



PISGAH
LEGAL SERVICES

Justice Matters

THE NEWSLETTER OF PISGAH LEGAL SERVICES

Pursuing Justice. Improving Lives.

FOURTH QUARTER

2008

Families Worry about Losing It All

PLS CLIENTS STRUGGLED WITH FINANCIAL CRISIS LONG BEFORE NATIONAL ECONOMIC DOWNTURN

In the past few months, most of us have lost sleep over financial worries.

How will we keep up with rising costs of food and gas? How will we afford to send our kids to college? How secure is my job? Will we ever be able to retire?

Almost all of us face challenges and hard decisions in the midst of economic crisis. Unfortunately, even in good economic times, Pisgah Legal Services receives thousands of calls each year from people whose lives are devastated by financial problems.

These are families for whom an illness, a job loss or even car problems can result in financial devastation and homelessness.

For Alan and Lydia, a couple sharing their home with their daughter and their grandchildren, a



Lydia (right, with her daughter and grandchildren) and her husband Alan (not pictured) nearly lost their home to foreclosure due to a predatory loan and cancer that prevented Alan from working. Pisgah Legal Services helped save their home. PLS helps hundreds of families each year who face homelessness and financial crisis.

predatory loan and health problems almost led to foreclosure on their home. They refinanced their home through a mortgage broker who promised lower payments. Instead, they were misled to sign a new loan with higher payments, 12%

interest, and ballooning payments after one year. When Alan was diagnosed with cancer and was unable to work, the couple fell behind on payments. They called PLS when their lender threatened foreclosure.

PLS staff attorney Bill Whalen negotiated an agreement with the lender to stop foreclosure and keep the family in their home.

As our nation's economic problems deepen, many more WNC residents are seeking legal help from PLS to cope with financial crises and save their homes.

INSIDE:

PLS Honored for Excellence by
Community Foundation of WNC
PLS Raises \$3.2 Million towards our
\$5 Million Capital Project

PLS Raises \$3.2 Million in Ten Months

PLS OFF TO A GREAT START BUT FACES CHALLENGES TO MEET CAPITAL CAMPAIGN GOAL IN TOUGH ECONOMY

In November 2007, Pisgah Legal Services launched a capital campaign to purchase larger office space and expand to serve more people in crisis. Less than a year later, PLS has raised \$3.2 million for the Justice For All Capital Campaign.

“We are thrilled with this success. We’ve been so encouraged by the community’s incredible support for this project,” says PLS Board President Terry Van Duyn. “We know though that we still have big challenges ahead to cover our project costs of \$5 million.”

For years, PLS has been in desperate need of space to expand services to low-income people. PLS Director Jim Barrett says, “We hate having to turn away volunteers willing to help our clients simply for lack of work space.”

In September, PLS closed on a 13,700-square-foot building at 62 Charlotte Street, Asheville and has begun renovations. With our new space we can increase the use of volunteers and add staff to double the number of people we serve over the next ten to fifteen years.

We need your help!
New gifts to the capital campaign can be matched dollar for dollar by a grant from the Eckerd Family Foundation.

For more information, contact Tina Owen at 828-210-3430 or go to www.pisgahlegal.org.

BEFORE: A Space Crisis



In response to thousands of calls for help each year, Pisgah Legal Services has grown and now we are bursting at the seams. Overcrowding at our main office prevents us from serving more people in need. With 36 staff and 250 volunteer attorneys, PLS improves the lives of more than 9,000 low-income people annually in 17 WNC counties.

AFTER: Room to Serve More People In Need



PLS closed on a building at 62 Charlotte Street in Asheville (above) and still needs to raise \$900,000 and to sell our current office property to cover project costs for the purchase and renovations.

PLS Receives Award for Excellence

THE COMMUNITY FOUNDATION OF WNC HONORS PLS WITH ITS CHAIRMAN’S AWARD

Pisgah Legal Services recently received the Community Foundation of Western North Carolina’s Chairman’s Award.

Paul “Bubba” Crutchfield,” Chairman of the Community Foundation’s Board, said, “The Community Foundation is pleased to present Pisgah Legal Services

with this year’s Chairman’s Award. This award recognizes a WNC nonprofit organization for its ability to use Community Foundation funds to help meet a need though an innovative and viable program.”

Crutchfield continued, “Over the past 17 years, PLS has

received more than \$445,000 in competitive grants from The Community Foundation. PLS has used these funds to work on behalf of many disadvantaged people across WNC.”

Pisgah Legal Services is grateful to The Community Foundation for its generous financial support.

An Exemplary Volunteer



JOHN ARNOLD

Pisgah Legal Services thanks volunteer **John Arnold** for his more than ten years of service in our Hendersonville office. John recently retired from his position as “captain” of a group of volunteers that help with PLS’ client application process. He interviewed hundreds of potential clients over the past decade and helped train dozens of other volunteers to do this work.

PLS attorney Judi Bertrand says, “John has a truly wonderful gift—the ability to instill hope and calmness in those seeking our services.”

Volunteers help PLS screen more than 100 applicants for legal aid each week.

In Memory of Bill Russell

PLS is saddened by the loss of local attorney and Pisgah Legal Services’ supporter, J. William (Bill) Russell, who practiced law in Asheville for many years. Thank you to family and friends who made gifts to Pisgah Legal Services in Bill’s memory (as of October 20):

- Long, Parker, Warren & Anderson
- Roy Davis
- Vonna & Jeff Cloninger
- Broker & Hamrick, P.A.
- Sperling & Barraco
- Elmore Law Firm
- Lewis & Roberts
- C. Walter Allen
- Karl & Sylvia Straus

Thank You Donors & Volunteers

We appreciate the more than 234 donors and foundations who have contributed to the Justice For All Capital Campaign to date!

Thank you to our capital campaign leadership:

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