# Katrina, 10 Years Later Revitalizing Our Commitment To The Forgotten Poor





## AUGUST 27, 2015 • 7:00 P.M. Jackson convention complex Jackson, mississippi



# Message from Co-chairs







The Honorable Ronnie Musgrove

Jimmy B. Wilkins, Esq.



We would like to welcome each of you to the Mississippi Center for Legal Services' 2015 Fundraising Banquet. The theme for tonight's grand occasion is Katrina, Ten Years Later: Revitalizing Our Commitment to the Forgotten Poor. Your attendance and participation in tonight's banquet goes a long way towards insuring that all Mississippians have access to *justice regardless of social status or financial means.* For over 40 years, MCLS has worked tirelessly to provide access to our state's legal system for all Mississippians without regard for race, ethnic group, age or ability to afford access to the court system. MCLS has helped low income individuals solve legal problems ranging from escaping abusive environments to adoptions, consumer affairs, landlord/tenant issues, and family law. Ten years ago, Hurricane Katrina devastated our Gulf Coast and MCLS aggressively responded to provide assistance to those who desperately needed help. As we reflect on Katrina and the devastating effect it had ten years ago, we must always remember that for many low income

Mississippians, disasters requiring legal help occur on a daily basis. There is a limit on the amount of pro bono services that the private bar can provide to low income Mississippians in need of legal assistance. Therefore, it is critical that MCLS continues to thrive as it is a much needed resource in our communities. Without the great services of the good people at MCLS, many low income Mississippians would not be able to obtain the services of a lawyer.

To those in attendance this evening, thank you for your leadership in the wake of Katrina's destruction. Our work, however, is not done. Please continue to assist those in our communities with access to the state's legal system.

To those who sacrificed and worked tirelessly to help our fellow Mississippians in their hour of need, thank you. Know that your contribution will never be forgotten.

#### **MISSISSIPPI CENTER** FOR LEGAL SERVICES

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#### WHO WE ARE

Prior to Katrina, more than 548,000 Mississippians lived in poverty, ten years later, over 624,360 live in poverty. At least 20 percent of the state's population, is eligible for free civil legal aid. The provision of legal assistance and representation to these indigent persons unable to afford private counsel is the goal of Mississippi Center for Legal Services (MCLS). In fact, MCLS is the only provider of civil legal aid in many, if not most, of out state's central and southern rural communities.

#### WHERE WE ARE LOCATED

The Administrative Office is located in Hattiesburg, MS with the State Initiatives Office located in Jackson, MS. Presently, to serve MCLSC's 43 counties, there are five (5) service offices, located in Jackson, McComb, Hattiesburg, Meridian and Gulfport. To enhance access to services, the program has established a Call Center office located in Jackson. *Persons seeking assistance should call 1-800-498-1804*.

MCLS receives about 68% of its funding from the Legal Services Corporation, Washington, D.C. This funding has sharply declined over the past years.

FY 2011 BASIC FUNDING	\$3,317,650
FY 2013 BASIC FUNDING	<b>\$2,673,54</b> 7
FY 2015 BASIC FUNDING	\$2,653,899

#### **Types of Cases We Handle**

Elder Law Issues, Disabled/Handicapped Issues, Domestic Violence, Education, Employment, Divorce, Custody and Visitation, Adoption and Guardianships, Consumer Issues, Public Entitlement Programs, Evictions, Foreclosure Prevention, Mortgage Assistance and Housing Counseling and Disaster Related issues. MCLS provides workshops and seminars on topics of interest.

#### WHO IS ELIGIBLE?

Financial eligibility is based on income (total receipts before taxes) of all persons who are resident members of the household. Total receipts include money (wages and salaries, income before any deduction) and regular payments from public assistance (Social Security, SSI, etc.) of all persons who are resident members of and contribute to the support of the family unit. The threshold for eligibility is 125% of poverty. At 125% of poverty, annual income for a household of 4 is approximately \$30,313.

