mississippi Families as Allies for Children's

Mental Health

Mississippi Health Advocacy Program

Mississippi Home Corporation Mississippi Human Services Agenda Mississippi Immigrants' Rights Alliance

Mississippi Low-Income Child Care Initiative

Mississippi Poultry Workers for Equality and Respect

Mississippi Protection and Advocacy Program

Mississippi Volunteer Lawyers Project

Mississippi Workers Center for Human Rights

Mississippi Youth Justice Project

NAACP, Biloxi Chapter

NAACP, Mississippi State Conference North Gulfport Community Land Trust North Mississippi Rural Legal Services Parents for Public Schools – Jackson

Public Policy Center of Mississippi The Quarters Group Rebuild Jackson County

Renaissance Corporation Soria City Civic Organization

Southern Echo Steps Coalition

Turkey Creek Community Initiative

United Food and Commercial Workers Local 1529 United Methodist Hispanic Ministries of Jackson William Winter Institute for Racial Reconciliation

REGIONAL PARTNERS

Equal Justice Center Florida Bar Foundation

Greater New Orleans Fair Housing Center

Louisiana Bar Foundation Louisiana Justice Institute North Carolina Justice Center Self-Help

Southeast Louisiana Legal Services Southern Poverty Law Center

Texas Appleseed

West Tennessee Legal Services

NATIONAL PARTNERS

AARP Foundation Litigation

American Bar Association Center for Pro Bono American Bar Association Section of Business Law

AmeriCorps

Amos Network

Association of Corporate Counsel Bazelon Center for Mental Health Law

Boat People SOS

Center for Law and Social Policy
Center for Legal Aid Education
Center for Responsible Lending
Center on Budget and Policy Priorities

Children's Rights

Consumer Federation of America

**Equal Justice Works** 

Federal Deposit Insurance Corporation

Fetzer Institute

First American Title Company

HandsOn Network Housing Works

International Relief & Development

Lawyers' Committee for Civil Rights Under Law

Legal Services Corporation

Minnesota State Bar Association

NAACP Legal Defense and Educational Fund, Inc.

National Center for Law and Economic Justice

National Consumer Law Center

National Employment Law Project

National Health Law Program

National Housing Law Project

National Immigration Law Center

National Legal Aid & Defender Association

National Low Income Housing Coalition

National Senior Citizens Law Center

Oxfam America

Parents for Public Schools - National

Pro Bono Net

Public Counsel

Public Interest Law Project

Student Hurricane Network

## LAW FIRMS AND CORPORATE

LEGAL DEPARTMENTS

Adams and Reese LLP

Allen & Overy LLP

Andalman & Flynn, P.C.

Irene Asbury, Attorney at Law

John Thomas Ash, Attorney at Law

Balch & Bingham LLP

Bank of America

Bowie & Jensen, LLC

Bradley Arant Rose & White LLP

Brunini, Grantham, Grower & Hewes, PLLC

Byrd & Wiser

Cash Casey, Attorney at Law

Citigroup

Cleary Gottlieb Steen & Hamilton LLP

Cooley Godward LLP

Copeland, Cook, Taylor & Bush, P.A.

Covington & Burling LLP

Crowell & Moring LLP

Debevoise & Plimpton LLP

Dechert LLP

DLA Piper

Dukes, Dukes, Keating & Faneca, P.A.

Rocky Galloway, Attorney at Law

Gilbert Randolph LLP

Gill, Ladner & Priest Attorneys

Hansell Law Office

Heidelberg, Steinberger, Colmer & Burrow, P.A.

Lee Howell, Attorney at Law

William Harold Jones, Attorney at Law

Keyes, Bryson & Piazza

Kilpatrick Stockton LLP

Kirkland & Ellis LLP

Latham & Watkins LLP

Logan & Purvis, PLLC

Luckey & Mullins, PLLC

Manatt, Phelps & Phillips LLP

Robert B. McDuff, Attorney at Law

Mintz, Levin, Cohn, Ferris, Glovsky and Popeo, P.C.

