



Funding the Promise of Justice for All



PENNSYLVANIA IOLTA Annual Report 2015

SUPREME COURT OF PENNSYLVANIA
PENNSYLVANIA INTEREST ON LAWYERS
TRUST ACCOUNT BOARD

MISSION

“awarding grants
that support the
provision of
free legal assistance
to low income
Pennsylvanians in
civil matters where a
basic human need,
such as access to
shelter, nutrition,
or health care,
is at stake”

PA IOLTA Annual Report 2015

Dear Friends and Colleagues:

We are pleased to present the Annual Report of the Interest on Lawyers Trust Account Board of the Supreme Court of Pennsylvania. Since the inception of the Pennsylvania IOLTA program, we have been able to count upon the support of Pennsylvania’s Judiciary and its legal and banking communities to achieve our mission of assisting in the funding of accessible, effective, competent, creative and cost effective methods to close the gap in access to civil justice for thousands of low income and disadvantaged Pennsylvania families.

In the words of Judge Learned Hand, “[I]f we are to keep our democracy, there must be one commandment: thou shalt not ration justice.” To that end, we have funded grants to local, regional and statewide legal aid organizations, *pro bono publico* legal services organizations and accredited law school clinical programs that strengthen our local communities across the Commonwealth. The services provided by these programs include: advocacy for the disabled, veterans, children, elderly and the homeless; domestic abuse prevention; preservation of home ownership and residential tenancy; consumer debt assistance, along with a variety of additional critical legal assistance to many of our most vulnerable Pennsylvania residents.


The programs that provide these services with IOLTA grant assistance empower individuals and enable them to address and protect their legal rights and opportunities as citizens. Additionally, our local communities are able to realize financial savings by both avoiding safety net costs and by establishing the economic and societal benefits that flow from assisting disadvantaged populations in achieving greater stability.

The Pennsylvania IOLTA Board is committed to providing and enhancing resources and the financial support necessary to encourage legal assistance programs and services to continue to help to close the gap in access to justice for poor and disadvantaged Pennsylvanians. Moving forward, we are grateful for the support and dedication of our partners in the Judiciary, banking and legal services communities, as well as the Pennsylvania and local county bar associations along with all who are committed to provide access to effective civil justice for all.




Irwin W. Aronson, Esq.
Chair




Stephanie S. Libhart
Executive Director

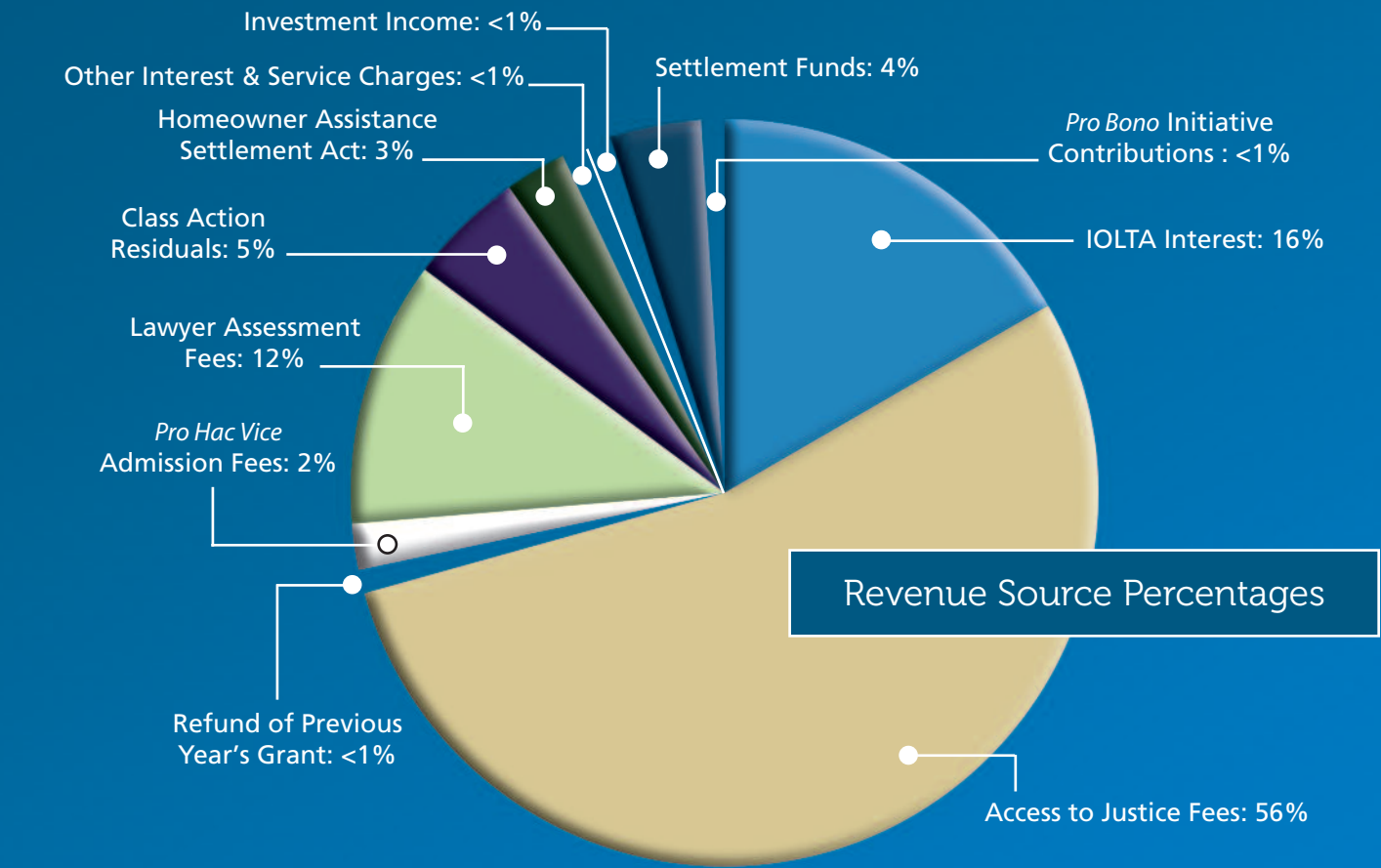
Pennsylvania's Interest on Lawyers Trust Account (IOLTA) Program...

