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KNOW YOUR RIGHTS
 Community Advocacy Project
 MSWCHR - MACE - QCDO

ASK YOUR EMPLOYER ABOUT OSHA 300
"NO ONE SHOULD HAVE TO DIE TO MAKE A LIVING!!"
 Community Advocacy Project
 (MS Workers' Center MACE QCDO)
 Workers' Rights Are Human Rights!
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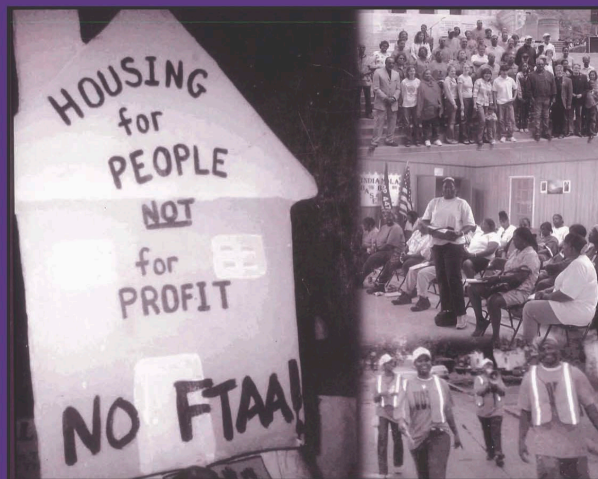
Know Your Rights!
KNOWLEDGE IS POWER
 Community Advocacy Project

P.O. Box 1223 • Greenville, MS 38702 • 662-334-1122

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KNOWLEDGE IS POWER!

A KNOW YOUR RIGHTS MANUAL



Produced by: The Mississippi Worker's Center for Human Rights for the Community Advocacy Project

CAP
QUICK
FACTS

CAP QUICK FACTS

This section is entirely devoted to providing you with **CAP QUICK FACTS** on various topics. These handy reference fact sheets, can be reproduced and distributed to co-workers, family members and neighbors.

REMEMBER: YOU DO NOT NEED PERMISSION TO COPY THIS INFORMATION.

DO IT, because once you know, you MUST TAKE ACTION!

QUICK FACTS TOPICS

- ✓ Title VII of the Civil Rights Act of 1964
- ✓ Overtime Compensation and the Fair Labor Standards Act of 1936
- ✓ Equal Work for Equal Pay (The Equal Pay Act of 1963)
- ✓ Family Medical Leave Act (FMLA) of 1993
- ✓ American With Disabilities Act (ADA) of 1990
- ✓ Occupational Safety and Health Act (OSHA) (Including the General Duty Clause)
- ✓ Workers' Compensation Law
- ✓ National Labor Relations Act (NLRA)
- ✓ What to Do If You're Stopped by the Police
- ✓ What to Do If the Police Ask to Enter Your Home
- ✓ Predatory Lending
- ✓ Equal Credit Opportunity Act (ECOA)
- ✓ Landlord Tenant Act
- ✓ Bill of Rights
- ✓ Title IX, Education Amendments of 1972
- ✓ Employment Rights Under State Law - Employment at will
- ✓ 2007 Re-Authorization of the Voting Rights Act
- ✓ How a Bill Becomes a Law in Mississippi
- ✓ Roadmap to Rights
- ✓ Felony Disfranchisement
- ✓ Most Common Human Rights Violations

*To take action, for additional guidance, or to arrange a training,
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CAP QUICK FACTS

TITLE VII OF THE CIVIL RIGHTS ACT OF 1964

This CAP Fact sheet focuses on racial discrimination in the workplace.

Title VII of the Civil Rights Act of 1964 is the federal statute that prohibits discrimination in the workplace. It prohibits the maintenance of a racially or sexually hostile work environment and also prohibits discrimination in the application process, hiring, termination, promotion, compensation, job training, or any other term or condition of employment.

Title VII protects individuals who are discriminated against in the workplace because of **Race and Color as well as National Origin, Sex, or Religion**.

Thousands of lawsuits are filed every year by victims of workplace discrimination. According to the Equal Employment Opportunity Commission (EEOC), 35% of all employment discrimination charges it received in 2001, were race-based charges. Of the total 80,840 charges filed, 28,912 were race-based. Race-based charges continue to be the largest single category of charges filed with the agency. Note: This alarming number of race-based charges includes those brought by individuals alleging denial of promotions, job steering and other forms of employment discrimination.

Individuals who believe they have been discriminated against in violation of Title VII, should contact an attorney as soon as possible. **NOTE: The time limitation for filing a charge with EEOC is 180 days from the date of the alleged discrimination.**

FORMS OF RELIEF THAT MAY BE AVAILABLE:

- ✓ Hiring
- ✓ Promotion
- ✓ Reinstatement
- ✓ Back pay
- ✓ Damages to compensate for past out-of-pocket losses, emotional harm or inconvenience
- ✓ Attorney fees

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CAP QUICK FACTS

OVERTIME COMPENSATION **AND THE FAIR LABOR STANDARDS ACT**

(29 U.S.C. § 201 et seq.)

This CAP Fact sheet focuses on overtime compensation and the **Fair Labor Standards Act (FLSA)**. FLSA is a federal statute administered by the Wage and Hour Division of the US Department of Labor. This employee friendly statute was enacted in 1936 and requires employers to pay non-exempt employees, who work in excess of 40 hours in a work week, time and a half for each hour work beyond the regular work week. Employers who violate the FLSA may be required to pay aggrieved employees liquidated damages which will often result in double recovery for complaining employees. **IF YOU BELIEVE YOU ARE ENTITLED TO OVERTIME COMPENSATION, CONTACT THE WAGE AND HOUR DIVISION (601-965-4347) OR A PRIVATE ATTORNEY.**

THE FOLLOWING ARE ANSWERS TO SOME OF THE MOST COMMON QUESTIONS ABOUT OVERTIME COMPENSATION UNDER THE FLSA:

Q. *What is overtime?*

A. Overtime is time worked in a work week after forty (40) hours.

Q. *Who is entitled to overtime compensation?*

A. All hourly and most salaried employees who are not exempt from overtime compensation.

Q. *Who is exempt from overtime compensation?*

A. Managers of agencies, or departments or subdivisions; supervisors who supervise two or more employees; individuals who possess the power to hire or fire employees or make suggestions that are given substantial weight in these decisions, including promotions. The following are examples of exempt positions: executive directors, department chiefs, city managers, supervisors, directors, etc.

Q. *What must an employer pay a non-exempt employee in overtime compensation?*

A. An employer must pay a non-exempt employee overtime wages at time and one-half (1 ½) of his or her regular rate (29 U.S.C. § 145 207(a), 216 (b).)

CAP QUICK FACTS

(OVERTIME COMPENSATION, Continued)

- Q.** *Can I be terminated or retaliated against in any kind of way for asking about my overtime benefits?*
- A.** No, you cannot be terminated or retaliated against for asking about overtime benefits §215(a)(3) of the Act.

