

**NORTH MISSISSIPPI RURAL LEGAL SERVICES, INC.**

# JUSTICE



*for*

# ALL

2015 Annual Report

## ***Message from the Executive Director and Board Chairman***

For 49 years, North Mississippi Rural Legal Services, Inc. (NMRLS) has provided equal access to the justice system to tens of thousands of people who were unable to access the justice system on their own. The pictures on the cover depict the types of people we serve: people of various ages, genders, and ethnicities.



Ben Thomas Cole, II, Esq.  
Executive Director



Willie J. Perkins, Sr., Esq.  
Board Chairman

Since 1966, NMRLS has handled a number of significant cases that sparked change in voting rights, desegregation of public schools, and other facilities in Mississippi. We continue to focus on human and equal rights as a result of our priority setting process. At the same time, we respond to the civil legal needs of the frail, elderly, disabled, abused, neglected, and others.

The stories depicted in this 2015 ANNUAL REPORT highlight some of the victories achieved for our clients and illustrate the importance of having access to the justice system when it is needed the most. With the generosity of financial and other supporters, NMRLS was able to serve 19,160 people who needed our help.

Dr. Martin Luther King, Jr. once said, “*Make a career of humanity. Commit yourself to the struggle for equal rights.*” That is why, for the years to come, continued support from our broad-based supporters and friends will be essential for NMRLS to provide legal aid to low-income communities.

We express sincere gratitude to the national Legal Services Corporation (LSC), committed staff, board members, government officials, corporate partners, friends, and others for their continued contributions and support, not just in 2015, but throughout our illustrious 49 years!

In 2016, NMRLS will celebrate 50 years of remaining true to our mission of providing high quality civil legal services to low-income Mississippians within the northern 39 counties of the state. As we reflect on five decades of providing essential work and addressing challenges of unmet civil legal needs, we do so with great anticipation to the next half century. Your continued participation is vital for the existence and growth of North Mississippi Rural Legal Services.

***Thank you for your continued support!!!***

*JUSTICE* for ALL

## BOARD OF DIRECTORS 2015

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(Appointment: The Mississippi Bar)

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Baptist Law Firm  
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(Appointment: Client Representative)

### Kimberly Brown Bowling, Esq.

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(Appointment: Client Representative)

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The Coleman Law Firm  
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Greenlee Law Firm  
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(Appointment: The Mississippi Bar)

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(Appointment: Client Representative)

### Mr. Robert Mayes

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Leflore County District Attorney  
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(Appointment: The Magnolia Bar)

### Solomon Curtis Osborne, Esq.

The Osborne Law Firm  
(Appointment: The Magnolia Bar)

### Nebra E. Porter, Esq.

Attorney at Law  
(Appointment: The Mississippi Bar)

### Mr. Brandon L. Spight

Oxford Local Advisory Board  
(Appointment: Client Representative)

### Ms. Mattie Tucker

Greenville Local Advisory Board  
(Appointment: Client Representative)

### Bennie L. Richard, Esq.

Richard Law Firm, PLLC  
(Appointment: The Mississippi Bar)

### Mr. Harvie Spikes

Clarksdale Local Advisory Committee  
(Appointment: Client Representative)

# **JUSTICE for ALL**

## **CASE TYPES & CLIENT STATISTICS**

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### **In 2015, North Mississippi Rural Legal Services:**

#### **Fought for Families & Protected Victims of Violence By:**

- Securing protective orders
- Defending victims of domestic violence
- Helping custodial parents get child support
- Helping grandparents obtain guardianship
- Fighting for children's rights in schools

#### **Saved Homes & Prevented Homelessness By:**

- Stopping wrongful evictions
- Preventing termination of housing subsidies
- Fighting housing discrimination
- Assisting disaster victims
- Saving homes from foreclosure

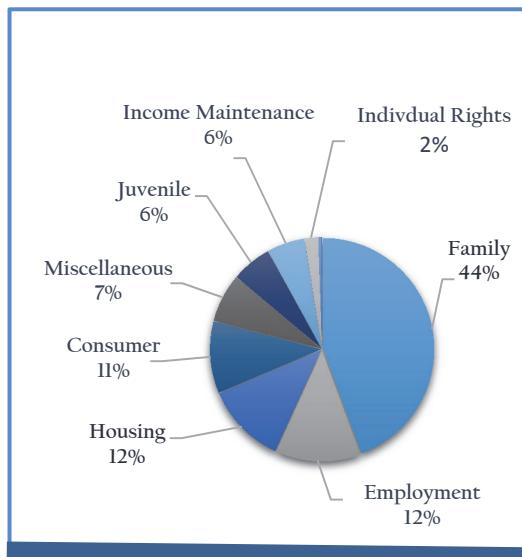
#### **Protected Income & Ensured Economic Equality By:**