Governed by a nine-member Board of Directors who are appointed:

- by the Supreme Court of Pennsylvania
- to make grants to legal aid organizations and law school legal clinics that serve low income and disadvantaged populations who otherwise face challenges accessing the justice system

HIGHLIGHTS

- **\$243.9 million awarded in grants since the inception of the PA IOLTA Board from 1989 through June 30, 2015**
- **\$14.4 million awarded in grants in FY14-15**
- **\$1 million awarded to fund loan repayment assistance to help legal aid attorneys manage student loan debt**



Pennsylvania Interest on Lawyers Trust Account Board						
Detailed Schedules of Revenue, Expenses and Changes in Net Assets						
FY14-15						
	General	Access to Justice	Pro Bono Initiative	Pro Hac Vice	Property	Total 2015
Revenues						
IOLTA Interest Net of Service Charges	\$ 3,286,656	\$ -	\$ -	\$ -	\$ -	\$ 3,286,656
Access to Justice Fees	-	10,644,801	-	-	-	10,644,801
Pro Bono Initiative Contributions	-	-	35,185	-	-	35,185
Pro Hac Vice Admission Fees	-	-	-	319,575	-	319,575
Lawyer Assessment Fees	2,255,990	-	-	-	-	2,255,990
Class Action Residuals	1,059,021	-	-	-	-	1,059,021
Homeowner Assistance Settlement Act	-	600,000	-	-	-	600,000
Investment Income	29,234	-	-	-	-	29,234
Other Interest and Service Charges, Net	(3,575)	25,330	-	-	-	21,755
Settlement Funds	852,693	-	-	-	-	852,693
Refund of Previous Year's Grant	30,737	2,811	-	-	-	33,548
Total Revenues	7,510,756	11,272,942	35,185	319,575	-	19,138,458
Expenses						
Program			-	-	-	-
Legal Service Organizations	1,999,910	10,973,000	-	-	-	12,972,910
Law Schools	1,000,000	-	-	-	-	1,000,000
Pro Bono Initiative Grants	-	-	42,600	-	-	42,600
Loan Repayment Assistance Program (LRAP)	-	-	-	352,441	-	352,441
Total Program	2,999,910	10,973,000	42,600	352,441	-	14,367,951
General and Administrative	496,184	144,352	-	-	26,421	666,957
Total Expenses	3,496,094	11,117,352	42,600	352,441	26,421	15,034,908
Change in Net Assets	4,014,662	155,590	(7,415)	(32,866)	(26,421)	4,103,550
Net Assets, Beginning of Year	4,641,409	9,367,028	87,162	912,112	48,508	15,056,219
Net Assets, End of Year	8,656,071	9,522,618	79,747	879,246	22,087	19,159,769

The Impact of IOLTA... Justice for Pennsylvanians

- Keeping families together
- Maintaining shelter for our most vulnerable
- Ensuring basic needs are met for our citizens
- Taking care of our valued military heroes



Impact of IOLTA

FAMILY

Giving a VOICE To Katie

Katie* and her three younger sisters were happily growing up in their parents' home until their father broke his leg.