Montgomery McGraw Collins Rand, PLLC

H. A. Moore, III, Attorney at Law

John D. Moore, Attorney at Law

Morrison & Foerster, LLP

Nixon Peabody LLP

Nutt & McAlister

O'Melveny & Myers LLP

Orrick, Herrington & Sutcliffe LLP

Page, Mannino, Peresich & McDermott, PLLC

Woodrow W. Pringle, III, Attorney at Law

Pfizer Inc

Thomas A. Pritchard, Attorney at Law

Sassoon Sales, Attorney at Law

Schulte Roth & Zabel LLP

Maria Sekul, Attorney at Law

Shearman & Sterling LLP

Skadden, Arps, Slate, Meagher & Flom LLP

Stroock & Stroock & Lavan LLP

Sutherland

Joseph L. Turney, PLLC

Varnado Law Firm

Venable LLP

Watkins & Eager PLLC

Watkins Ludlam Winter & Stennis, P.A.

Weil, Gotshal & Manges, LLP

Wise Carter Child & Caraway, P.A.

#### LAW SCHOOLS, COLLEGES AND UNIVERSITIES

American University, Washington College of Law

Appalachian School of Law

Bates College

Boston College Law School

Bowdoin College

Brooklyn Law School

The Catholic University of America,

Columbus School of Law

Chicago-Kent College of Law

Columbia University School of Law

Drake University Law School

Duke University School of Law

Golden Gate University School of Law

Harvard Law School

Hofstra University School of Law

Indiana University School of Law

Jackson State University School of Policy

and Planning

Louisiana State University Law Center

Loyola Law School Los Angeles

Millsaps College

Mississippi College School of Law

Mississippi State University Extension Service

New York University Wagner School of Public Service

North Carolina Central University School of Law

Tiordi Garonna Gentral Omiversity Benoor

Northeastern University School of Law

Princeton University

Rutgers, The State University of New Jersey

School of Law. Camden

Stanford Law School

Richard Stockton College of New Jersey

The University of Alabama School of Law

University of California at Berkeley School of Law

University of California, Davis School of Law

University of Chicago School of Law

University of Idaho School of Law

,

University of Kansas School of Law

University of Maryland School of Law

University of Michigan Law School

University of Mississippi School of Law

University of New Mexico School of Law

University of Pittsburgh School of Law

University of Southern California Gould Law School

University of Southern Mississippi Center for Oral

History and Cultural Heritage

University of Toledo College of Law

Vermont Law School

Washburn University School of Law

Wellesley College

Western New England College School of Law

William Mitchell College of Law

Yale Law School

Yeshiva University, Cardozo School of Law

# SUPPORT

Each contribution helps to secure a home-owned capacity for legal advocacy to advance racial and economic justice in Mississippi. We are immensely grateful for the generous support of foundations, institutional contractors, law firms, corporations and individual donors who make our work possible.

# 2006 FOUNDATION GRANTS AND INSTITUTIONAL CONTRACTORS

AARP

**AARP** Foundation

AFL-CIO Union Community Fund

American Bar Association Section

of Business Law

AmeriCares Foundation

Center for Law & Renewal

The Collis Warner Foundation

Community Foundation of Greater Jackson

**DLA Piper Foundation** 

Enterprise Corporation of the Delta

**Equal Justice Works** 

Fannie Mae Foundation

Florida Bar Foundation

The Ford Foundation

The Fresh Start Foundation

Hurricane Fund for the Elderly

JEHT Foundation

Kazan, McClain, Abrams, Fernandez, Lyons

& Farrise Foundation, Inc.

Lawyers' Committee for Civil Rights

Under Law

McCormick Tribune Foundation

Mississippi Association for Justice

Mississippi Low-Income Child Care Initiative

Mississippi Power Foundation, Inc.

National Legal Aid & Defender Association/

National Consumer Law Center

Public Welfare Foundation

Racial Justice Collaborative

Skadden Fellowship Foundation

Southern Poverty Law Center

Stern Family Fund

The Took Trust

United Jewish Endowment Fund

University of Virginia School of Law

Anonymous

#### 2006 LAW FIRMS AND CORPORATIONS

Adams and Reese LLP

ALM Media, Inc.

Andalman & Flynn, P.C.

Baker, Donelson, Bearman, Caldwell &

Berkowitz, PC

BellSouth

Boies, Schiller & Flexner LLP

Bradley Arant Rose & White LLP

Brunini, Grantham, Grower & Hewes, PLLC

Butler, Snow, O'Mara, Stevens

& Cannada, PLLC

Catholic Diocese of Jackson

Ferris Burson Entrekin & Follis, PLLC

Forman Perry Watkins Krutz & Tardy LLP

Holland & Knight LLP

Latham & Watkins LLP

Maxey Wann, PLLC

Mintz, Levin, Cohn, Ferris, Glovsky and Popeo, P.C.