- Preventing terminations of public benefits
- Helping the elderly and the disabled obtain medical benefits
- Defending clients from wage garnishment
- Fighting aggressive debt collection tactics

### **WHAT WE DO**

NMRLS fights for justice on behalf of low-income, elderly, and disabled north Mississippians confronted with civil legal needs.

### **2015 NMRLS Case Types**



#### **Defended Workers & Maintained Their Employment By:**

- Expunging criminal records
- Recovering denied unemployment benefits

*JUSTICE for ALL*  
CASE TYPES & CLIENT STATISTICS

*[Definition of Justice]*  
**just<sup>2</sup> /dʒʌst/, justice /'dʒʌstɪs/**  
n. fairness, equitableness, of a cause.  
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## WHO WE SERVE

The average household income for our clients was less than \$14,713 a year.

More than half of our cases involved households with children.

Total Number of Persons Helped: **19,160**

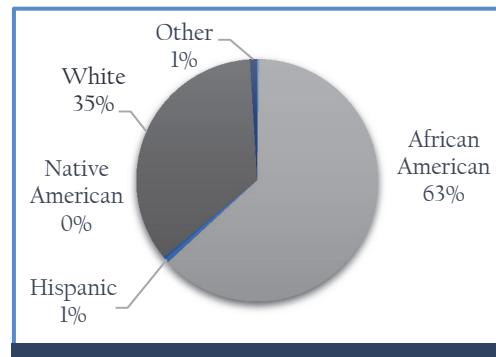
Total Recovered Benefits: **\$210,057.82**

Total of Assistance and Relief in Housing Cases: **\$177,239.89**

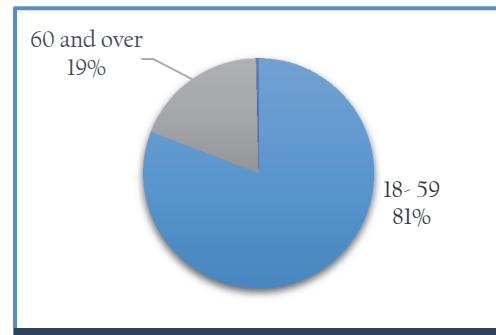
Amount Refunded to Clients in Federal Tax Returns: **\$2,963,685**

Total Number of Donated Hours from Volunteers: **2,196**

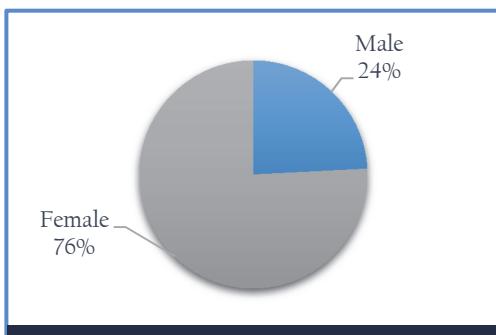
**Ethnicity of NMRLS Clients**



**Age of NMRLS Clients**



**Gender of NMRLS Clients**





## NMRLS HELPING DISTRESSED HOMEOWNERS

**Attorney Al Cutturini  
Managing Attorney  
Foreclosure Prevention Project**

**The Foreclosure Prevention Project** was one of the special programs for NMRLS in 2015. This Project enabled NMRLS to use all available options to help clients stay in their homes and avoid foreclosure by using loan modification, refinance, forbearance and repayment plans. Typical cases resulted in our clients receiving loan modifications that lowered their monthly payments to 31% of their gross income. Some clients whose homes were underwater (They owed more than the home was worth.) received reductions worth 20% or more off the principal amount.

Established in 2012 with funds from the National Mortgage Settlement with the Mississippi Attorney General's Office, the North Mississippi Rural Legal Services Foreclosure Prevention Project has been under the leadership of its director, Attorney Al Cutturini.

The work of the Foreclosure Prevention Project has helped over 500 families lower their monthly mortgage payments and get into more stable loans at today's low rates. Additionally, the Project has helped homeowners, for whom homeownership was no longer affordable or desirable, find a way out without undergoing foreclosure.