#### Access To Our Courts Threatened

When "minimum access" funding was reached in past years, MCLS employed approximately 56 attorneys. Presently, MCLS employs 16 attorneys in its service offices. Three (3) of its 16 attorneys provide counsel and advice through the Call Center and three (3) attorneys provide limited scope representation through special grants. There is 1, legal service attorney for every 21,000 eligible persons. In contrast, the general public enjoys 537 attorneys, for every person.



# Help Us

#### CONTINUE OUR CRITICAL MISSION

We hope to ensure that legal services continues to be an available option for thousands of people who need help to protect their rights and improve their lives.

#### Become involved. Help support citizens who cannot afford civil legal counsel.

Together, we can solve critical and urgent legal problems that clients face. MCLS attorneys help poor mothers obtain child support, provide defenseless children with access to education and health care, and protect the rights of the elderly and the vulnerable. The program solves critical and urgent legal problems for homeowners, victims of domestic violence, children with special needs, workers seeking fair treatment, the elderly who are abused and countless others, and are among the first responders in times of natural disasters.

Our clients are as diverse as the State of Mississippi, inclusive of all races, ethnic groups and ages. They include the working poor, the new poor (persons, as result of the loss of job and not able to secure comparable income), elderly and disabled. Many work minimum wage jobs of \$7.25 per hour, and have annual incomes that do not exceed \$15,080. MCLS responds on average to 2,000 inquiries per month. More than one-half of those eligible for services must be turned away.

In 2014, MCLS staff served more than 18,352 persons facing, civil legal issues, and the demand keeps growing. In 2014, MCLS assisted more than 349 families in obtaining or maintaining financial resources. The Program helped more than 566 families remain in their homes.

#### **Invest today!**

Gifts of \$250 or more will be recognized in statewide and other publications. Gifts may be made in honor of a friend or loved one and are 100% tax-deductible to the fullest extent allowed by law. Mississippi Center for Legal Services Corporation is a 501(c)(3) non-profit organization.



A **special thanks** goes to our funders and volunteers who have helped us continue our mission. We value and appreciate your time, talent and commitment to protecting the right to equality and justice for all Mississippians.

#### Funders

Legal Services Corporation (Basic Field and Native American) Mississippi Bar Foundation (IOLTA) Casey Family Programs (Administrative Office of the Courts) The Mississippi Supreme Court (Civil Legal Assistance Fund) Mississippi Department of Human Services (LIHEAP) Central Mississippi Planning and Development District East Central Planning and Development District Southern Mississippi Planning and Development District The Mississippi Foreclosure Prevention Consortium, a Project of the Mississippi Attorney General's Office



# Client Stories - Weathering Life's Storms

#### Unsafe Homeowner Problems Resolved

Client sought MCLS' assistance with a contract/warranty matter regarding the construction of her new home, which was built and completed by a licensed contractor in February 2013. Client advised of several problems with her home that she became aware of when she moved in, including but not limited to, ceiling leaks, electrical problems within the home, improperly installed ceiling lights and septic problems. Client made several attempts to resolve the issues, but with the exception of one home visit, the contractor did nothing. Numerous calls went unanswered.

MCLS' attorney aggressively pursued the matter, and was successful in negotiating an amicable settlement. The contractor completed major repairs and paid to have other minor repairs done.

The client, Ms. Betty Matthews, states: "I am extremely thankful for MCLS and Ms. Walker. Without them, I would not have gotten any help. I had been trying to get the contractor to fix the problems for many months. I had contacted private attorneys, but they were too expensive."

Veteran Aided

Veteran became disabled and began receiving social security benefits. He and child received a lump sum award. Despite the lump sum award received by the child, demand was made on veteran to pay approximately \$20,000.00 in child support arrears an amount the veteran denied was owed. MCLS' attorney determined that the amount claimed was incorrect and filed an action in court to correct the amount owed.

The Court re-assessed the arrears, giving credit for Social Security and other payments received by the child. Further, arrears were determined to be less than \$3,000.00 to be paid at an amount the Veteran could afford of \$50.00 a month.