Mississippi Religious Leadership Conference

Mutual Publishing, LLC

Pfizer Inc

Phelps Dunbar LLP

Pigott Reeves Johnson, P.A.

Richland County Bar Association

The Segal Company

Sullivan & Cromwell LLP

Sun Herald

Sutherland Asbill & Brennan LLP

The Treehouse Boutique

Watkins & Eager PLLC

Watkins Ludlam Winter & Stennis, P.A.

Weil, Gotshal & Manges LLP

ZogSports

# 2006 INDIVIDUAL CONTRIBUTORS CHAMPIONS OF JUSTICE

(\$10,000 OR MORE)

Dr. Edward Bergmark

Barbara and David Lipman

Anonymous

Anonymous

Anonymous

#### **GUARDIANS OF JUSTICE**

(\$5,000-9,999)

Eldon H. Crowell

**Jack Londen** 

Robert B. McDuff

## BENEFACTORS (\$2,500-4,999)

Pamela and Fred Banks

Dr. Frank Baron

Laura and John Robin Bradley

Quinn Delaney and Wayne Jordan

Jane Hicks

Helen B. Stern

Don B. Verrilli, Jr., and Gail Laster

Kathleen A. Welch

#### PATRONS (\$1,000-2,499)

Dr. Charles and Lauren Alexander

Elliott Andalman and Martha Bergmark

Pamela and Fred Banks

Carol Bergmark

Jean and David Bergmark

Robert Canizaro

David Chambers and John Crane

Billy Deviney

Resa and David Eppler

David and Barbara Ferraro

Stacy Ferraro

Leonard Genet and Dale Goodman

Debra and Robert Gibbs

Irene and Earle Jones

frene and Earle join

Pamela S. Karlan Karen A. Lash

Melvyn R. Leventhal

Anita Lyons

Benetta Mansfield

Deborah McDonald

Anita S. Miller and Mike Lang

Larry Ottinger and Cinthia Schuman

Barbara Phillips and Bob Howard

Stephen J. Pollak

David M. Read

Bruce Robbins and Elizabeth Oboler

Paula and Henry Stern

Allen P. Waxman

Ellen Weiss and Daniel Parr

Susan P. Willens

Anonymous

## SUPPORTERS (\$500-999)

Bonnie Allen

Marian and Claiborne Barksdale

Melanie and Bobby Brown

Michael Caudell-Feagan

Polly Dement and John Mayer

Monica and Mitchell Dolin

Phil Dorman and Sara Waldstein

Kimberly J. Duffy

Jack F. Dunbar

Mary and Michael Flynn Alex Forger and Fern Schair Patricia and Michael Genz Tommie and Will Goodman

Peter R. Haje

Susan and Alan Houseman

Doressia Hutton John C. Jopling

Amy and Christopher Klotz

Victor A. Kovner Fred Krutz

Judy and Elliott Lichtman

Joe Miklas Martha A. Mills

Virginia and Luther Munford Beth and Steve Orlansky Cynthia and Hugh Parker Barbara and Barry Powell Lynn and Lawrence Ross Claire and Henry Sargent Karen and Larry Sarjeant

Michael Trister and Nancy Duff Campbell

Sally and Thomas Troyer

Roberta and Howard Siegel

Jo-Ann Wallace and Keith Jenkins Marie and Robert Weissbourd

Jay L. Wiener Bonnie L. Wishne

Rhoda Byler and Warren Yoder

## FRIENDS (\$250-499)

Judy and David Aaronson

Anita Andalman Elizabeth A. Arledge

Nan Aron and Bernard Aron Shirley and Jonathan Asher Elise and Martin Baach

Sheila Bedi

Patsy and Josh Bogen Marye and Richard Boyd Virginia and Minor Buchanan

Cait Clarke Devarieste Curry Charles Doty

Susan and Wayne Dowdy

Laura Esquivel and Marcia Kuntz

Martha Ferris

Meg Finn and David Michener

Willie Frazier, Jr. Monica Galloway Margrit and John Garner Robert Greenstein

Veronica Gutierrez and Laura Genao Janet Hall and James Campbell Bristow Hardin and Laurie Mazur