UNIVERSAL DECLARATION OF HUMAN RIGHTS

Article 23 (1)

Everyone has the right to work, to free choice of employment, to just and favorable conditions of work and to protection against unemployment.

Article 23 (3)

Everyone who works has the right to just and favorable remuneration ensuring for himself and his family an existence worthy of human dignity, and supplemented, if necessary, by other means of social protection.

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CAP QUICK FACTS

EQUAL WORK FOR EQUAL PAY

The Equal Pay Act of 1963 (EPA), (29 U.S.C.A. 206 (d))

This CAP fact sheet focuses on the **Equal Pay Act of 1963** which requires that men and women who perform “equal work” within an employer’s establishment, must receive equal rates of pay.

THIS MEANS:

- ✓ No employer having employees subject to any provision of Section 206 (d) shall discriminate between employees on the basis of sex by paying wages to employees at a rate less than the rate at which he or she pays wages to employees of the opposite sex for equal work on jobs.
- ✓ The performance of jobs which require equal skill, effort and responsibility, and are performed under similar working conditions, must be equally compensated regardless of the sex of the worker performing the job.
- ✓ Exceptions to this Act are limited to instances where payment is made according to:
 - A seniority system
 - A merit system
 - A system which measures earnings by quantity or quality of production
 - A differential based on any factor other than sex: Provided, that an employer who is paying a wage rate differential in violation of this sub-section shall not, in order to comply with the provisions of this sub-section, reduce the wage rate of any employee.
- ✓ For the purposes of administration and enforcement, any amounts owing to any employee which have been withheld in violation of this sub-section, shall be deemed to be unpaid minimum wages or unpaid overtime compensation under this chapter.

The EPA was enacted as an amendment to the Fair Labor Standards Act which regulates minimum wages, overtime and child labor. Because of this, coverage and enforcement of the EPA is based on the Fair Labor Standards Act. The responsibility of enforcing the EPA falls under the jurisdiction of the Equal Employment Opportunity Commission (EEOC).

CAP QUICK FACTS

(EQUAL WORK FOR EQUAL PAY, Continued)

UNIVERSAL DECLARATION OF HUMAN RIGHTS

Article 23 (2)

Everyone, without any discrimination, has the right to equal pay for equal work.

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CAP QUICK FACTS

FAMILY MEDICAL LEAVE ACT (FMLA) OF 1993

This CAP fact sheet focuses on the **Family Medical Leave Act (FMLA) of 1993** which entitles eligible employees to take up to 12 weeks of unpaid, job-protected leave in a 12-month period for specified family and medical reasons. The employer may use the calendar year, a fixed 12-month leave or fiscal year, or a 12-month period prior to or after the commencement of leave as the 12-month period.

EMPLOYER COVERAGE:

FMLA applies to all:

- ✓ Public agencies, including state, local and federal employers, local education agencies (schools)
- ✓ Private-sector employers who employed 50 or more employees in 20 or more workweeks in the current or preceding calendar year and who are engaged in commerce or in any industry or activity affecting commerce

EMPLOYEE ELIGIBILITY:

To be eligible for FMLA benefits, an employee **must**:

- ✓ Work for a covered employer
- ✓ Have worked for the employer for a total of 12 months
- ✓ Have worked at least 1,250 hours over the previous 12 months
- ✓ Work at a location in the united states or in any territory or possession of the united states where at least 50 employees are employed by the employer within 75 miles

Individuals who believe they are eligible, but have been denied leave under the Family Medical Leave Act, should contact an attorney as soon as possible. **NOTE: The time limitation for filing a complaint under the Family Medical Leave Act is two (2) years from the date of the alleged violation.**

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CAP QUICK FACTS

AMERICANS WITH DISABILITIES ACT OF 1990

This CAP fact sheet focuses on the **Americans With Disabilities Act (ADA) of 1990** which prohibits private employers, state and local governments, employment agencies and labor unions from discriminating against qualified individuals with disabilities in job application procedures, hiring, firing, advancement, compensation, job training, and other terms, conditions and privileges of employment. This Act covers employers with 25 or more employees.

A qualified employee or applicant with a disability is an individual who, with or without reasonable accommodation, can perform the essential functions of the job in question. Reasonable accommodation may include, but is not limited to:

- ✓ Making existing facilities used by employees readily accessible to and usable by persons with disabilities
- ✓ Job restructuring, modifying work schedules, reassignment to a vacant position
- ✓ Acquiring or modifying equipment or devices, adjusting modifying examinations, training materials, or policies, and providing qualified readers or interpreters

An employer is required to make an accommodation to the known disability of a qualified applicant or employee if it would not impose an "undue hardship" on the operation of the employer's business.

Employers may not ask job applicants about the existence, nature or severity of a disability. Applicants may be asked about their ability to perform specific job functions. A job offer may be conditioned on the results of a medical examination, but only if the examination is required for all entering employees in similar jobs. Medical examinations of employees must be job related and consistent with the employer's business needs.

If you believe you have been discriminated against on the basis of disability, you should contact a lawyer immediately. You are entitled to a remedy that will place you in the position you would have been in if the discrimination had never occurred. You may also be entitled to damages to compensate you for future economic losses, mental anguish and inconvenience. Charges of employment discrimination on the basis of disability, based on actions occurring on or after July 26, 1992, may be filed at any field office of the U.S. Equal Employment Opportunity Commission located in 50 cities throughout the United States.

(AMERICANS WITH DISABILITIES ACT, Continued)

INTERNATIONAL COVENANT ON ECONOMIC, SOCIAL AND CULTURAL RIGHTS

Article 7

The States Parties to the present Covenant recognize the right of everyone to the enjoyment of just and favorable conditions of work...

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THE OCCUPATIONAL SAFETY AND HEALTH ACT (OSHA) OF 1970

This CAP fact sheet focuses on the **Occupational Safety and Health Act of 1970**. Before 1970, no uniform provision existed for the protection of workers against workplace hazards.

WHAT DOES OSHA PROVIDE FOR WORKER PROTECTION?

In workplaces where there are eleven (11) or more employees, the employer must adhere to the provisions of OSHA. In order to be in compliance with OSHA, the employer must:

- ✓ Maintain a reporting and record keeping system to monitor job-related injuries and illnesses. **NOTE:** The employer must keep a log (**known as OSHA Form 300**) that must be available to all workers upon request and by law the log must be posted in the workplace in a prominent location beginning February 1st through April 30th. Employees, former employees and their representatives have the right to review OSHA Form 300 in its entirety.
- ✓ Enforce all standards for job safety and health set forth by OSHA.
- ✓ Provide on-the-job training to keep workers informed of their rights under OSHA. **NOTE:** Where workers work with hazardous chemicals, employers must establish and conduct an annual training on safe handling of chemicals and the hazards associated with these chemicals. **THIS IS CALLED A RIGHT-TO-KNOW TRAINING.**

HOW IS OSHA ENFORCED?