He quickly developed an addiction to prescription pain medications, and so did their mother. When the prescription ran out, both parents turned to less expensive street drugs like heroin. At ages 5, 9, 11 and 12, the young girls were forced to beg for food until they were placed in foster care. Unfortunately, their new home was not a safe refuge. They were removed and placed in a group home after it was discovered they had been sexually abused. **The most important thing to the girls was that they remain together.** KidsVoice, a Pittsburgh based non-profit agency that advocates in court and in the community to ensure a safe and permanent home for abused, neglected, and at-risk children, argued in court against splitting up the young sisters, who had already been through so much abuse and hardship. The court affirmed this sentiment. **KidsVoice helped the child welfare agency and foster agencies to locate a foster family willing to take all four sisters.** Under the care of her new family, Katie began achieving outstanding marks in her freshman year of high school. She now hopes to become an attorney and work with an organization similar to KidsVoice.

* Names and photos have been changed to protect the privacy of clients.





Impact of IOLTA

HOUSING

SAVING Frank's Home

Frank,* a senior citizen living on a limited income, was on the verge of losing his home in foreclosure.

After a failed attempt to resolve the foreclosure within Philadelphia's Residential Mortgage Foreclosure Diversion Program, **Philadelphia Legal Assistance (PLA)** jumped in to represent Frank's interests. PLA provides free civil legal services to low-income individuals and families in Philadelphia and is a member of the Pennsylvania Legal Aid Network. **PLA's investigation uncovered that for years, the lender had been charging Frank an illegally high interest rate.** Faced with an attorney with a command of the law, the lender admitted that it had been charging an unlawful interest rate, agreed to correct Frank's account records, and dropped the foreclosure case. Without the skilled representation provided by **PLA**, Frank likely would not have been able to keep his home.

* Names and photos have been changed to protect the privacy of clients.

INCOME

Compensating a HERO

Ty* is a veteran of the United States Marine Corps.

From 1972 to 1973, Ty served in and around the country of Vietnam, which was an active combat zone at the time. His Military Occupational Specialties (MOS) were Rifleman and Fire Team Leader. To this day, some 40 years later, the images of his jungle patrols still startle and wake him during the night. He keeps a knife under his mattress for protection. During the day, with the exception of his medical appointments, he keeps to himself in a small apartment.

When Ty applied for compensation benefits, the VA concluded that he never set foot in Vietnam, that he only served aboard naval ships off the coast of the country, and that his memories about the patrols in the jungle were untrue. **The Homeless Advocacy Project's (HAP) Veterans Project**, a legal assistance program in Philadelphia that specifically targets homeless veterans, was there to help. **A HAP attorney took a closer look at Ty's service records which revealed several overlooked, but critical facts.** Despite this evidence, the VA refused to acknowledge Ty's on-land presence in Vietnam. After many unsuccessful efforts, in 2014, Ty was finally scheduled for a hearing before a judge from the Board of Veterans Appeals. At the hearing, the HAP attorney used all of Ty's service records to painstakingly track his day-to-day movements in and around Vietnam.

In January 2015, the judge issued his decision. He recognized Ty's service in the country of Vietnam, and granted him Veterans compensation for his PTSD. Since his case was pending for so long, it is expected that he will receive a sizeable lump payment that will likely be close to \$200,000. Going forward, he will also receive monthly benefits in the range of \$2,900/month. **HAP** is now in the process of connecting Ty with a lawyer to create a will and provide *pro bono* financial counseling to help him save and manage his money.

* Names and photos have been changed to protect the privacy of clients.



Impact of IOLTA

CONSUMER

Keeping the LIGHTS ON for Ms. Stevens

Ms. Stevens* was a stay-at-home grandparent who provided childcare for her two grandchildren while her adult daughter and son-in-law worked.

She received a monthly disability payment of \$543.

One day, her daughter experienced serious complications from a pregnancy and was put on full-time bed rest. Her daughter was unable to work, and **the family lost her income.** Although it was a struggle, the family continued to fulfill the monthly rent, but was unable to pay for utilities. Eventually, their electricity was shut off and Ms. Stevens had to file for Chapter 7 Bankruptcy relief. **The Consumer Bankruptcy Assistance Project (CBAP)**, a non-profit

organization that provides legal services in the area of debtor representation and coordinates volunteer attorneys who help clients with Chapter 7 Bankruptcy cases, stepped in to assist Ms. Stevens. **CBAP** made Ms. Stevens' case a priority and walked her through the process of declaring bankruptcy. The electric company received a faxed copy of the bankruptcy filing and a request to restore service to the household as soon as possible due to her daughter's medical issues. **Service was restored in two days thanks in part to CBAP's monitoring of the situation and phone calls to the electric company.**

* Names and photos have been changed to protect the privacy of clients.

Promoting public service through financial assistance

Loan Repayment Assistance Program

In 2014, the PA IOLTA Board awarded a three-year, \$1,050,858 grant to the Pennsylvania Bar Foundation (PBF) to administer a Loan Repayment Assistance Program (LRAP) which helps legal aid attorneys manage their student loan debt.