John Heyman

Marvin Hoffman and Rosellen Brown

Julie L. Hussey

Sandra and Peyton Irby

Jerry Johnson and Louisa Dixon

**Jetta Jones** 

William Harold Jones Catherine Klipple Derry and Craig Koralek Dana and Jonathan Larkin Celia Goodman Leventhal

Jim Lewis

Mary and Robert Lincoln Abbe David Lowell Mimi Mager Mark Marquardt Tiffany Marshall Merrill Tenney McKewen

Robin Nunn

Betty Ann Ottinger

Linda Perle and Neil Levy

Leslie Proll

Glenn W. Rawdon

Danny Reed

Lora and Carlton Reeves

Norman Rosenberg and Tanya George

Richard A. Rothschild Cynthia Schneider Dr. Theodore K. Scott, Jr. Lois and Ralph Silver

Cliff Sloan and Mary Lou Hartman Alison Steiner and David Reynolds Richard Stephenson and Susan Rogers

Linda Erf Swift Alan Toback

Hon. Wardell C. Townsend, Jr., and Diane Martin

Anh-Huong Thi Tu Abigail Turner Renee and Mark Utley Minta Uzodinma

Robert Wald and The Honorable Patricia Wald Virginia L. Watkins and Terrell S. Williamson

Eleanor and Bob Weaver Gretel and Leo Weiss William Wright Cristin Zeisler

# 2007 FOUNDATION GRANTS AND INSTITUTIONAL CONTRACTORS

**AARP** Foundation

American Bar Association Section of Business Law

AmeriCares Foundation
The Bower Foundation

Bush-Clinton Katrina Fund Center for Law & Renewal

Center on Budget & Policy Priorities Consumer Federation of America

DLA Piper Foundation

Enterprise Corporation of the Delta

Equal Justice Works Florida Bar Foundation The Ford Foundation

Foundation for the Mid South Hurricane Fund for the Elderly Jackson Medical Mall Foundation

JEHT Foundation Jewish Funds for Justice W.K. Kellogg Foundation

Lawyers' Committee for Civil Rights

Under Law

McCormick Tribune Foundation

Mississippi Low-Income Child Care Initiative National Legal Aid & Defender Association/

National Consumer Law Center

Oxfam America

Public Welfare Foundation
The Shepard Broad Foundation
Skadden Fellowship Foundation
Trustees of Communities Foundation

of Texas Anonymous

## 2007 LAW FIRMS AND CORPORATIONS

American University Washington College of Law

Andalman & Flynn, P.C.

AT&T

Baker, Donelson, Bearman, Caldwell

& Berkowitz, PC

BankPlus

Baria, Hawkins & Stracener, PLLC

Biloxi Branch NAACP

Bradley Arant Rose & White LLP

Brunini, Grantham, Grower & Hewes, PLLC

Butler, Snow, O'Mara, Stevens

& Cannada, PLLC

Catholic Diocese of Jackson

Cooley Godward Kornish LLP

Copeland, Cook, Taylor & Bush, P.A.

Covington & Burling LLP

Crowell & Moring LLP

Cuneo, Gilbert & LaDuca, LLP

Citigroup

Forman Perry Watkins Krutz & Tardy LLP

Gilbert Randolph LLP

Graphic Reproductions, Inc.

Jackson Advocate

Jackson Free Press

The Kroger Company

Latham & Watkins LLP

Liberty Bank and Trust

Manatt, Phelps & Phillips, LLP

Mayo Mallette PLLC

McGlinchey Stafford PLLC

Mike Moore Law Firm

Milbank, Tweed, Hadley & McCloy LLP

MINACT. Inc.

Mintz, Levin, Cohn, Ferris, Glovsky and Popeo, P.C.

The Mississippi Bar

Mississippi Religious Leadership Conference

Mockbee, Hall & Drake, P.A.

The Molpus Woodlands Group

O'Melveny & Myers LLP

Pepco Holdings

Pfizer Inc

Phelps Dunbar LLP

Pocahontas Trotters

Sanderson Farms, Inc.

Sun Herald Sutherland

Tougaloo College

The Treehouse Boutique

Trustmark Bank

University of Mississippi Medical Center

University of Mississippi School of Law

Waide & Associates, P.A.