- ✓ To enforce its standards, OSHA is authorized to conduct workplace inspections. **NOTE:** Inspections are conducted without advance notice. In fact, alerting an employer in advance of an inspection can bring a criminal fine and/or a jail term sentence.
- ✓ An employee can make a named or anonymous complaint.
- ✓ The Act protects workers from reprisals or punishment if they complain to OSHA about their workplaces. **NOTE:** Employees have the right to seek safety and health on the job without fear of punishment. That right is spelled out in Section II (c) of the Act.
- ✓ Even workers who do not have unions have rights under OSHA.

CAP QUICK FACTS

(OCCUPATIONAL SAFETY AND HEALTH ACT (OSHA), Continued)

WHAT CAN WORKERS DO TO PROTECT THEMSELVES UNDER OSHA?

- ✓ Know your rights by reviewing copies of appropriate OSHA standards, rules, regulations, and requirements that the employer should have available at the workplace.
- ✓ Request information from your employer on safety and health hazards in the area, precautions that may be taken, and procedures to be followed in the case of accident or exposure to toxic substances.
- ✓ Receive adequate training and information on workplace safety and health hazards.
- ✓ Request that the OSHA area director investigate if you believe hazardous conditions or violations of standards exist in your workplace.

GENERAL DUTY CLAUSE

The General Duty Clause of the Occupational Safety and Health Act, Section 5 (a)(1), states that “each employer...**shall furnish to each of his employees**”:

- ✓ Employment and
- ✓ A place of employment free from recognized hazards that are causing or are likely to cause:
 - DEATH or,
 - SERIOUS PHYSICAL HARM to his employees

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CAP QUICK FACTS

WORKERS' COMPENSATION LAW

The **Workers' Compensation Law** was enacted by the legislator in 1948 to guarantee payment of certain medical and wage loss benefits to workers injured on the job.

WHO IS COVERED?

Employers with five (5) employees, regularly employed are required to provide workers' compensation insurance coverage. If the employer has less than five (5) employees, the coverage is not mandatory, but may be provided **voluntarily** by the employer.

WHO IS NOT COVERED?

Employees working in the areas listed below are not covered under the workers' compensation law unless their employer voluntarily provides this coverage:

- Domestic and farm labor
- Non-profit
- Charitable, religious or cultural organizations

Federal employees, certain transportation (railroad workers) and maritime employees are not covered by the Workers' Compensation Law, but by federal compensation laws.

WHAT IS COVERED AND WHEN DOES COVERAGE BEGIN?

Any injury, however slight or serious is covered if it happens in the course of employment. Occupational illnesses and diseases are covered if job related, as are work related deaths. The worker is covered and eligible for benefits when employment begins. There is no waiting minimum period or minimum earnings requirement.

WHAT BENEFITS ARE AVAILABLE?

The Workers' Compensation Law provides medical and wage loss benefits to employees. An injured worker is entitled to all reasonable and necessary medical services required to treat the injury and achieve maximum cure. The injured worker has the right to select one physician or medical provider of his/her choice to provide treatment. If an injured worker is required to miss time from work due to an injury, then he/she is entitled to a wage loss benefit equal to as much as 2/3 of the workers' average weekly wage. Workers permanently and totally disabled will receive wage loss payments for a maximum period of 450 weeks. The time limits for payments of injuries resulting in less than permanent and total disability will vary according to the nature of the injury and disability. There is no deductible to be paid by the worker for any benefits received. All payments are made by the employer or its insurance company, not by the Workers' Compensation Commission.

CAP QUICK FACTS

(WORKERS' COMP, Continued)

In cases of death, payments to dependents may not exceed 450 weeks, payable at least every fourteen (14) days. The employer or its insurance carrier are obligated to pay up to \$2,000.00 in funeral expenses as well as a payment of \$250.00 to the surviving spouse.

NOTE: If you are injured on the job, notify your supervisor immediately (give the employer notice of the injury within thirty (30) days). The employer is required to make a report of the injury and notify its insurance carrier and/or the Workers' Compensation Commission. If no disability benefits are paid to the injured worker by the employer or carrier within two (2) years of the date of the injury, then the right to any and all benefits is barred unless YOU file a claim with the Commission during the two (2) year period.

REMEMBER: You have two (2) years from the date of injury to file a claim with the Workers' Compensation Commission (601-987-4200).

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CAP QUICK FACTS

NATIONAL LABOR RELATIONS ACT

Protecting the Right of Workers to Organize

The **National Labor Relations Act (NLRA)** was enacted by Congress to define and protect the rights of employees and employers to encourage collective bargaining, and to eliminate certain practices on the part of labor and management that are harmful to the general welfare.

WHAT THE ACT PROVIDES

The National Labor Relations Act states and defines the rights of employees to organize and to bargain collectively with their employers through representatives of their own choosing. To ensure that employees can freely choose their own representatives for the purpose of collective bargaining, or choose not to be represented, the Act establishes a procedure for which they can exercise their choice at a secret-ballot election conducted by the National Labor Relations Board. Further, to protect the rights of employees and employers, and to prevent labor disputes that would adversely affect the rights of the public, Congress has defined certain practices of employers and unions as unfair labor practices.

EXAMPLES OF UNFAIR LABOR PRACTICES COMMITTED BY EMPLOYERS INCLUDE THE FOLLOWING:

- Threatening employees with loss of jobs or benefits if they should join or vote for a union
- Threatening to close down the plant if a union should be organized in it
- Questioning employees about their union activities or membership in a way that tends to restrain or coerce employees
- Spying on union gatherings or pretending to spy
- Granting wage increases, deliberately timed to discourage employees from forming or joining a union

RIGHTS OF EMPLOYEES

- ✓ Here are examples of rights protected by NLRA:
- ✓ Forming or attempting to form a union among employees of a company
- ✓ Joining a union whether the union is recognized by the employer or not
- ✓ Assisting a union to organize the employees of an employer
- ✓ Going out on strike to secure better working conditions

CAP QUICK FACTS

(NATIONAL LABOR RELATIONS ACT, Continued)

If you believe your rights have been violated under the NLRA, contact the legal department of your union. If you are not a member of a union and believe your right to attempt to organize a union has been violated, call the Mississippi Workers' Center: 662-334-1122.

REMEMBER →

**You have a human right to form
and/or join a trade union.**

UDHR Article 23 (4)

Everyone has the right to form and to join trade unions for the protection of his interests.