#### Elder Independence Maintained

Client, a 71 year old widow, was seeking a reverse mortgage. Her home was appraised at \$160,000 with \$12,500 left to be paid on the mortgage. Client's income was social security of \$947 plus \$500 month of savings (running out in 18 months). Client needed a reverse mortgage to supplement her income in order to cover her mortgage and be able to stay in home.

MCLS helped client negotiate the process. A local lender was secured, and MCLS' attorney assisted client in completing HUD documents. Six weeks later, the reverse mortgage was approved.

Client states: "MCLS helped me a lot. I am very thankful for MCLS and Attorney Hitt for helping me. I could not continue to pay my house note, otherwise. They helped me through the counseling and everything is going well."

#### Essential Income Preserved

Client maintained he never received unemployment benefits, but had been sued for an over payment several years prior. MDES obtained a lien but never attempted to enforce it until 10 years later. MDES never reinstated the lien, but had begun a garnishment of client's wages.

MCLS' attorney provided the statutes showing that even if the agency had a valid lien, the agency allowed it to expire.

The agency acknowledged in writing that they had no legal right to garnish client's paycheck and set aside the garnishment.

#### Foreclosure Prevented

Client was injured at her place of employment and began receiving workers compensation. When her compensation ended, she had no other source of income. At that time, her mortgage was over 139 days past due and in foreclosure. Client filed for a loan modification which was denied. Client filed an appeal of the denial and sought the assistance of MCLS.

MCLS negotiated with the lender on appeal of denial of the loan modification, and assisted client in re-submission of modification packet. As a result, client received a permanent modification. Her monthly mortgage notes were reduced from \$668 a month to \$335, and the interest rate reduced from 9% to 4.5%.

#### Dire Medical Needs Met

Client contacted MCLS for assistance with a disability claim. Client filed a new application in 2013 with an onset date of medical problems beginning January 2008. As of April 2015, client's disability case had not been assigned to an Administrative Law Judge (ALJ) for a hearing date. Client had received referrals by her treating physicians to medial specialists but she did not have insurance and she was unable to pay for such services. In addition, she could not afford the recommended medications so her doctors were prescribing pain medications that only gave minimal relief.

Each day, client's condition became progressively worse. Realizing the urgency, MCLS' advocate prepared a letter brief to the ALJ, outlining facts and findings of client's substantial medical history and providing applicable Social Security Rulings and Regulations. Effective May 13, 2015, the ALJ found that evidence of record supported a fully favorable decision, without the necessity of a hearing being held and critical benefits were awarded. Client is now able to get medical care needed.

MISSISSIPPI Center for LEGAL SERVICES

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## Virginia Hales Brown

**Virginia Hales Brown** is a native of Laurel, Mississippi. She has three children and ten grandchildren. She earned a B.S. Degree from the University of Southern Mississippi, and Master of Science Degree from Mississippi State University. Her employment began at Southeast Mississippi Legal Services in January, 1985. She currently serves in the capacity of a public benefits paralegal and housing counselor in the Hattiesburg office. Over the years, her work ethics, critical thinking and dedication have enhanced her ability to meet and satisfy the needs of her clients. She states that her heart still beats strong for the type of work our mission calls for in serving our client communities. She recalls ten years ago, when many were challenged on a personal level and professional level in dealing with the aftermath of Hurricane Katrina. She recalls that many hats had to be worn in such

short periods of time. Like others, she was called upon to pull off the self-help hat to aid those whose circumstances were more challenging than her own. During this time, she was given an opportunity to work in a local Red Cross Center to assist victims of Hurricane Katrina, dealing with devastating issues relative to death, displacement, and health, among others. Virginia continues to see many clients with lasting affects from Hurricane Katrina. Thirty years and counting of work at Legal Services, Virginia sincerely believes she has been given the opportunity to be an instrumental piece of the efforts of Mississippi Center for Legal Services to provide competent legal representation to eligible persons in our service area who cannot afford legal services. For her, it has been a pleasure!