Watkins & Eager PLLC

Watkins Ludlam Winter & Stennis, P.A.

Weil, Gotshal & Manges LLP

Wise Carter Child & Caraway, P.A.

# 2007 INDIVIDUAL CONTRIBUTORS CHAMPIONS OF JUSTICE

(\$10,000 OR MORE)

Dr. Edward Bergmark Barbara and David Lipman

Anonymous

Anonymous

## **GUARDIANS OF JUSTICE**

(\$5,000-9,999)

Lucy and Peter Ascoli

Dr. Frank Baron

W. Hodding Carter, III, and

Patricia M. Derian

Danny E. Cupit

Quinn Delaney and Wayne Jordan

Hal Malchow and Astrid Weigert

Don B. Verrilli, Jr.

#### BENEFACTORS (\$2,500-4,999)

Elliott Andalman and Martha Bergmark

Laura and John Robin Bradley

Stacy Ferraro

Jane Hicks

Jack Londen

Robert B. McDuff Michael J. Miller

Sally and Dick Molpus Denise and Bob Owens

Kathleen Welch

## PATRONS (\$1,000-2,499)

F. Duane Ackerman

Dr. Charles and Lauren Alexander

Sarah Jane and Alex Alston

Phyllis and Reuben Anderson

Pamela and Fred Banks

Judy and Rims Barber

Ross F. Bass

Carol Bergmark

Courtney and John Blossman

Dr. John and Edna Bower

Carol Burnett and Jeremy Eisler

George Cochran

Dorothy and Wilbur Colom

Lee and John Lee Corlew

Jim Craig

Kevin J. Curnin

Anne Marie and Roy Decker

Monica and Mitchell Dolin

Debra and Robert Gibbs

Nancy and Spencer Gilbert

Tommie and Will Goodman

Susan Hackett

John Heyman

Ann and Billy Hicks

Jonathan Hooks

Jerry Johnson and Louisa Dixon

Irene and Earle Jones

John C. Jopling

Dana and Jonathan Larkin

Karen A. Lash and Martha Ertman

Melvyn R. Leventhal

Judy and Elliott Lichtman

Abbe David Lowell

Dr. Frances Lucas

Benetta Mansfield and Kalman D. Resnick

Melody and John Maxey

Anita S. Miller and Mike Lang

Dr. Nicholas Mosca

Virginia and Luther Munford

Kenneth W. Orce

Beth and Steve Orlansky

Larry Ottinger and Cinthia Schuman

Margaret and Brad Pigott

Larry Pittman

Stephen J. Pollak

Darby Ray and Raymond Clothier

Bruce Robbins and Elizabeth Oboler

Catherine Samuels and Jeremy Henderson

Drs. George and Ann Myers Schimmel

Rebecca Sive and C. Steven Tomashefsky

Drs. Otrie and Robert Smith

David Stern and Tracev Hughes

Helen B. Stern

Robert H. Tyler

Renee and Mark Utley

Kathleen A. Welch

Neil White, IV

Jay L. Wiener

William Wright

Rhoda Byler and Warren Yoder

Anonymous

## SUPPORTERS (\$500-999)

Bonnie Allen

Anita Andalman

Marian and Claiborne Barksdale

Jean and David Bergmark

Donald A. Brown

Lindsay Kudner Coates

Toni Cooley Robin Costa

Elisabeth Curtz and Richard Coppola

John Davies George Evans

Alex Forger and Fern Schair

Monica Galloway

Rocky Galloway and Reginald Stanley

Linda F. Garry Peter R. Haje

Victor A. Kovner

Marvin Hoffman and Rosellen Brown Sidney Hollander and Kay Berkson

Susan and Alan Houseman Sandra and Peyton Irby Mary Lynn and Nathan Kotz

Rachel S. Kronowitz and Mark A. Lewis

Katherine and Richard Lorr Helen and Louis Lowenstein

Ricky Mathews Deborah McDonald Merrill Tenney McKewen

Joe Miklas

Arleyah L. Morris

Bernadette and Brian Orr Linda Perle and Neil Levy Joy Lambert Phillips Barbara and Barry Powell