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CAP QUICK FACTS

WHAT TO DO IF YOU ARE STOPPED BY THE POLICE

- ✓ Be polite, self-respectful and respectful.
- ✓ Stay **calm** and **in** control of your words, body language and emotions.
- ✓ **Don't get into an argument** with the police.
- ✓ Remember, **anything you say or do** can be used against you.
- ✓ **Keep your hands** where police can see them.
- ✓ **Don't run.** **Don't touch** any police officer.
- ✓ **Don't resist** even if you believe you are innocent.
- ✓ **Don't complain** on the scene, tell the police they are wrong or that you plan to file a complaint.
- ✓ **Do not make any statements** regarding the incident.
- ✓ **Ask for a lawyer** immediately upon your arrest.
- ✓ Remember **officers' badge and patrol car numbers.**
- ✓ **Write down everything** you remember ASAP.
- ✓ Try to find **witnesses** and their names and phone numbers.
- ✓ If you are injured, **take photographs of the injuries** as soon as possible, but make sure you **seek medical attention first.**
- ✓ If you feel your rights have been violated, **file a written complaint** with police department's internal affairs division.

IF YOU ARE STOPPED IN YOUR CAR:

- ✓ Upon request, show them your driver's license, registration, and proof of insurance. In certain cases, your car can be searched without a warrant as long as the police have probable cause. To protect yourself later, you should make it clear that you do not consent to a search. It is not lawful for police to arrest you simply for refusing to consent to a search.
- ✓ If you are given a ticket, you should sign it; otherwise, you can be arrested. You can always fight the case in court later.
- ✓ If you are suspected of drunk driving (DWI) and refuse to take a blood, urine or breath test, your driver's license may be suspended.

CAP QUICK FACTS

(IF YOU ARE STOPPED BY POLICE, Continued)

IF YOU ARE STOPPED FOR QUESTIONING:

- ✓ It's not a crime to refuse to answer questions, but refusing to answer can make the police suspicious about you. You can't be arrested merely for refusing to identify yourself on the street.
- ✓ Police may "pat-down" your clothing if they suspect a concealed weapon. Don't physically resist, but make it clear that you don't consent to any further search.
- ✓ Ask if you are under arrest. If you are, you have a right to know why.
- ✓ Don't run away, even if you believe what is happening is unreasonable. **That** could lead to your arrest.

IF YOU ARE ARRESTED OR TAKEN TO A POLICE STATION:

- ✓ You have the right to remain silent and to talk to a lawyer before you talk to the police. Tell the police nothing except your name and address. Don't give any explanations, excuses or stories. You can make your defense later, in court, based on what you and your lawyer decide is best.
- ✓ Ask to see a lawyer immediately. If you can't pay for a lawyer, you have a right to a free one, and should ask the police how the lawyer can be contacted. **Don't say anything without consulting with a lawyer.**
- ✓ Within a reasonable time after your arrest or booking, you have the right to make a local phone call: to a lawyer, bail bondsman, a relative or any other person. The police may not listen to the call to the lawyer.

UDHR

Article 3

Everyone has the right to life, liberty and security of person.

INTERNATIONAL COVENANT ON CIVIL AND POLITICAL RIGHTS

Article 10 (1)

All persons deprived of their liberty shall be treated with humanity and with respect for the inherent dignity of the human person.

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CAP QUICK FACTS

WHAT TO DO IF THE POLICE ASK TO ENTER YOUR HOME

- ✓ If the police knock and ask to enter your home, you don't have to admit them unless they have a warrant signed by a judge.
- ✓ However, in some emergency situations (like when a person is screaming for help inside, or when the police are chasing someone) officers are allowed to enter and search your home without a warrant.
- ✓ If you are arrested, the police can search you and the area close by. If you are in a building, "close by" usually means just the room you are in.

We all recognize the need for effective law enforcement, but we should also understand our own rights and responsibilities – especially in our relationships with the police. Everyone, including minors, has the right to courteous and respectful police treatment. If your rights are violated, don't try to deal with the situation at the scene. You can discuss the matter with an attorney afterwards, or file a complaint with Internal Affairs.

HOW TO RESPOND TO THE POLICE:

- ✓ What you say to the police is always important. What you say can be used against you, and it can give the police an excuse to arrest you, especially if you bad-mouth a police officer.
- ✓ You don't have to answer a police officer's questions, but you must show your driver's license and registration when stopped in a car. In other situations, you can't legally be arrested for refusing to identify yourself to a police officer.
- ✓ You don't have to consent to any search of yourself, your car or your house. If you **DO** consent to a search, it can affect your rights later in court. If the police say they have a search warrant, **ASK TO SEE IT**.
- ✓ Do not interfere with or obstruct the police – you can be arrested for it.

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CAP QUICK FACTS

PREDATORY LENDING

Predatory lending occurs when a mortgage company or broker pushes unjustifiably expensive equity loans on home owners. The purpose of these loans is usually to refinance home improvements or pay off debts, e.g. credit cards, etc. Predatory lending also occurs when minorities are quoted higher interest rates than those quoted to non-minorities for the same loans.

WHAT ARE SOME COMMON PREDATORY LENDING PRACTICES?

By focusing on the home equity and refinance loans, sub-prime lenders use abusive practices and loan terms to steal equity that homeowners have built-up through the years of paying their original mortgage.

Have you or anyone else you know been a victim of the following practices?:

- Bait and switch
- Forgery
- Changed loan terms
- Structuring a loan so that a borrower pays only interest and not principal
- By making a loan based on the equity the borrower has in the home, without regard to the borrower's ability to repay the loan.

HOW DO THESE PRACTICES HURT YOU AS A CONSUMER?

- These loans set homeowners up for failure
- Allow the lender to make huge profits
- Protect the lenders from loss by using your home as collateral for the loan

WHO DO PREDATORY LENDERS TARGET?

- Homeowners who are “cash-poor, but equity-rich”
- Redlined neighborhoods, especially the elderly, minorities, and women
- Middle-class and working-class, as well as suburban and rural homeowners

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CAP QUICK FACTS

EQUAL CREDIT OPPORTUNITY ACT

The **Equal Credit Opportunity Act (ECOA)** ensures that all consumers are given an equal chance to obtain credit. This does not mean all consumers who apply for credit get it: factors such as income, expenses, debt and credit history are considerations for credit worthiness.

WHEN YOU APPLY FOR CREDIT, A CREDITOR MAY NOT DO ANY OF THE FOLLOWING:

- Discourage you from applying because of your sex, marital status, age, race, national origin or because you receive public assistance income
- Ask you to reveal your sex, race, national origin or religion. **NOTE:** A creditor may ask you to voluntarily disclose this information (except for religion) if you are applying for a real estate loan. This information helps federal agencies enforce anti-discrimination laws. **NOTE: You may be asked about your residence or immigration status. BUT, if you feel you are being discriminated against because of this status, you may have a legal claim.**
- Ask if you are widowed or divorced. **NOTE:** When permitted to ask marital status, a creditor may only use the terms: married, unmarried, or separated.
- Ask about your marital status if you are applying for a separate, unsecured account. **NOTE:** A creditor may ask for this information if you apply for a joint account or one secured by this property.
- Request information about your spouse, except when your spouse is applying with you; your spouse will be allowed to use the account; you are relying on your spouse's income or on alimony or child support income from a former spouse
- Inquire about your plans for having or raising children
- Ask if you receive alimony, child support or separate maintenance payments, *unless* you are first told that you do not have to provide this information if you will not rely on these payments to get credit. **NOTE:** A creditor may ask if you have to pay alimony, child support or separate maintenance payments.