The program is funded by *pro hac vice* fees paid by out-of-state attorneys who wish to make an appearance in a Pennsylvania court.

The goal of the LRAP is to assist IOLTA-funded legal service organizations in recruiting and retaining the **best and brightest attorneys to serve the civil legal needs of disadvantaged Pennsylvanians.** Since the inception of the program in 2010, 163 legal aid lawyers received a loan which has been or will be forgiven when the lawyer completes a full year of legal aid employment. Eligible lawyers may participate in the LRAP for up to 10 years.

Gratitude... thank you for allowing me to serve others without sacrificing the financial needs of my family

"I attended law school to become a public-interest attorney and have been fortunate to obtain public-interest positions serving Philadelphians. I currently work for Philadelphia VIP where I support volunteer attorneys handling our clients' tangled title cases. I first received assistance from the Pennsylvania IOLTA Loan Repayment Assistance Program (LRAP) shortly after I began practicing law. I rely on this program now more than ever because I have children to support. **The IOLTA LRAP has been an important factor in my decision to remain a public-interest lawyer.** The financial assistance allows me to continue serving others without sacrificing the financial needs of my family. I am truly grateful to the Pennsylvania IOLTA Board for valuing the work of the public-interest community by continuing to fund this program."

Roxane Crowley, Esq.
Supervising Attorney, Philadelphia VIP

Recognizing those on the frontlines who are making a difference

We are proud to support and fund legal aid organizations across Pennsylvania that serve on the frontlines every day providing necessary legal services to those in need. Legal services should be available and accessible to everyone, regardless of income. We applaud the hard work of our grantees this year and recognize the thousands of cases that were handled with dignity, integrity and professionalism.

Here's How we are Funding the Promise of Justice for All Pennsylvania Interest on Lawyers Trust Account Board

Schedules of Grant Recipients For FY14-15

LEGAL SERVICE ORGANIZATIONS	GRANT	LAW SCHOOLS	GRANT
AIDS Law Project of Pennsylvania	\$15,000	Pennsylvania State University, Dickinson School of Law	\$125,000
Allegheny County Bar Foundation	61,900	Drexel University, Thomas R. Kline School of Law	125,000
CASA of Allegheny County	27,650	Duquesne University School of Law	125,000
Community Justice Project	371,528	Temple University, Beasley School of Law	125,000
Community Legal Services	2,389,380	University of Pennsylvania School of Law	125,000
Consumer Bankruptcy Assistance Project	35,640	University of Pittsburgh School of Law	125,000
Disability Rights Network of Pennsylvania	33,700	Villanova University School of Law	125,000
Education Law Center	33,100	Widener University Commonwealth Law School	125,000
Franklin County Legal Services	16,675		
Friends of Farmworkers	221,642	Total Law School Grants	\$1,000,000
HIAS Pennsylvania	22,250	PRO BONO INITIATIVE	
Homeless Advocacy Project	22,800	Chester County Bar Association	2,500
Juvenile Law Center	20,300	Cumberland County Bar Association	8,000
KidsVoice Pennsylvania, Inc.	47,250	Delaware County Bar Association	10,000
Lackawanna Pro Bono, Inc.	25,000	North Penn Legal Services (Clinton County Bar Association)	2,100
Laurel Legal Service, Inc.	607,873	Washington County Bar Association	10,000
Legal Aid of Southeastern PA	1,002,628	Women's Center and Shelter of Greater Pittsburgh (Allegheny County)	10,000
Legal Clinic for the Disabled, Inc.	24,125	Total Pro Bono Initiative Grants	\$42,600
Legal Services for Immigrants and Internationals	31,100	LOAN REPAYMENT ASSISTANCE PROGRAM	
MidPenn Legal Services	1,909,067	Pennsylvania Bar Foundation	352,441
Montgomery Child Advocacy Project	15,000	Total Grant Awards	\$14,367,951
Neighborhood Legal Services Association	1,209,646		
North Penn Legal Services	1,590,904		
Northwestern Legal Services	646,323		
Pennsylvania Health Law Project	264,542		
Pennsylvania Immigration Resource Center	94,225		
Pennsylvania Institutional Law Project	378,617		
Pennsylvania Legal Aid Network, Inc.	609,690		
Philadelphia Legal Assistance Center, Inc.	17,300		
Philadelphia Volunteer Lawyers for the Arts	3,460		
Philadelphia Volunteers for the Indigent Program	73,400		
Protection from Abuse Coordinated Services, Inc.	32,000		
Public Interest Law Center of Philadelphia	32,140		
Regional Housing Legal Services	472,521		
SeniorLAW Center	57,680		
Southwestern Pennsylvania Legal Services, Inc.	439,639		
Support Center for Child Advocates	60,875		
Women Against Abuse Legal Center	25,440		
Women's Center & Shelter Civil Law Project	30,900		
Total Legal Service Organization Grants	\$12,972,910		