In cases where a client could no longer afford to maintain the mortgage payment, NMRLS negotiated a short sale or Deed In Lieu that allowed the client to vacate the home debt free and often with up to \$10,000 "cash for keys" incentives paid by the lender to help with relocation. Other clients received a chapter 13 bankruptcy if no other options were available to keep their home. All clients received counsel and advice and were referred to other agencies if NMRLS could no longer assist them.

The NMRLS Foreclosure Prevention Project has received funding through 2016 from a 2015 Bank of America Foreclosure Prevention Grant which is administered by The Mississippi Bar Foundation.

***If you are interested in supporting this and other programs, contact our Office of Development at 662-234-8731, ext. 2132 or ext. 2122.***

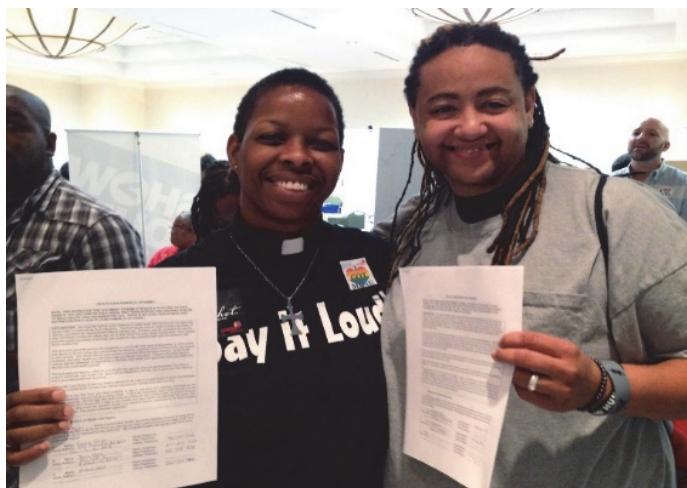
## **ERASING the PAST and PROCLAIMING A BETTER FUTURE**

Attorney Patricia Booker  
Managing Attorney, Clarksdale Office

In the Mississippi Delta, poor economic conditions often lead young adults to make choices that affect their lives in ways they never contemplated. These choices may have resulted in the denial of public housing, unemployment, and sometimes the denial of an opportunity to pursue professional careers due to failing required background checks. In an area already plagued with poverty and lack of opportunities, many residents' problems are compounded by their criminal records.

To help criminal offenders realize the motto that "*Your past is not your destiny*", North Mississippi Rural Legal Services sponsored an Expunction Clinic in Clarksdale, Miss., directed by managing attorney, Patricia Booker. Sponsors also included the Family and Youth Opportunities Division (FYOD). Speakers were FYOD board member Samuel McCray and Coahoma County Commissioner Buster Moton. The Clinic was designed: 1) To inform and educate the community about expunctions; and 2) To draft petitions for residents in need. Coahoma County residents were informed about the State of Mississippi's criminal expunction statutes and the offenses that qualified for expunctions.

Over 60 residents were present for the Clinic and more than 20 petitions were filed on behalf of NMRLS's clients. "*People who attended the outreach were excited to know that they have options and that there was an organization willing to help them erase their past and reclaim their future,*" Attorney Booker stated. Realizing the success of the Clinic, NMRLS hopes to make this an annual event.



*Residents of Coahoma County  
were happy to know that NMRLS could  
help "erase the past".*

**JUSTICE** for ALL

## NMRLS STORIES of SUCCESS

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*With only 13 staff attorneys, NMRLS handled many cases in 2015. Below are just a few:*

### **FAMILY LAW**

NMRLS represented a client in a custody case involving the client's grandson. After avoiding being served the summons and complaint, the child's mother took the child from his school in Mississippi and took him to Tennessee. The client was not allowed contact with her grandchild, and her grandchild's whereabouts were unknown. Following service of process upon the child's mother and a waiver of process by the father, the attorney was able to win custody for the grandparent.

### **HOUSING**

NMRLS represented a client in an eviction case filed by the client's local housing authority. The attorney was able to negotiate a move-out date and dismissal of the eviction case. As a result, the client was able to continue receiving housing subsidy payments. NMRLS has helped clients receive mortgage payments and/or reinstatement assistance from the Home Saver program which is funded by the Mississippi Home Corporation.