Leslie Proll Richard Raspet Amelie L. Ratliff

Lora and Carlton Reeves Lynn and Lawrence Ross

Iris Rothman and Shannon Ferguson

Robert Rubin

Michael Sapoznikow Claire and Henry Sargent Karen and Larry Sarjeant

John Scanlon Walter Scott, Jr. Bobby S. Shackouls Leonard Simon

Richard Stephenson and Susan Rogers Michael Trister and Nancy Duff Campbell

Jo-Ann Wallace and Keith Jenkins Ellen Weiss and Daniel Parr

Bonnie L. Wishne

#### FRIENDS (\$250-499)

Nan Aron and Bernard Arons Shirley and Jonathan Asher

Taunya Banks
Dr. Dana Beyer
Patsy and Josh Bogen
Marye and Richard Boyd
Brenda Bratton-Blom
Melanie and Bobby Brown

Debra M. Brown
J. Hyatt Brown
Tomiko Brown-Nagin
Stella and Philip E. Carby
Senator Dick and Julie Clark

Cait Clarke

Ann and John L. Clendenin

Devarieste Curry Sid Davis

Phil Dorman and Sara Waldstein Robert Echols and Paul Drolet John C. Eidelman and Susan Bennett

Hillary Exter Nellie Fain

Meg Finn and David Michener

Matthew A. Flamm John Fleming Marnie and Peter Frost Kay and Craig Gabbert Margrit and John Garner Robert Greenstein

Barbara and Robert Griffith Janet Hall and James Campbell

Patricia Hanrahan and Maurice Belanger Sherwood Harris and Elizabeth Shiver

Martha and Criss Hartzell

Toba, Tony, Deena and Ariel Hausner

James L. Henderson, III E. Clifton Hodge, Jr. The Honorable Jim Hood Ann and Charles Hooker Most Rev. William Houck

Taylor Howard
A.V. Hull
Frank Hunger
Lee Wilbert Jackson
Linda Jacobson
John Jameson

Pamela S. Karlan Catherine Klipple Derry and Craig Koralek

Deb Jospin & Chris Gallagher

Henry Langberg and Elaine Jones Langberg

Helen Latimore
Jim Lewis
Anita Lyons
Mimi Mager
Christopher L. Mann
Meredith McBurney
Sharon and John McCarthy
Anne and Robert McElvaine

Thomas R. Meites and Lynn Frackman

Stephen H. Oleskey Betty Ann Ottinger Cynthia and Hugh Parker Lisa and W. A. Percy II

Lewis Perdue Dr. Lessa Phillips Kathy and Ben Piazza

E. Carol Posey and Gayle Privette
Drs. Chemene and Timothy Quinn

Robert Raben

Linda and Michael Raff Glenn W. Rawdon Danny Reed

Norman Rosenberg and Tanya George

Betsy and Joe Samuels Cynthia Schneider

Patricia and Steven J. Shapiro

Carla Shere Ian Shuman

Roberta and Howard Siegel Lois and Ralph Silver

Julie Skipper

Alison Steiner and David Reynolds

Anne Stom James R. Streicker William Taylor

Hon. Wardell C. Townsend, Jr., and Diane Martin

Dorothy Triplett

Rhoda and Peter Trooboff

Barbara Uhler
Patricia P. Upton
Merrill and John Waits
Jacqueline D. Waldstein
James Washington
Eleanor and Bob Weaver
Mary Louise Wiley

# STATEMENT OF ACTIVITIES

for the years ended December 31, 2007 and 2006

2006	2007	SUPPORT AND REVENUES
359,236	325,481	Contributions
4,066,846	5,991,654	In-kind Contributions
949,917	840,808	Grants
2,664	3,725	Interest and Dividends
21,005	17,324	Miscellaneous
	48,000	Contract Services
1,661	-	Realized gain on sale of stock
-	8,165	Gain on sale of property and equipment
5,401,329	7,235,157	TOTAL SUPPORT AND REVENUES
		EXPENSES
5,150,892	7,312,637	Program Services
53,595	148,085	Management and General
133,054	155,355	Fundraising
5,337,541	7,616,077	TOTAL EXPENSES
63,788	(380,920)	NCREASE (DECREASE) IN NET ASSETS
1,309,968	1,373,756	NET ASSETS AT BEGINNING OF YEAR
1,373,756	992,836	NET ASSETS AT END OF YEAR
	1,373,756	INCREASE (DECREASE) IN NET ASSETS NET ASSETS AT BEGINNING OF YEAR NET ASSETS AT END OF YEAR