PA IOLTA grantees handled more than 68,500 cases during FY14-15



FAMILY

19,300 family law cases, including **8,954** related to domestic abuse and **7,891** related to custody/visitation



HOUSING

17,353 housing related cases, including **8,341** landlord/tenant matters and **2,825** mortgage foreclosures

INCOME

8,073 cases involving income preservation/assistance, including **4,449** related to Social Security

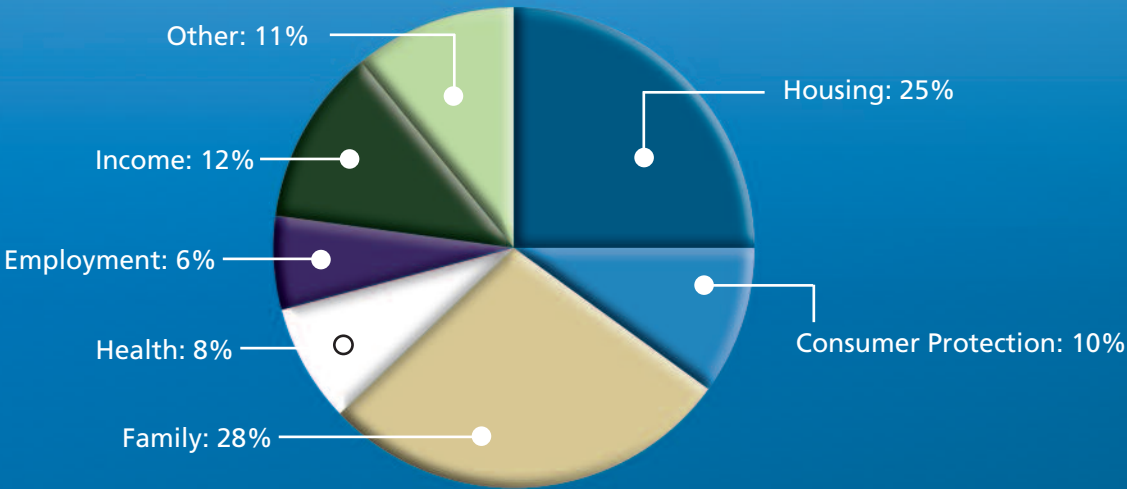


CONSUMER PROTECTION

6,592 consumer protection cases, including **2,407** involving bankruptcy and **977** related to public utilities



! Important Note: Case totals relate to cases involving Pennsylvania Legal Aid Network (PLAN) grantees in FY14-15. PLAN grantees receive funding from sources other than IOLTA grants, and also provide valuable assistance in a variety of additional civil matters. The IOLTA Board also makes grants to non-PLAN grantees, including law school clinical programs, county bar associations, and independent non-profit legal service providers whose case numbers are not reflected in the totals shown.



Categories of Cases Handled

PA IOLTA grantees handled more than 68,500 cases during FY14-15

LAW SCHOOL CLINICAL PROGRAMS

1. Pennsylvania State University, Dickinson School of Law
2. Drexel University, Thomas R. Kline School of Law
3. Duquesne University School of Law
4. Temple University, Beasley School of Law
5. University of Pennsylvania School of Law
6. University of Pittsburgh School of Law
7. Villanova University School of Law
8. Widener University Commonwealth Law School

PRO BONO INITIATIVES

1. Chester County Bar Association
2. Cumberland County Bar Association
3. Delaware County Bar Association
4. North Penn Legal Services
5. Washington County Bar Association
6. Women’s Center and Shelter of Greater Pittsburgh