### **TAXES**

The NMRLS Low Income Taxpayer Clinic (LITC) attorney represented a client who received a medical settlement in 2005. The attorney who handled the malpractice claim had reported our client's income to the IRS as self-employment income. To add to this, our client's friend prepared the client's tax return that year and also included the malpractice claim as income. Due to these errors, the client had more than a \$40,000 tax liability. Each year, our client was entitled to a tax refund, but had never received it. The NMRLS tax attorney corrected the previous 1099 Form and then requested a penalty abatement, as well as a refund request for each year the client's refunds were kept. After nearly a year of working with our client, the IRS agreed to erase the liability and refunded our client more than \$8,000.

### **SOCIAL SECURITY**

NMRLS assisted a 20-year-old client with proving disability as an adult "under the Medical Vocational Guidelines" set forth by the Social Security Administration. By showing the client's poor academic performance in special education courses prior to dropping out of school, poor work performance, and the client's inability to get along with others or learn simple tasks in a job training program, NMRLS was able to show that the client had greater learning disabilities than what was originally diagnosed by the consulting psychologist.

*JUSTICE for ALL*

## FUNDRAISING

### NMRLS: Jammin' For Justice for FUN!

Mississippi is known for good music, food and fun! Never was it more evident than one Saturday evening in April when music filled the air in downtown Oxford at *Jammin' for Justice*. A robust crowd filled The Lyric Oxford for our fundraiser to support NMRLS and the communities we serve.

In addition to the philanthropic opportunity, *Jammin' for Justice* was an evening of live performances from blues to jazz, from easy listening to the latest in R&B, along with a little bit country and a little bit rock 'n roll (as *Donny and Marie Osmond* would say).

The Oxford All-Star Band, a 10-piece band recognized for their professional sound, along with DJ Jeff Donald from *Scratches Traveling DJ* of Belden, Miss., added excitement with top hits and an impressive light show. A special feature of the evening was the silent auction which included items such as: art from Glenn Ray Tutor, an Ole Miss T-Shirt autographed by Eli Manning, a signed portfolio and picture from Memphis Grizzlies standout Marc Gasol, and antiques, pottery, and services from local businesses.

Among those in attendance were attorneys, legislators, and other friends. The money raised was used to help fund programs for low-income individuals living in the northern 39 counties of Mississippi.



*The Oxford All-Star Band  
kept the crowd jamming.*

*Pictured (Left to Right): Bill Luckett,  
Clarksdale, Mississippi Mayor; Mrs.  
Francine Luckett; Mrs. Donna Levine;  
I. Richard Gershon, former University of  
Mississippi School of Law Dean;  
Mrs. Cynthia Cole; and Ben T. Cole, II,  
NMRLS Executive Director.*

*JUSTICE* for ALL  
**FUNDRAISING**

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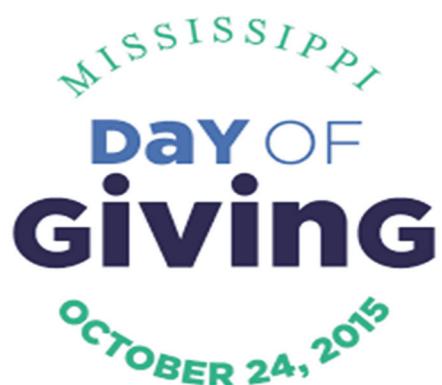
## **NMRLS Joins Others for 1<sup>st</sup> Mississippi Day of Giving**

North Mississippi Rural Legal Services, Inc. helped make history when it joined more than 300 non-profit organizations in participating in Mississippi's inaugural *Day of Giving* campaign.

*Mississippi's Day of Giving* was established by a 2015 Governor's Proclamation as an annual event to celebrate the spirit of philanthropic graciousness that would enable Mississippians to contribute through myriad means. The purpose of this powerful giving experience was to unite Mississippians around causes in which they truly believed and to help nonprofit organizations connect to the larger community.

The *Mississippi Day of Giving* was an on-line campaign which took place on only "ONE DAY" in October. The campaign proved successful in providing funds and exposure for our organization. Gifts were realized not only from our current and former donors in Mississippi, but from new donors from as far away as Maryland. The funds received are being used to help low-income residents we serve.