## lola Gleese



**Iola Gleese** started working with Legal Services in 1983 in the Vicksburg Office as a part-time receptionist. After a few years, she became a full time Legal Secretary in the office until a drastic budget cut in 2004 forced the closure of the Vicksburg office. She was transferred to the Jackson Service office where she serves as an invaluable member to the team.

lola lives in Vicksburg, Mississippi. She is a wife, mother of two and grandmother of two. She is an active member of Triumph Church in Vicksburg, where she serves as a Greeter. She feels very fortunate to have worked with such devoted people both past and present. Iola hopes that Legal Services will continue to exist because the need is plentiful.

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## Ledell Howard Robinson

Ledell Howard Robinson is the oldest son of the late Mrs. Lillie V. Robinson and Rev. Warren Robinson and the twin brother of Paralegal Specialist Lenard Harold Robinson. Ledell currently serves the Jackson office, where he has been employed since September 12, 1988. Prior to coming to the Mississippi Center for Legal Services, Ledell was employed by North Mississippi Rural Legal Services and worked in the Cleveland Office for ten years. Ledell taught business entities and administrative law at Delta State University in Cleveland, Mississippi for three years.

Ledell is a member of the Greater Friendship M.B. Church, past president of the "Voices of Friendship;" Past Director of the St. Peter's Rock Church Choir in Cleveland, MS; a current member of the Mississippi Coalition on Black Higher Edu-

cation; the General

Missionary Baptist State Convention Choir; a trumpeter in the Church Band of Jackson, MS; member of the Cade Chapel Baptist Church Jazz Band and member of the Cade Chapel Orchestra; former member of MASTERPLAN, an instrumental gospel group; the Mississippi Valley State University National Alumni Association and the Bolivar County MVSU Alumni Association. Ledell is a graduate of Mississippi Valley State University and studied law in the Mississippi State Bar's Preceptorship Program. Ledell has additional hours at the University of Mississippi.

## Michael T Shareef, Esq.

**Michael T Shareef** has served as the Regional Managing Attorney in the M<sup>c</sup>Comb office since 1989. He is a graduate of Tougaloo College. After graduating from Howard University School of Law in 1979, Michael was employed as a staff attorney with North MS Rural Legal Services in the Cleveland office. He later joined Harlem Legal Services and Queens Legal Services programs. As a teenager growing up in Chicago, Michael had encounters with Veterans, The Chicago Police, street gangs, The Black Panther Party, educators and social/community activist who influenced his decision to dedicate his life to service. The faith, courage, strength and wisdom of his late parents, siblings and relatives were the driving force to complete his formal education. Having done so, Michael has represented thousands

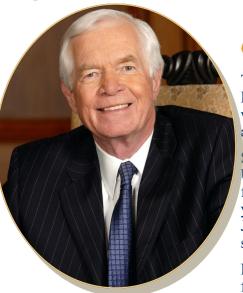
of families without regret as to compensation. He is a strong supporter of the military and veteran affairs. He serves as Board Advisor to the New Medina Islamic School System and volunteers at the Skyes Community Center in Jackson, MS.



## Tara Bryant Walker, Esq.

**Tara Bryant Walker** is the regional managing attorney of the Jackson office. She is also an Executive Board Member of the Ronald McDonald House Charities of Mississippi; Member of Alpha Kappa Alpha Sorority, Inc., Beta Delta Omega Chapter, and active member of College Hill Baptist Church. She has two daughters, Chelsea and Shelby. Tara received her undergraduate degree from Fisk University and graduated from Howard Law School. It has been a rewarding experience for Tara to assist clients with their various legal issues by providing advice and representation. She maintains that "Legal Services' focus should always be on our clients, however the fact that we our struggling for our survival can at times be disheartening. Nonetheless, we continue to meet the challenges of budget cuts and limited resources to strive for equal rights and justice for our clients." MISSISSIPPI Center for LEGAL SERVICES





# Senator Thad Cochran

Thad Cochran was born December 7, 1937, in Pontotoc, Mississippi. He is the son of William Holmes Cochran and Emma Grace Cochran, who were educators in Pontotoc, Tippah and Hinds counties. The Senator was strongly influenced by his parents' careers in education.