LEGAL SERVICE PROVIDERS

- | | |
|--|--|
| <ol style="list-style-type: none">1. AIDS Law Project of Pennsylvania
<i>Philadelphia, PA</i>2. Allegheny County Bar Foundation
<i>Pittsburgh, PA</i>3. CASA of Allegheny County
<i>Pittsburgh, PA</i>4. Community Justice Project
<i>Harrisburg, PA</i>5. Community Legal Services
<i>Philadelphia, PA</i>6. Consumer Bankruptcy Assistance Project
<i>Philadelphia, PA</i>7. Disability Rights Network of PA
<i>Philadelphia, PA</i>8. Education Law Center
<i>Philadelphia, PA</i>9. Franklin County Legal Services
<i>Chambersburg, PA</i>10. Friends of Farmworkers
<i>Philadelphia, PA</i>11. HIAS Pennsylvania
<i>Philadelphia, PA</i>12. Homeless Advocacy Project
<i>Philadelphia, PA</i>13. Juvenile Law Center
<i>Philadelphia, PA</i>14. KidsVoice Pennsylvania, Inc.
<i>Pittsburgh, PA</i>15. Lackawanna Pro Bono, Inc.
<i>Scranton, PA</i>16. Laurel Legal Services, Inc.
<i>Greensburg, PA</i>17. Legal Aid of Southeastern PA
<i>Bristol, PA</i>18. Legal Clinic for the Disabled, Inc.
<i>Philadelphia, PA</i>19. Legal Services for Immigrants & Internationals
<i>Pittsburgh, PA</i>20. MidPenn Legal Services
<i>Harrisburg, PA</i>21. Montgomery Child Advocacy Project
<i>Norristown, PA</i> | <ol style="list-style-type: none">22. Neighborhood Legal Services Association
<i>Pittsburgh, PA</i>23. North Penn Legal Services
<i>Bethlehem, PA</i>24. Northwestern Legal Services
<i>Erie, PA</i>25. Pennsylvania Health Law Project
<i>Philadelphia, PA</i>26. Pennsylvania Immigration Resource Center
<i>York, PA</i>27. Pennsylvania Institutional Law Project
<i>Philadelphia, PA</i>28. Pennsylvania Legal Aid Network, Inc.
<i>Harrisburg, PA</i>29. Philadelphia Legal Assistance Center, Inc.
<i>Philadelphia, PA</i>30. Philadelphia Volunteer Lawyers for the Arts
<i>Philadelphia, PA</i>31. Philadelphia Volunteers for the Indigent Program
<i>Philadelphia, PA</i>32. Protection from Abuse Coordinated Services, Inc.
<i>Erie, PA</i>33. Public Interest Law Center of Philadelphia
<i>Philadelphia, PA</i>34. Regional Housing Legal Services
<i>Glenside, PA</i>35. SeniorLAW Center
<i>Philadelphia, PA</i>36. Southwestern Pennsylvania Legal Services, Inc.
<i>Washington, PA</i>37. Support Center for Child Advocates
<i>Philadelphia, PA</i>38. Women Against Abuse Legal Center
<i>Philadelphia, PA</i>39. Women’s Center and Shelter of Greater Pittsburgh — Civil Law Project
<i>Pittsburgh, PA</i> |
|--|--|

Statewide providers are indicated in blue.



There is more to do...

Pennsylvania families, veterans, elders, spouses and children are waiting for much needed legal assistance.

Thousands of families will need to retain an attorney in 2016 but will not have the resources to do so. Access to legal aid will change lives by...

- Keeping families together
- Ensuring veterans have a promising future because of past sacrifices
- Empowering individuals to address critical legal issues that have a significant impact on their lives and those of their families
- Maintaining basic needs for Pennsylvanians including food, electricity and a safe place to call home

PA Seniors are Particularly Vulnerable...

These are especially harsh times to be poor and elderly in our Commonwealth, home to 2.7 million seniors 60 and older, the fourth highest percentage in the country. Elder financial exploitation is estimated to be a \$36 billion crisis in the U.S.—pushing many seniors who were comfortable into poverty when they are most vulnerable in their lives. These are sophisticated and complex legal cases which are growing in number and deplete life savings and devastate families. We are seeing more and more elders—especially older women—who are abused at the hands of their own family members, and who need help navigating legal and aging service systems which are complex and often intimidating. Thousands of seniors, including older veterans, are also facing the loss of their homes when they should be able to age in place, with independence and dignity, for as long as they can. As legal aid lawyers, we help them do that, fighting mortgage and reverse mortgage foreclosure, fraudulent deed conveyance, home repair contractor fraud, probate and tax problems. **The demand for legal help is enormous: we receive almost 200 calls for assistance on our PA SeniorLAW Helpline every week.**

Karen C. Buck, Esq., Executive Director
SeniorLAW Center

LET'S TALK...

Return On Investment

Participation and Investment in Pennsylvania's IOLTA Program Promotes Economic Stability and Community Development

- For every dollar spent on legal aid, there is an \$11 return to Pennsylvania and its residents.
- Legal assistance during eviction or foreclosure proceedings helps families avoid the use of emergency shelters and has been shown to save an average of \$14,794 per family.
- Nearly two-thirds of protection from abuse cases completed by legal aid programs are successful in enabling clients to avoid domestic violence, with the average savings of \$3,462 per individual that would otherwise be spent on medical care and counseling.
- Access to legal services also allows local communities to realize savings by avoiding safety net costs as well as the economic benefits that derive from helping disadvantaged populations achieve greater stability.

Pennsylvania IOLTA Board, *The Economic Impact of Outcomes Obtained for Legal Aid Clients Benefits Everyone in Pennsylvania* (April 11, 2012), <https://www.paiolta.org/wpcontent/uploads/2014/05/Economic-Impactof-Legal-Aid.pdf>.