**TO ALL DONORS... Thank you for participating and believing in our mission!**



# ***Because of You..... JUSTICE is Possible!***

*The list that follows reflects the generosity of donors in calendar year 2015.*

James W. Abernethy  
Michele Alexandre  
J.M. Ash  
Bankhead Law Firm  
Byers Law Firm  
Gwendolyn Baptist-Hewlett  
Drs. David and Gemma Beckley  
David O. Bell  
Deborah H. Bell  
Kimberly Brown Bowling  
John R. Bradley, Jr.  
Carlisle's Big Star No. 53 Inc.  
C.F. Brittenum  
Barbara Brooks  
George and Jane Carlson  
Michael Cathey  
Hopewell No. 1 Baptist Church  
Oxford-University United Methodist Church  
Banks, Finley, White & Co.  
Larry and Kay Cobb  
Merkle and Cocke, P.A.  
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Cynthia Cole  
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Dr. Roy and Mrs. Ruby Deberry, Jr.  
Melvin Deberry  
Devin Lindsay Dillon-Maginnis  
Holcomb Dunbar P.A.  
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Lucius Edwards  
V. Lynn Evans  
Dukes, Dukes, Keating and FANECA  
Farmer and Merchants Bank  
Cynetra G. Freeman  
Fondren Law Firm PLLC  
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Kylie Gardner  
Ethel Gilmore  
The Gipson Law Firm PLLC  
Cherri Green  
J. Lane Greenlee

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Minnie P. Howard  
Ava N. Jackson  
Russell and Johnnie Rae Johnson  
Nora Rasco-Keasler  
Robert and Kelly Kersh  
Rance and Catherine Kilgore  
Dr. Paul and Mrs. Fannie Lampley  
Doris Landon  
Philip Levy  
Littleton Law Office  
Eytol Long  
Joe R. Lovelady, Sr.  
Luckett Tyner Law Firm, P.A  
Bobby and Barbara Martin  
Robert Mayes, Jr.  
Joseph B McCool  
Kristian McCray  
William H. McKenzie III  
Leslie-Burl McLemore  
Mr. and Mrs. Charles Merkel, III  
Mr. and Mrs. Charlie Merkel  
The Very Rev. Bruce D. McMillian  
The Montgomery Law Firm  
Anita Moore  
Charlotte T. Muldoon  
Bramlett Murphy, M.D.  
Faye Murphy  
Bobby and Denise Owens  
FNB Bank Oxford  
Constance Parham  
Willie J. and Sheriel Perkins, Sr.  
Betty L. Petty  
Frank and Joy Phillips  
Ruby Jean Pinson  
William and Nebra Porter  
Jack Reed, Jr.  
Thomas Reynolds  
Charlie Robinson  
Mark A. Robertson, P.C.  
Everett Sanders  
Marshall Sanders  
Watosa Marshall Sanders  
The Law Office of Brian L. Starling, P.A.  
Dewitt and Zilla Spencer

Chester and Leona Starks  
Frank Suggs, Jr.  
Sunflower Co. Branch 5333 of the NAACP  
Ethel Terry  
Vanessa Topps  
Michael B. Trister  
Mattie Tucker  
Ellis Turnage  
E. Russell Turner  
University of Mississippi School of Law  
Walker Law Firm, PLLC  
William L. Waller, Jr.  
Chelsea Walters  
Katherine Weatherby  
Ruby White  
Bob Whitwell  
Ben G. Wilkerson  
Felecia L. Wilson  
Susan Zachos

**Every effort was made to ensure accuracy of this listing. If we have inadvertently omitted any donor, please accept our sincere apology.**

North Mississippi Rural Legal Services, Inc. (NMRLS) is a 501(c) (3) organization that provides free civil legal services to low-income people in north Mississippi. A copy of our current financial statement is available upon request by calling our office: (662) 234-8731, ext. 2104.

All funds received by North Mississippi Rural Legal Services, Inc. are spent in accordance with the Legal Services Corporation Act of 1974, as amended 1977, 42 U.S.C. §§ 2996 et. seq., its implanting regulations, 45 C.F.R. § 1600 et. seq., and other applicable laws.

### **PRIVATE ATTORNEY INVOLVEMENT (PAI)**

We deeply appreciate the many professionals who assisted North Mississippi Rural Legal Services and its clients.