Senator Cochran earned a B.A. degree in political science from the University of Mississippi in 1959. After graduation, he joined the law firm of Watkins and Eager and was made a partner in only two and half years. He was chairman of the Legal Services program of the Jackson Junior Bar, and president of the Young Lawyers Division of the Mississippi Bar Association.

Politics and government were subjects of much interest in the Cochran family. Cochran was elected United States Congressman for the Fourth

District in 1972, which included twelve counties in southwest Mississippi.

He was elected to the United States Senate in 1978, becoming the first Republican in more than 100 years to win a statewide election in Mississippi. He has since been re-elected six times and is currently serving his seventh term in office. As a member of the Senate, Senator Cochran has served in many leadership roles, including Chairman of the Agriculture, Nutrition and Forestry Committee; and Chairman of the Appropriations Committee. In the current 114<sup>th</sup> Congress, Senator Cochran has been selected to serve as Chairman of the Senate Committee on Appropriations, as well as Chairman of the Appropriations Subcommittee on Defense.

Senator Cochran has a wide-ranging legislative record that reflects the needs of Mississippi and the nation. He has effectively used his seniority in the Senate and on the Senate Appropriations Committee to help Mississippi and the nation in the wake of disasters. After Hurricane Katrina - the worst natural disaster in U.S. history – devastated Mississippi and the Gulf Coast in 2005, Senator Cochran spearheaded the effort to provide over \$87 billion in supplemental federal assistance to the states affected by the storm. Since then, the Senator has used lessons from Hurricane Katrina to coauthor legislation enacted in early 2013 to reform and improve federal disaster recovery activities.

On June 6, 1964, Thad Cochran was married at First Methodist Church in New Albany, Mississippi to Rose Clayton. Mrs. Cochran passed way on December 12, 2014, after a lengthy illness. The Cochrans have two children and three grandchildren. In 2015, Senator Cochran married Kay Bowen Webber in Gulfport, Mississippi.

The Senator is a member of Northminster Baptist Church in Jackson.

MISSISSIPPI Center for LEGAL SERVICES Honoree



# jeutenant General Russel L. Honore'

Lieutenant General Honore' is a native of Lakeland, Louisiana. He was commissioned a Second Lieutenant of Infantry and awarded a Bachelor of Science degree in Vocational Agriculture upon graduation from Southern University and A&M College. He holds a Master of Arts in Human Resources from Troy State University as well as an Honorary Doctorate in Public Administration from Southern University and A&M College, an Honorary Doctorate in Laws from Stillman College, and an Honorary Doctorate in Humane Letters from Stillman College.

Lieutenant General (Retired) Russel L. Honore' had a stellar military career having commanded troops in Korea, at Fort Benning, Georgia, Fort Hood, Texas and Germany. He culminated his career as the Commander of the First United States Army at Fort Gillem, Georgia. As Commander of First Army, LTG Honore' oversaw the training and

deployment of over 500,000 military service members from all Services.

In 2005, the celebrated General gained legendary status in the aftermath of Hurricane Katrina's devastation of the City of New Orleans and Mississippi's Gulf Coast as he commanded Joint Task Force-Katrina. In that capacity, LTG Honore' led the Department of Defense response to Hurricanes Katrina and Rita in Alabama, Mississippi and Louisiana, and directed the operations of over 22,000 Service members, 200 aircraft, and 20 ships. General Honore' served in a variety of Civil Authorities and Homeland Defense. His much sought after expertise in disaster recovery and commanding presence restored order and hope to the storm-ravaged cities and region. His incisive directives and "get it done" attitude were invaluable in the face of the catastrophic Katrina event, which left thousands of weary citizens of the Gulf Coast region struggling with their next steps for survival.

His dedication and hard work have garnered awards and decorations too numerous to mention, but include the Defense Distinguished Service Medal, the Distinguished Service Medal, the Defense Superior Service Medal, the Legion of Merit and the Bronze Star Medal.