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CAP QUICK FACTS

LANDLORD TENANT ACT

The Mississippi Code Annotated §89-8-23 addresses the obligations a landlord has to a tenant. To protect your rights, you must know your rights. This fact sheet is designed to acquaint you with information about your rights as a tenant and the responsibilities your landlord has to provide you with adequate living conditions. The following is a summary of your rights under the law.

WHAT DOES THE LAW REQUIRE?

A landlord shall at all times during the time rental property is occupied:

- ✓ Comply with the requirements of applicable building and housing codes materially affecting health and safety
- ✓ Maintain the dwelling unit, its plumbing, heating and/or cooling system, in substantially the same condition as at the inception of the lease, reasonable wear and tear excluded, unless the dwelling unit, its plumbing, heating and/or cooling system is damaged or impaired as a result of the deliberate or negligent actions of the tenant.

No duty on the part of the landlord shall arise under this section in connection with a defect which is caused by the deliberate or negligent act of the tenant or persons on the premises with the tenant's permission.

YOUR RIGHTS AS TO TERMINATION NOTICE (SECTION 89-8-13):

If the rental agreement is terminated, the landlord shall return all prepaid and unearned rent and security recoverable by the tenant under Section 89-8-21.

YOUR RIGHTS AS TO REPAIRING DEFECTS (SECTION 89-8-15):

If within thirty (30) days after written notice to the landlord of a specific and material defect which constitutes a breach of the terms of the rental agreement or of the obligation of the landlord under Section 89-8-23, the landlord fails to repair such defect, the tenant:

- ✓ May repair such defect him/herself; and
- ✓ Shall be entitled to reimbursement of the expenses of such repairs within forty-five (45) days after submission to the landlord of receipted bills for such work. **NOTE:** The expenses may not exceed an amount equal to one (1) month's rent and you must be current on your rental payment.

CAP QUICK FACTS

(LANDLORD TENANT ACT, Continued)

YOUR RIGHTS AS TO THE PERIOD OF TIME THE RENTAL PROPERTY IS OCCUPIED (SECTION 89-8-19):

- ✓ Unless the rental agreement fixes a definite term a tenancy shall be week to week in case of a tenant who pays weekly rent, and in all other cases month to month.
- ✓ The landlord or the tenant may terminate a week-to-week tenancy by written notice given to the other at least seven (7) days prior to the termination date.
- ✓ The landlord or the tenant may terminate a month-to-month tenancy by a written notice given to the other at least thirty (30) days prior to the termination date.

YOUR RIGHTS AS TO THE LENGTH OF RENTAL OCCUPANCY (SECTION 89-8-19):

- ✓ Unless the rental agreement fixes a definite term of tenancy shall be week to week in case of a tenant who pays weekly rent, and in all other cases, month to month.
- ✓ The landlord or the tenant may terminate a week-to-week tenancy by written notice given to the other at least seven (7) days prior to the termination date.
- ✓ The landlord or the tenant may terminate a month-to-month tenancy by a written notice given to the other at least thirty (30) days prior to the termination date.
- ✓ Notice to terminate a tenancy shall not be required to be given when the landlord or tenant has committed a substantial violation of rental agreement.

*To take action, for additional guidance, or to arrange a training,
contact the MS Workers' Center at 662-334-1122*

NOTE: This fact sheet is intended as a general description and does not carry the force of legal opinion or advice.

CAP QUICK FACTS

THE BILL OF RIGHTS

Amendments 1-10 of the U.S. Constitution

This fact sheet will acquaint you with your rights under the Bill of Rights. As you know, the **BILL OF RIGHTS** are Amendments 1-10 of the Constitution. You may recall one of the most popular amendments, namely: the first amendment better known as the “free speech” amendment. Here we provide a list of Amendments 1-10 of the Constitution.

AMENDMENT I

Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or the right of the people peaceably to assemble, and to petition the government for a redress of grievances.

AMENDMENT II

A well regulated Militia, being necessary to the security of a free state, the right of the people to keep and bear arms, shall not be infringed.

AMENDMENT III

No soldier shall, in time of peace be quartered in any house, without the consent of the Owner, nor in time of war, but in a manner to be prescribed by law.

AMENDMENT IV

The right of the people to be secure in their persons, houses, papers, and effects, against unreasonable searches and seizures, shall not be violated, and no Warrants shall issue, but upon probably cause, supported by Oath or affirmation, and particularly describing the place to be searched, and the persons or things to be seized.

AMENDMENT V

No person shall be held to answer for a capital, or otherwise infamous crime, unless on a presentment or indictment of a Grand Jury, except in cases arising in the land or naval forces, or in the militia, when in actual service in time of war or public danger; nor shall any person be subject for the same offense to be twice put in jeopardy of life or limb; nor shall be compelled in any criminal case to be a witness against himself, nor be deprived of life, liberty, or property, without due process of law; nor shall private property be taken for public use, without just compensation.

CAP QUICK FACTS

(BILL OF RIGHTS, Continued)

AMENDMENT VI

In all criminal prosecutions, the accused shall enjoy the right to a speedy and public trial, by an impartial jury of the State and district wherein the crime shall have been committed, which district shall have been previously ascertained by law, and to be informed of the nature and cause of the accusation; to be confronted with the witnesses against him; to have compulsory process for obtaining witnesses in his favor, and to have the Assistance of Counsel for his defense.

AMENDMENT VII

In suits at common law, where the value in controversy shall exceed twenty dollars, the right of trial by jury shall be preserved, and no fact tried by a jury, shall be otherwise reexamined in any court in the United States, than according to the rules of the common law.

AMENDMENT VIII

Excessive bail shall not be required, nor excessive fines imposed, nor cruel and punishments inflicted.

AMENDMENT IX

The enumeration of the Constitution, of certain rights, shall not be construed to deny or disparage others retained by the people.

AMENDMENT X

The powers not delegated to the United States by the Constitution, nor prohibited by it to the states, are reserved to the states respectively, or to the people.

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CAP QUICK FACTS

TITLE IX, EDUCATION AMENDMENTS OF 1972

This title outlines the rights and protections afforded individuals who attend US educational institutions. It specifically protects individuals from gender discrimination, that is, discrimination on the basis of sex.

WHAT DOES TITLE IX COVER?

Section 1681. – Sex: Under Title IX, it is illegal for any person in the United States, on the basis of sex, to be excluded from participation in, be denied the benefits of, or be discriminated against under any education program or activity that receives Federal financial assistance.

WHAT EDUCATIONAL INSTITUTIONS ARE COVERED?