"Every Pennsylvanian deserves their day in court even if the ability to pay for counsel is limited. The Pennsylvania Supreme Court supports civil legal aid in a variety of ways, from funding a loan forgiveness program for legal services practitioners to honoring the work of *pro bono* volunteers. The Pennsylvania Legal Aid Network, in partnership with regional legal aid providers and a network of specialty legal aid programs, helps provide the structure for legal assistance for the poor. In 2015, every lawyer in Pennsylvania contributed to civil legal aid through the IOLTA portion of our annual licensing fee. However, it is the volunteer efforts – whether through directly representing clients or providing additional financial support – which most greatly impact those in need."

—Thomas G. Saylor
Chief Justice of the Supreme Court of Pennsylvania

We are making a difference, but we can do more.

PLATINUM LEADER BANKS

The Pennsylvania IOLTA Board encourages attorneys and firms to patronize the following Platinum Leader Banks:

- ACNB Bank
- American Bank (MD)
- American Bank (PA)
- AmeriServ Financial Bank
- BNY Mellon
- Centric Bank
- Charleroi Federal Savings Bank
- Fidelity Savings & Loan
- Association of Bucks County
- First Choice Bank
- First Priority Bank
- First Resource Bank
- FNB Bank
- Fulton Bank
- Huntingdon Valley Bank
- Juniata Valley Bank
- Lafayette Ambassador Bank
- MoreBank, a division of
- Bank of Princeton
- Muncy Bank & Trust Company
- New Tripoli Bank
- Parke Bank
- Standard Bank
- Swineford National Bank
- Washington Financial Bank
- West Milton State Bank
- Woori America Bank

Here's how you can help:

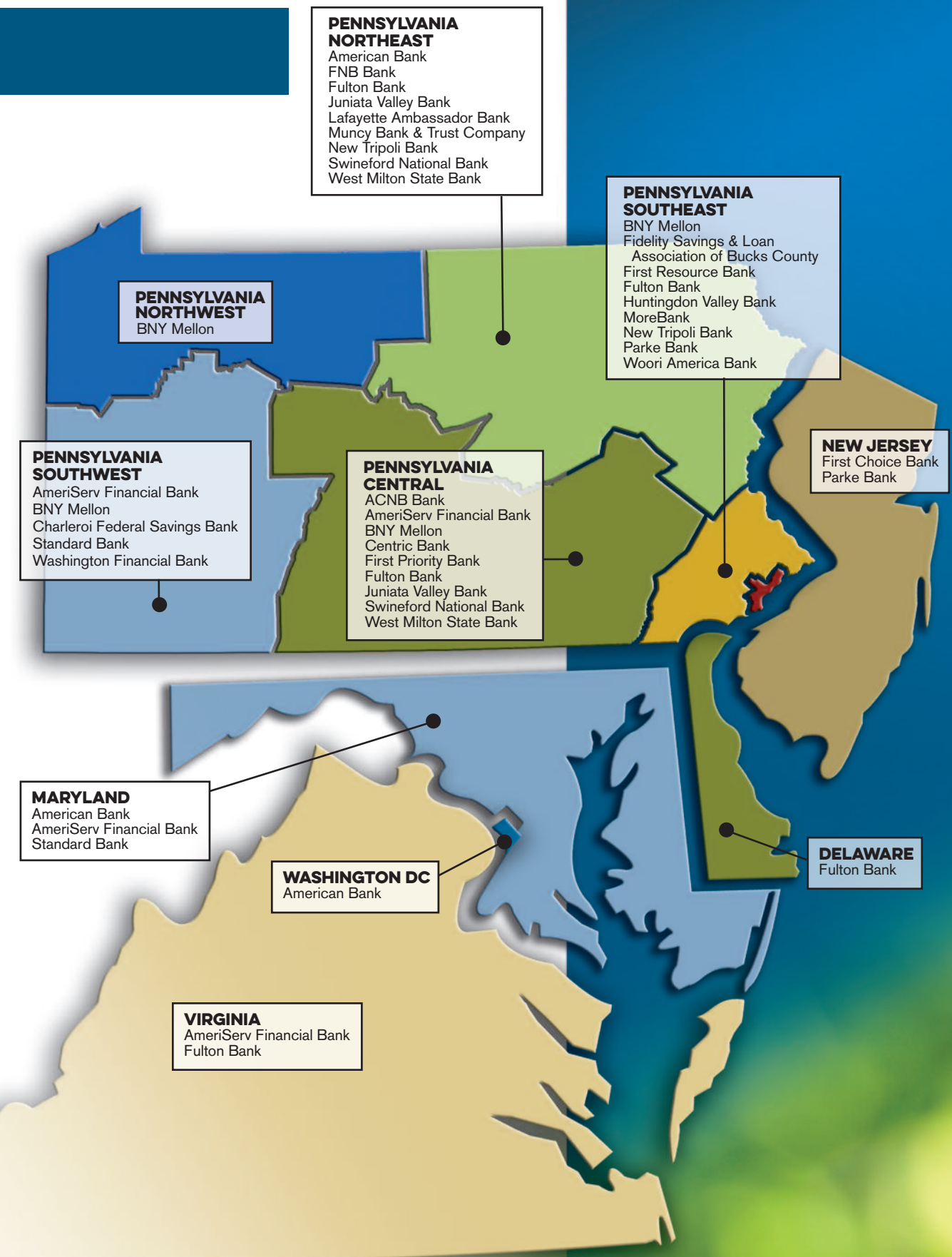
1 Choose to patronize our Platinum Leader Banks