General Honore' retired on February 29, 2008, following 37 years of active service with the United States Army. He continues to speak and consult nationally on Building a Culture of Preparedness.

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Free background information available upon request.



MISSISSIPPI Center for LEGAL SERVICES Board Chair

Michael S. Adelman Special Thanks



As chairperson of Mississippi Center for Legal Services, I want to take this opportunity to thank our co-chairs, the

Honorable Ronny Musgrove and the Honorable Jimmy Wilkins. I also want to give our warmest thanks to Charles Griffin, our honorary co-chair. This event would not be possible without our fund raising committee (every member is a volunteer) and our wonderful staff led by Sam Buchanan and Lindia Robinson. Special thanks to our sponsors and for each of you for your presence.

The destructive power of Hurricane Katrina still looms in the consciousness of those who live in south Mississippi immediately within the service area of the Mississippi Center for Legal Services. In thanking those who have made this event possible, we rededicate ourselves to building and maintaining a legal services program that is prepared to meet the legal needs of our constituents, needs which result from the social, economic and political realities of life in Mississippi and which are, in turn, exposed and accentuated by a natural disaster such as Katrina.

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#### MISSISSIPPI Center for LEGAL SERVICES Honoree



# Jongressman Bennie G. Thompson

Congressman Thompson has spent his entire life giving a voice to the voiceless. The Congressman's lifelong public service record is a testament to his unwavering dedication to fulfill and exceed the expectations of the constituents of the Second Congressional District of Mississippi. A native of rural Bolton, Mississippi, The Congressman has always been aware of the realities that plague the South. Viewing the experiences his family endured first hand became the catalyst for his passion for those who were oftentimes underserved.

Congressman Thompson is a product of the Hinds County School District. After graduation, he earned a Bachelor of Science from Tougaloo College and a Master of Science from Jackson State University. While pursuing his education, he cultivated his passion for grassroots political activism. A product of the Civil Rights movement, the Congressman joined the Student Nonviolent Coordinating Committee (SNCC), and helped to organize voter

registration drives for African-Americans in the Mississippi Delta. After graduating from Tougaloo College, he followed in the footsteps of his mother and worked as a schoolteacher. It was during this time that he began to aggressively pursue a career in politics.

He served as alderman from 1968 to 1972, and went on to serve as mayor from 1973 to 1980, both in his hometown of Bolton. As mayor, and founding member and President of the Mississippi Association of Black Mayors, he initiated policies and provided services that benefitted the underserved citizens of his hometown.

From 1980 to 1993, the Congressman served as a Hinds County Supervisor and was the founding member and President of the State's Association of Black Supervisors. His reputation for being a pragmatic local public servant afforded him an opportunity to be the vocal champion for his constituents. His years of dedication and service to those constituents lead them to elect him to Congress in 1993 to represent the Second District of Mississippi.

Congressman Thompson has served the Second Congressional District since 1993. He is the longest-serving African American elected official in the State of Mississippi. He is also the only Democrat in the Mississippi Congressional Delegation. In 2000, the Congressman authored legislation creating the National Center for Minority Health and Health Care Disparities, which subsequently became law. He also received a Presidential appointment to serve on the National Council on Health Planning and Development.

In August 2005, the State of Mississippi was severely damaged by the natural disaster of Hurricanes Katrina and Rita. Congressman Thompson aggressively advocated for disaster relief improvements within government agencies, and provided oversight to ensure that federal funds were properly allocated for Gulf Coast recovery.

In 2006, during the 109<sup>th</sup> Congress, his Washington colleagues expressed their overwhelming confidence in his abilities, and selected him to serve as the first Democratic Chairman of the House Homeland Security Committee. As Chairman, he engineered House passage of the most comprehensive homeland security package since September 11, 2011 H.R. 1, the "9/11 Commission Recommendation Act of 2007."