- ✓ Vocational educational programs
- ✓ Professional education
- ✓ Graduate school programs
- ✓ Public undergraduate university/college institutions

A Graphic Example:

Teenage girls at XYZ Middle School went to their school principal to ask for funds for volley ball uniforms. The girls were told that there was no money for such uniforms. A few weeks later, however, the all boys football team ran out on their field with brand new uniforms purchased by the school. The girls' parents, on their daughters' behalf, sued the school district under Title IX and got justice.

WHAT ELSE IS ILLEGAL?

It is illegal under title IX for any individual who is blind or has severely impaired vision to be denied admission in any institution that receives Federal dollars for education programs.

REMEMBER: The right to equality under the law is a human right. *Article 7, UDHR*

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EMPLOYMENT RIGHTS UNDER STATE LAW

Employment at Will

This fact sheet provides you with information about the system known as **Employment at Will**. Many states in the United States, including MS, are known as employment at will states. You need to understand what employment at will means so that you can better protect yourself against termination and other employment actions.

WHAT IS EMPLOYMENT AT WILL?

Employment at will is a system that allows employers to legally fire an employee who does not have a union or some other type of contract, for just about any reason, no reason or even an unfair reason.

The reason employment at will is so wide spread is because there are very few labor laws that protect workers from wrongful termination and non that generally protect from unfairness in the workplace. Most states use the employment at will system because they see it as a way of providing as little coverage for workers as possible. Understand it and know your rights!

In plain English, employment at will means that employment is considered to be voluntary and indefinite for both employees and employer.

WHAT DOES THIS MEAN?

This means you may quit your job whenever and for whatever reason you want, usually without consequences. At the same time, at-will employers may terminate you whenever and for whatever reasons they want, usually without consequence. For the most part, either party may end the relationship without prior notice, but neither party may breach contracts.

WHAT IS ILLEGAL UNDER EMPLOYMENT AT WILL?

Here are some exceptions to employment at will:

- No employer may violate state or federal laws
- Generally, cannot legally terminate employees who refuse to do something that amounts to breaking the law and those things that go against sound moral decency

Aside from these exceptions, it pretty much open season for employees year-round.

CAP QUICK FACTS

(STATE EMPLOYMENT RIGHTS, Continued)

Although you may legally quit without prior notice, you might deprive yourself of termination benefits, such as accrued vacation pay, if you don't give at least the minimum notice documented by your employer. U.S. employers typically require minimum notice in the form of a resignation letter submitted at least two (2) weeks in advance, and any other requirements as documented in an employee policy manual or similar notice.

Remember, in the absence of contracts (such as a union contract), the employment at will system is typically enforced under law.

NOTE: Your employer may give you a handbook, which includes company policies and procedures which you are to abide by. Be sure to read it carefully to protect yourself from disciplinary actions.

If you believe your rights have been violated, consult with an attorney.

UNIVERSAL DECLARATION OF HUMAN RIGHTS

Article 23 (1)

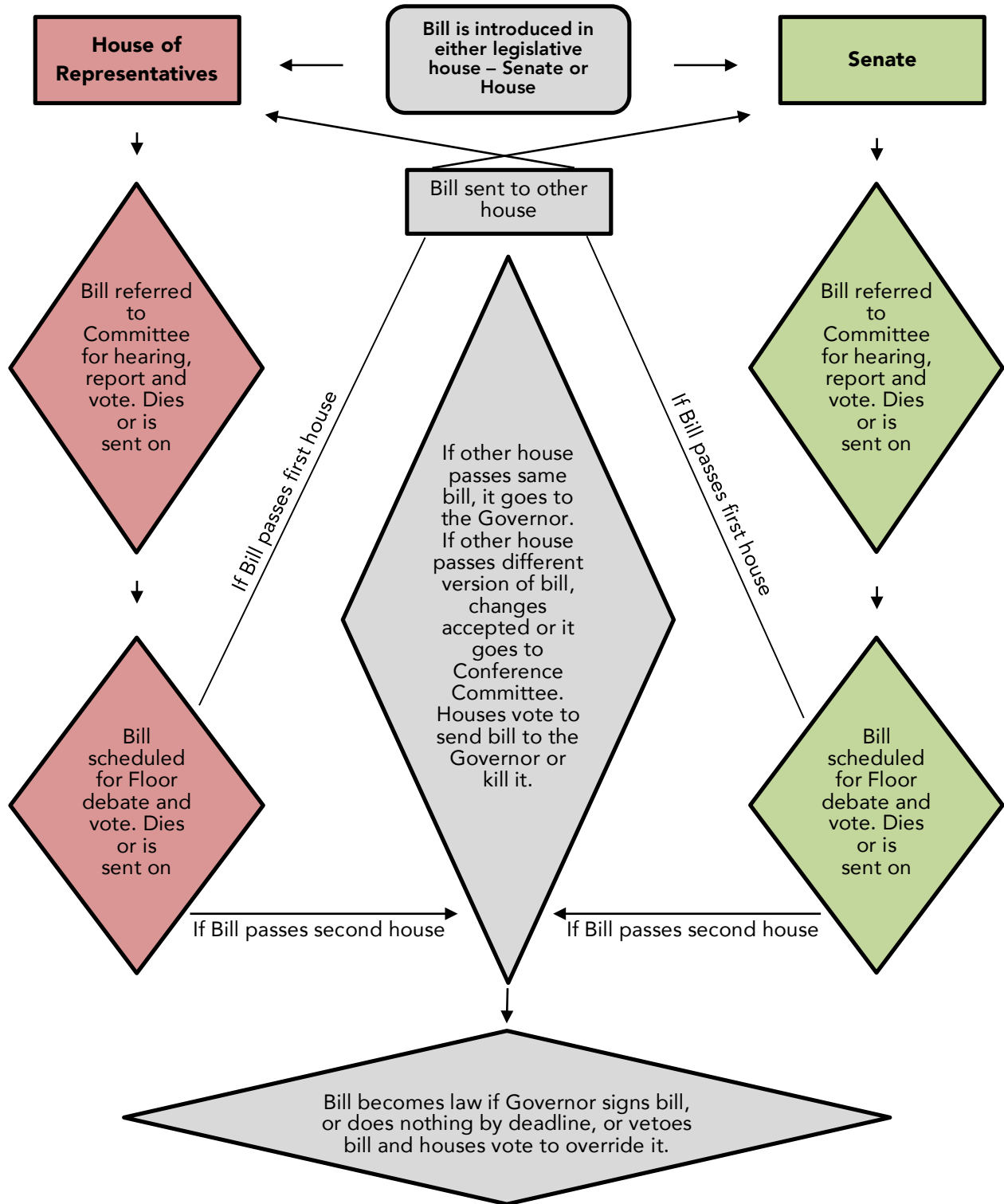
Everyone has the right to work, to free choice of employment, to just and favorable conditions of work and to protection against unemployment.

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contact the MS Workers' Center at 662-334-1122*

NOTE: This fact sheet is intended as a general description and does not carry the force of legal opinion or advice.