Jennifer Adams	Kiley Kirk
Earnestine Alexander	L. Paul Kossman
Jim Arnold	Arnold D. Lee
Eugene Barton	Christi McCoy
Michael Boyd	Selene D. Maddox
C. Hays Burchfield	Sandra D. Marshall
Lizanne Carlson	Lisa Meggs
Susan Culpepper	Dalton Middleton
Melanie Thomas Dobbs	Ginger M. Miller
Vallrie L. Dorsey	Tammie L. Munch
Carnelia P. Fondren	Hiwatha Northington
Tonya P. Franklin	Chris Powell
W. Health Franklin	LuJaclyn Richardson
Renetha Frieson	Matthew D. Ross
Tenisha M. Gates	Femi Salu
Debra Giles	William Sanders
John M. Gilmore	Leslie B. Shumake, Jr.
Ravonda L. Griffin	Chaka Smith
A.E. Harlow, Jr.	Warren Smith
Cassi G. Hill	Brian L. Starling
Peggy M. Hodges	Winton J. Thompson III
Diandra Hosey	Bobby Taylor Vance
Sabrina D. Howell	Jan Vu Pak
John F. Hughes	Jamaal Walker
Leon Johnson	Louis C. Walker
Tarik Johnson	Juan T. Williams
Wilbert L. Johnson	Trena Williams
Angela T. Kimbrough	Michael Wilson
Sandra Jaribu Hill	Chereka Witherspoon

### **NMRLS STAFF**

Gloria Benson  
Patricia Booker  
Eunice Carter  
Ben Thomas Cole, II  
Al Cutturini  
Rhonda Saul-Evans  
Alexis Farmer  
Denise Fondren  
Clarence H. Franklin  
Cynetra Freeman  
Ethel Gilmore  
Priscilla Grantham  
Minnie Howard  
Gloria Hubbard  
Jordan Hughes  
Johnnie Ivy  
Nora Rasco-Keasler  
Naomi Keaton  
Catherine "Ginny" Kilgore  
Schenille Martin  
Ruthie McEwen  
Shirley McNeal  
Sandra Murray  
Jessica Rayford  
Bianca Smith  
Connie Starks  
Linda Strong  
Christinia Townsend  
Benjamin Wilkerson  
William L. Williamson  
Sharon Witty  
Ruby White  
William Young

### **STUDENT VOLUNTEERS**

Adria Barnes  
Justin Bell  
Katie Burg  
Keith Lovitt  
Mack-Arthur Turner  
Franshun Vann

The number one priority of North Mississippi Rural Legal Services, Inc. is to provide the highest quality of legal representation to its clients.

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#### ***The NMRLS Annual Report 2015***

Ben Thomas Cole, II: Advisor  
Ethel Gilmore: Editor, Lead Writer  
Cynetra Freeman: Designer and Co-Writer  
Ruby White: Advisor  
Clarence H. Franklin: Advisor

## HOW YOU CAN HELP!

Your support enables North Mississippi Rural Legal Services to help tens of thousands of north Mississippians who count on us each year.

To make a donation, please use the donation form below and mail to: **Post Office Box 767, Oxford, MS 38655** or you can visit our website at <http://www.nmrls.com/donations.htm> to make your donation online.

To learn more about NMRLS, contact Ben Thomas Cole, II, Executive Director, at (662) 234-8731 or [bcole@nmrls.com](mailto:bcole@nmrls.com). You may also contact Ethel Gilmore, Director of Development, at 662-234-8731 or [egilmore@nmrls.com](mailto:egilmore@nmrls.com).

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Name: \_\_\_\_\_ Email: \_\_\_\_\_

Street: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Daytime Phone: \_\_\_\_\_ Evening Telephone: \_\_\_\_\_

Enclosed is a check for \$\_\_\_\_\_ payable to **North Mississippi Rural Legal Services, Inc.**

Enclosed is a money order for \$\_\_\_\_\_ payable to **North Mississippi Rural Legal Services, Inc.**

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# GOLDEN ANNIVERSARY EVENTS

## Anniversary Kick-Off

*The University of Mississippi School of Law*  
*January 21, 2016 · 4:00 p.m. – 6:30 p.m.*

In 2016, NMRLS will celebrate 50 years of service with year-long activities and special events. The kick-off event will be held in conjunction with the 25<sup>th</sup> Anniversary of the University Of Mississippi School Of Law clinical programs. The kick-off celebration will take place at the University Of Mississippi Robert C. Khayat Building. Keynote speakers will include: Presiding Justice Jess H. Dickinson, Professor Emeritus John Robin Bradley, Esq. and Constance Slaughter-Harvey, Esq.