Congressman Thompson is a lifelong member of the Asbury United Methodist Church in Bolton, Mississippi. He married his college sweetheart, London Johnson of Mound Bayou, Mississippi in 1968. They remain happily married to this day. The couple has one daughter BenaLonne, one granddaughter, Jeanna, and one grandson, Thomas Gordon. Congressman Thompson is an avid outdoorsman. He also enjoys gardening, reading and listening to blues music.

### PROGRAM

#### Master of Ceremony: The Honorable Ronnie Musgrove



Invocation ......Nancy Steen, Esq. Adelman & Steen, LLP

Greetings	
	Jackson City Council President, Ward 2
	Michael S. Adelman, Esq. Chair, MCLS' Board of Directors
Responding to Life's Disasters	<b>Sam H. Buchanan, Jr. Esq.</b> Executive Director, Office of Administration

#### \* \* \* \* Dinner Served \* \* \* \*

Special Recognition	
	Deputy Director, MCLS
Song	
6	ero" Staff Attorney, MCLS

#### Tribute to Our Honorees

	Introduction of Honoree, Congressman Bennie G. Thompson	John L. Walker, Jr., Esq.	
		ptance Remarks Congressman Bennie G. Thompson	
	Introduction of Honoree, Senator Thad Cochran		
	Video Acceptance		
	Introduction of and acceptance for Honoree, Lt. General Russel L. Honore'	Major General Augustus L. Collins	
Call	to Action	<b>Charles Griffin, Esq.</b> <b>Jimmy B. Wilkins, Esq.</b> Fundraising Committee Co-Chairs	
Ackn	nowledgments and Words of Thanks	Jacqueline Beasley, Ph.D. Fundraising Committee Member	
Closi	ng Remarks		

# THE MISSISSIPPI BAR

## FAMILY LAW SECTION

Salutes

Mississippi Center for Legal Services on its remembrance of Katrina, 10 Years Later and continued support of low income Mississippians



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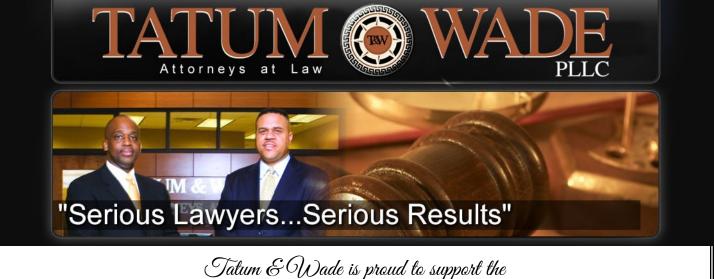
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Honoring: The Honorable Thad Cochran The Honorable Bennie G. Thompson Lieutenant General (Retired) Russel L. Honoré

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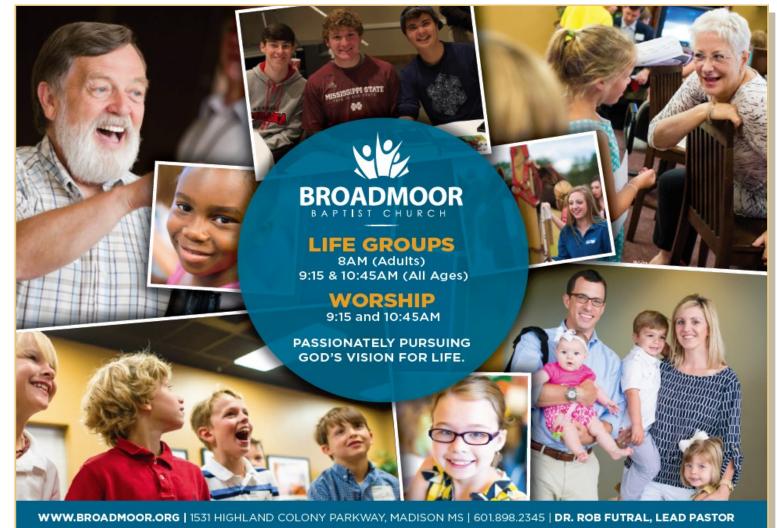
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