CAP QUICK FACTS

HOW A BILL BECOMES A LAW IN MISSISSIPPI



To take action, for additional guidance, or to arrange a training, contact the MS Workers' Center at 662-334-1122

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BLACKS, CIVIL RIGHTS AND THE CONSTITUTION:

Road Map to Rights Denied

The Preamble of the Constitution begins “We the People . . .” This phrase was interpreted to not include black people in the landmark *Dred Scott* decision in 1857. The rights of black people began to be recognized only as amendments to the Constitution were passed. While some white people believe that these amendments were passed to protect the rights of all individuals, the historical reality is that the rights of white American men have always been assumed and never been contested. The rights of black American men, as evidenced by the laws enacted prior to amendment of the Constitution, have never been assumed and frequently been contested.

FUGITIVE SLAVE ACT OF 1793

Congress enacted this Act to ensure that slave owners had the legal authority to reclaim their lost “property.” Many non-Southern whites tend to view slavery as something that occurred only in the South and that cannot be imputed to the entire federal government. But our laws indicate that the institution of slavery received considerable encouragement and protection from the federal government. It was not just passively tolerated but legislatively protected.

FUGITIVE SLAVE ACT OF 1850

Congress enacted this Act to give the courts more power to enforce the fugitive slave laws. It provided that more resources be committed to assist slave owners in securing the return of any lost “property.” Again, this Act demonstrates that the federal government was heavily involved in protecting the institution of slavery.

EMANCIPATION PROCLAMATION

On September 22, 1862, President Abraham Lincoln, who reportedly believed in white supremacy, officially made slavery an issue of the Civil War. This proclamation is often misconstrued as the proclamation that set slaves free, and Lincoln is frequently viewed as the man who freed slaves. But as you can imagine, slavery was not abolished by one proclamation. Slavery officially ended when the Thirteenth Amendment was passed—after thousands of people, white and black, lost their lives in the Civil War, largely fought over the issue of slavery.

ARTICLE I, SECTION 3 OF THE UNITED STATES CONSTITUTION (1788): BLACKS AS “THREE-FIFTHS OF A PERSON”

“Representatives and direct Taxes shall be apportioned among the several States which may be included within this Union, according to their respective Numbers, which shall be determined by adding to the whole Number of free persons, including those bound to Service for a Term of Years, and excluding Indians not taxed, three fifths of all other Persons.”

CAP QUICK FACTS

(BLACK CIVIL RIGHTS, Continued)

FOURTH AMENDMENT (1791)

“The right of the people to be secure in their persons, houses, papers, and effects, against unreasonable searches and seizures, shall not be violated, and no Warrants shall issue, but upon probable cause, supported by Oath or affirmation, and particularly describing the place to be searched, and the persons or things to be seized.”

FIFTH AMENDMENT (1791)

“No person shall be held to answer for a capital, or otherwise infamous crime, unless on a presentment or indictment of a Grand Jury, except in cases arising in the land or naval forces, or in the Militia, when in actual service in time of War or public danger; nor shall any person be subject for the same offence to be twice put in jeopardy of life or limb; nor shall be compelled in any criminal case to be a witness against himself, nor be deprived of life, liberty, or property, without due process of law; nor shall private property be taken for public use, without just compensation.”

THIRTEENTH AMENDMENT (1865)

“ . . . Neither slavery nor involuntary servitude, except as a punishment for a crime whereof the party shall have been duly convicted, shall exist within the United States, or any place subject to their jurisdiction.”

FOURTEENTH AMENDMENT (1868)

“ . . . No State shall make or enforce any law which shall abridge the privileges or immunities of citizens of the United States; nor shall any State deprive any person of life, liberty, or property, without due process of law; nor deny to any person within its jurisdiction the equal protection of the laws. . . .”

FIFTEENTH AMENDMENT (1870)

“ . . . The right of citizens of the United States to vote shall not be denied or abridged by the United States or by any State on account of race, color, or previous condition of servitude”
By the way, this amendment applied only to black men. In 1870, women did not have the right to vote. It was not until 1920, when the Nineteenth Amendment was adopted, that all women gained the right to vote.

*Information excerpted from
More Justice More Peace, The Black Person's Guide to the American Legal System, by Nedra Campbell*

*To take action, for additional guidance, or to arrange a training,
contact the MS Workers' Center at 662-334-1122*

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CAP QUICK FACTS

FELONY DISFRANCHISEMENT

This CAP Fact sheet focuses **Felony Disfranchisement**. Voting is a fundamental freedom that every American citizen should be able to exercise. However, some states, including Mississippi, have taken the right to vote away from persons with criminal convictions.

AM I ELIGIBLE TO VOTE IN MISSISSIPPI?

- ✓ You can register to vote if:
- ✓ You are a United States Citizen
- ✓ You have been a resident of the county in which you reside for at least one (1) year, and you have resided for six (6) months in the election precinct, city or town
- ✓ You have been duly registered
- ✓ You have not been convicted of any of the crimes listed below (as reflected in Article 12, Section 241 of the Mississippi Constitution):
 - Murder
 - Rape
 - Bribery
 - Theft
 - Arson
 - Obtaining money or good under false pretense
 - Perjury
 - Forgery
 - Embezzlement
 - Bigamy

IF YOU HAVE NOT BEEN CONVICTED OF ONE OF THE FELONY CRIMES LISTED ABOVE, YOU MAY HAVE THE RIGHT TO VOTE!

If you have been convicted of one of these crimes and want to restore your right to vote, contact the MSWC at 662-334-1122 or contact one of your state legislators for more information.

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CAP QUICK FACTS

FREEDOM FROM DISCRIMINATION IS A HUMAN RIGHT

Below are important articles from the Universal Declaration of Human Rights that specifically address this right.

ARTICLE 1

All human beings are born free and equal in dignity and rights. They are endowed with reason and conscience and should act towards one another in a spirit of brotherhood.

ARTICLE 2

Everyone is entitled to all the rights and freedoms set forth in this Declaration, without distinction of any kind, such as race, color, sex, language, religion, political or other opinion, national or social origin, property, birth or other status.

ARTICLE 6

Everyone has the right to recognition everywhere as a person before the law.

ARTICLE 7

All are equal before the law and are entitled without any discrimination to equal protection under the law.

ARTICLE 17

1. Everyone has the right to own property alone as well as in association with others.
2. No one shall be arbitrarily deprived of his [her] property.

ARTICLE 21

1. Everyone has the right to take part in the government of his [her] country, directly or through freely chosen representatives.
2. Everyone has the right to equal access to public service in his [her] country.

ARTICLE 23 (2)

Everyone, without any discrimination, has the right to equal pay for equal work.

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CAP QUICK FACTS

THE MISSISSIPPI WORKERS' CENTER FOR HUMAN RIGHTS (MSWC)

"Know Your Rights" Campaign

WHAT IS MSWC?