## Historic Litigation Symposium

*The University of Mississippi School of Law*  
*April 22, 2016 · 9:00 a.m. – 5:00 p.m.*

As part of our year-long NMRLS 50th Anniversary Celebration, the Historic Litigation Conference will bring together Mississippi's noted community leaders, government officials, attorneys, educators, and others to discuss NMRLS litigation which spanned five decades, making a difference in the lives of Mississippians all across the state. Those slated to participate are Professor John Brittain, the Honorable Ronnie Musgrove, Attorney Alvin O. Chambliss, Jr., Attorney Solomon Osborne, Attorney Michael Trister, and others.

## NMRLS Awards Dinner and Gala

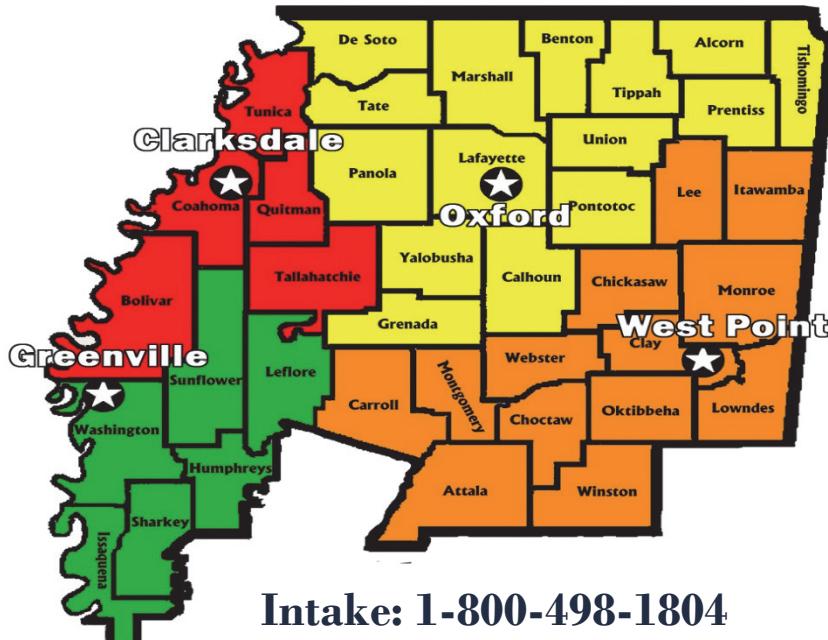
*BancorpSouth Convention Center, Tupelo, MS*  
*October 29, 2016 · 7:00 p.m. – 9:30 p.m.*

The dinner/gala will be a night filled with celebrations, dining, and music to honor our *Champions of Justice* for their work in civil rights, volunteerism, and their dedication to community service. Special guest speaker is Paulette Brown, President of the American Bar Association. The awards dinner and gala will be held at the BancorpSouth Conference Center in Tupelo, Mississippi.

*For more information about the above-mentioned events or to learn more about North Mississippi Rural Legal Services, Inc., please contact Ethel Gilmore, Director of Development, at 662-234-8731, ext. 2132, ext. 2122 or [egilmore@nmrls.com](mailto:egilmore@nmrls.com).*

# **NORTH MISSISSIPPI RURAL LEGAL SERVICES, INC.**

## **OFFICE LOCATIONS:**



**Intake: 1-800-498-1804**

**[www.nmrls.com](http://www.nmrls.com)**

**[www.mslegalservices.org](http://www.mslegalservices.org)**

### **Administrative Office**

5 County Road 1014  
Oxford, MS 38655  
PHONE: 662.234.8731  
FAX: 662.236.3263

**Greenville Office**  
1024 Washington Avenue, Suite 101  
Greenville, MS 38701  
PHONE: 662.335.8203  
FAX: 662.335.7500

**Oxford Litigation Office**  
5 County Road 1014  
Oxford, MS 38655  
PHONE: 662.234.2918  
FAX: 662.234.2965

### **Clarksdale Office**

526D Choctaw Street  
Clarksdale, Mississippi 38614  
PHONE: 662.627.4184  
FAX: 662.624.4009

**West Point Office**  
313 Highway 45 Alternate South  
West Point, Mississippi 39773  
PHONE: 662.494.6122  
FAX: 662.494.0670

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