# STATEMENT OF FINANCIAL POSITION for the years ended December 31, 2007 and 2006

CURRENT ASSETS	2007	2006
Cash	\$566,683	\$533,970
Receivables	388,807	839,006
Prepaid Expenses	11,064	2,628
	966,554	1,375,604
PROPERTY AND EQUIPMENT, net OTHER ASSETS	63,466	171,049
Deposits	3,860	2,610
	\$1,033,880	\$1,549,263
LIABILITIES AND NET ASSETS CURRENT LIABILITIES		
Accounts Payable	\$5,558	\$23,834
Accrued Expenses	28,872	27,186
Payroll Liabilities	514	120
Deferred Revenue	5,000	1,000
Security Deposit Liability	1,100	1,100
Notes Payable, current portion		26,200
	41,044	79,440
NOTES PAYABLE, net of current portion NET ASSETS		96,067
Unrestricted	142,843	179,511
Temporarily Restricted	849,993	1,194,245
	992,836	1,373,756
	\$1,033,880	\$1,549,263

# ABOUT THE MISSISSIPPI CENTER FOR JUSTICE

The Mississippi Center for Justice opened its doors in 2003, giving Mississippi a critical legal capacity: a home-grown, nonprofit public-interest law firm that pursues social and economic justice through advocacy for systemic change. The Mississippi Center for Justice carries out its mission through a community lawyering approach that advances specific social justice campaigns in partnership with community leaders, as well as state and national organizations.

The Mississippi Center for Justice has two offices in Mississippi, one in Jackson and one in Biloxi. Staffed by a team of attorneys, advocates and others, the Mississippi Center for Justice combats discrimination and poverty statewide. The Mississippi Center for Justice engages the services of pro bono attorneys from within Mississippi and across the United States. Pro bono attorneys gave more than 10,000 hours of their time in 2006 and more than 16,000 hours in 2007 to assist the Center and Mississippians on issues including FEMA housing transition, contractor fraud, predatory lending, foreclosure, access to healthcare and more. To sustain and feed a pipeline for future services, the Mississippi Center for Justice also cultivates law students through spring, summer and winter internships during which the students spend their time working in Mississippi and assisting the Center with its campaigns.

While the traditional advocacy strategies of litigation and policy advocacy are vital components of the Mississippi Center for Justice's community lawyering tool kit, just as important are public education, outreach, community organizing, media advocacy and other communication strategies that comprise successful campaigns. Since its inception, the Mississippi Center for Justice has been at the forefront of policy battles on the state and federal levels to bring about systemic change to improve the social justice environment for all Mississippians.

For more information about the Mississippi Center for Justice, including ideas for how you can become part of this important work, visit www.mscenterforjustice.org.

# Board of Directors

Fred L. Banks, Chair
Robert B. McDuff, Vice Chair
Isaac K. Byrd, Treasurer
Suzanne G. Keys, Secretary
Carol Burnett
Stacy Ferraro
Deborah McDonald
Brad Pigott
Carlton W. Reeves
Warren Yoder

# STAFF

As of October 2008

Martha Bergmark, President & CEO

Bonnie Allen, Director of Training  $\alpha$ 

Foundation Development

Denise Antoine, Legal Assistant

Andrew Canter, Staff Attorney -

Equal Justice Works Fellow

Norman Chronister, Administrative Assistant

Monica Galloway, Operations Director

Sharon Garrison, Communications Director

Annette Hollowell, AARP Fellow

Kiya Jones, Legal Assistant

John Jopling, Managing Attorney

Reilly Morse, Senior Attorney
Beth Orlansky, Advocacy Director
Jason Pollan, Staff Attorney
Paheadra Robinson, Staff Attorney
Chanda Roby, Equal Justice Works AmeriCorps Legal Fellow
Crystal Utley, Pro Bono Counsel

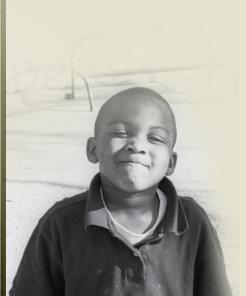
Part Time Consultants

Karen Lash, Pro Bono Counsel

Merrill McKewen, Development Consultant







The Mississippi Center for Justice gratefully acknowledges writer Joanne Edgar and photographer Mike Lang for their donations of talent and time to the production of this report.