Supporting IOLTA's mission can be as easy as selecting a Platinum Leader Bank. Platinum Leader Banks pay a premium yield on all IOLTA accounts. This means **more funding for legal aid.**

Platinum Leader Banks have convenient branch locations across Pennsylvania as well as neighboring states.

Join the Campaign...

We are proud to recognize attorneys and law firms that bank at a Platinum Leader Bank. To join the "I Bank on Justice" campaign and demonstrate your support of funding for legal services, open your IOLTA account at one of the Platinum Leader Banks and contact the PA IOLTA Board so that your firm can be featured on the PA IOLTA Board's website.



We are making a difference, but we can do more.

Here's how you can help:

- 2 Designate the PA IOLTA Board for class action residuals and *cy pres* distributions

Pennsylvania Rule of Civil Procedure 1716 requires that at least 50% of residual funds in class action lawsuits in Pennsylvania Courts be directed to the Pennsylvania IOLTA Board to support activities and programs which promote the delivery of civil legal assistance to the indigent. However, class action litigators also have an opportunity to make a *cy pres* distribution of the remaining residuals. By choosing to make a *cy pres* distribution to the PA IOLTA Board, attorneys can help support legal aid organizations that serve low income and disadvantaged populations who would otherwise face challenges accessing the justice system.

Choosing to make a bigger impact:

Barrack Rodos & Bacine, Kessler Topaz Meltzer & Check, LLP and Wohl & Fruchter LLP, co-lead counsel in the *In re Harleysville Mutual* class action litigation were pleased to make a *cy pres* distribution for \$989,255.62 to the Pennsylvania Interest on Lawyers Trust Account (PA IOLTA) Board. Co-lead counsel chose to designate the PA IOLTA Board as the sole recipient of the *cy pres* award in this case because of the PA IOLTA Board's vital role in helping to provide legal services and access to justice to the underprivileged in Pennsylvania. Like the PA IOLTA Board, class action attorneys advocate for the legal rights of all people, including those who may not otherwise have the resources to fight large companies or fund complex litigations. These shared objectives, coupled with the PA IOLTA Board's invaluable work in Pennsylvania, made the PA IOLTA Board the logical recipient of the *cy pres* distribution.

— Mark R. Rosen, Esq.
Barrack Rodos & Bacine

We are making a difference, but we can do more.

How Can I Give More?

3 Make a Pro Bono Initiative contribution

Last year, more than \$35,000 was voluntarily contributed by attorneys to the PA IOLTA Board. These voluntary contributions are used exclusively to fund grants for the administration and support of local county *pro bono* programs that help match attorneys willing to donate their time to individuals in need that may not be able to be reached by legal aid organizations or private attorneys. We recognize our top contributors and encourage others to consider giving towards this important initiative.

Our Top Contributors		
NAME	CITY	STATE
GWENDOLYN ROBOSSON	NEW YORK	NY
DAVID POSNER	WASHINGTON	PA
JENNIFER TATE	SAN ANTONIO	TX
DENISE MROZ	HADDON HEIGHTS	NJ
MARIA ANGELO	KENNETT SQUARE	PA
PATRICK JOHNSTON	MERION	PA
JULIA GLENCER	PITTSBURGH	PA
ALFRED AZEN	MECHANICSBURG	PA
CATHERINE GERHOLD	PITTSBURGH	PA
CLARE GALLAGHER	PITTSBURGH	PA
BRIAN SHEA	HADDONFIELD	NJ
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MARTHA VONROSENSTIEL	SECANE	PA
BETH WILLIAMS	PALO ALTO	CA
JOHN DUFFY	MALVERN	PA
NICOLE HERMAN	PHILADELPHIA	PA
NEIL HAIMM	PHILADELPHIA	PA
LORRAINE MULLEN	GLEN MILLS	PA

FY14-15 Board of Directors



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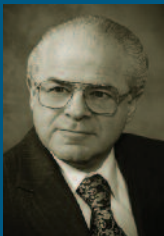
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Honorable Jacqueline L. Russell
SCHUYLKILL COUNTY COURT
OF COMMON PLEAS

Pennsylvania IOLTA Board
Helping to Secure Equal Access to Justice

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