For more than 20 years, the Mississippi Workers' Center for Human Rights (the Center) has joined with Mississippi workers and their families to heighten awareness about the plight of low wage workers. Through popular education, which includes mass messaging (billboards and postcard mailers, radio and television ads and door to door canvasses), the Center works with its members, residents and supporters to gain visibility for the most vulnerable and marginalized in the state. The Center is a community resource that assists those who are most often denied information that if obtained, could improve the quality of their lives. Through community forums, public hearings, door to door canvasses, popular education campaigns and know your rights trainings, local residents develop strategies to combat workplace discrimination, environmental pollution, substandard housing, school segregation and inequality and other conditions they encounter in their local neighborhoods.

THE "KNOW YOUR RIGHTS" CAMPAIGN

Trainings/Community Involvement Initiatives

The Center's "Know Your Rights" campaign provides training and legal advocacy in counties across the state of Mississippi, with a specific focus on counties in the Mississippi Delta and other severely underserved communities. Trainings are available in the following areas:

Employment Rights	Predatory Lending/ Fair Credit	Disability Rights
Racial Profiling	Fair Housing	Parents' Rights
Children's Rights	Social Security Benefits	

Community Engagement

In addition to the areas outlined above, the Center assists local residents and leaders with organizing town hall meetings, legislative hearings and other public events. The Center produces public service announcements and training materials.

*To take action, for additional guidance, or to arrange a training,
contact the MS Workers' Center at 662-334-1122*

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RESOURCE GUIDE

Mississippi Workers' Center For Human Rights
819 Main Street (2nd Floor)
Greenville, MS 38701
662-334-1122
Fax 662-334-1274

You should be aware of these organizations.

You can conduct an Internet search, in case any contact information has changed since publication.

AJFC Community

Action Agency

1038A North Union Street
P. O Box L
Natchez, MS 39121
(601) 442-8681
Fax: (601) 442-9572
Toll Free: 866-243-0041

www.ajfccommunityaction.org

Serving: Adams, Franklin,
Lincoln, Lawrence, Claiborne,
Copiah and Jefferson counties

Abuse Hotline

750 North State Street
Jackson, MS 39202
(601) 359-4991
Toll Free: 800-222-8000

**Action Communication and
Education Reform**

306 Main Street
Duck Hill, MS 38925
(662) 565-7004

**Aging and Adult Services MS
Department of Human Services**

750 North State Street
Jackson, MS 39202
(601) 359-4929
Toll Free: 800-948-3090

**American Association of Retired
Persons (AARP)**

6360 Ridgewood Road
Suite 160, IBM Building
I-55 North
Jackson, MS 39211
(866) 554-5382

**Area Agencies on Aging MS
Planning and Development
Districts**

P. O. Box 4935
Jackson, MS 39296
(601) 981-1511
Toll Free: 866-981-1511 or
800-948-3090

Better Business Bureau (BBB)

P. O Box 3302
Ridgeland, MS 39158
(601) 977-1020
Toll Free: 800-987-8280

**Bolivar County Community
Action Agency Rainbow
Emergency Shelter**

120 Coleman Street
Cleveland, MS 38732
(662) 843-0111 or 843-7201

**Bolivar County Community
Action Program**

810 East Sunflower Road
P. O. Drawer 180
Cleveland, MS 38732
(662) 846-1491
Fax: (662) 843-0173
Toll Free: 800-743-2901

Central Mississippi Inc.

101 South Central Avenue
P. O. Box 749
Winona, MS 38967
(662) 283-4781
Fax: (662) 283-2352
Toll Free: 800-898-0410
Serving: Attala, Leflore,
Holmes, Grenada, Montgomery
and Yalobusha counties

Children's Advocacy Center

753 N. President Street
Jackson, MS 39202
(601) 969-7111

Children's Defense Fund

P.O. Box 11437
Jackson, MS 39283-1437
(601) 321-1966
Fax: (601) 321-8736

Citizens for a Better Greenville

PO Box 5673
Greenville, MS 38702
(662) 332-4497

CAP QUICK FACTS

Citizens for Quality Education

109 Swinney Lane
Lexington, MS 39095
(662) 834-0089
Fax: (662) 834-0080

Coahoma Opportunities

615 Desoto Avenue
P. O. Box 1445
Clarksdale, MS 38614
(662) 624-4887
Fax: (662) 624-4915

Coalition for Citizens with Disabilities

5 Old River Place
Suite 101
Jackson, MS 39202
(601) 969-0601
Fax: (601) 709-0250
V/TTY: 800-721-7255
www.mscoalition.com

Community Dream Makers

819 Bayview Avenue
Biloxi, MS 39530
(228) 374-7912
Fax: (228) 432-0406

Deliver Me Senior Support Services

1405 S. Gallatin Street
Jackson, MS 39225
(601) 354-4646

Delta Housing

325 U.S. Highway 82, East
Indianola, MS 38751
(662) 887-4852

Department of Mental Health

Robert E. Lee Building
Suite 1101
239 North Lamar Street
Jackson, MS 39201
Phone: (601) 359-1288
Fax: (601) 359-6295
(TDD): (601) 359-6230
www.dmh.state.ms.us

Education Services Foundation

PO Box 1484
Greenville, MS 38702
(664) 344-1668
Fax: (662) 344-1668

Equal Employment Opportunity Commission (EEOC) State Office

A. H. McCoy Federal Bldg
100 West Capitol Street
Suite 207
Jackson, MS 39201
(601) 965-4537
Fax: (601) 965-5272
Toll Free: 800-669-4000

Glen Allan Improvement Association

PO Box 284
Glen Allan, MS 38744
(662) 839-4381

Grassroots Leadership

4524 Glen Leigh Circle
South Haven, MS 38671
(662) 449-3548

Gulf Coast Community Action Agency

500 24th Street
P. O. Box 519
Gulfport, MS 39501
(228) 896-1409
Fax: (228) 897-9075
Toll Free: 888-603-4222
Serving: George, Green,
Hancock, Harrison and Stone
counties

Hinds County HRA

258 Maddox Road
P. O. Box 22657
Jackson, MS 39228-2657
(601) 923-3930 or 923-3950
Fax: (601) 923-3925
www.HCHRA.org

Jackson County Community Action Agency

5343 Jefferson Street
P. O. Box 8723
Moss Point, MS 39562
(228) 769-3292
Fax: (228) 769-3264
www.jccivaction.org

League of Women Voters of Mississippi

P. O. Box 55505
Jackson, MS 39296-5505
(601) 352-4616
www.lwv-ms.org

LIFT

Old Highway 78
P. O. Box 28
Tupelo, MS 38802
(662) 842-9511
(662) 842-5575
Toll Free: 800-544-5438
Serving: Calhoun, Chickasaw,
Itawamba, Lafayette, Lee,
Monroe, Pontac and Union
counties

Madison County Community Action Agency

3141 South Liberty
P. O. Box 729
Canton, MS 39046
(601) 736-9565
(601) 859-2023
Toll Free: 877-859-0850
Serving: Leake, Madison and
Rankin counties

Magnolia Bar Association

PO Box 648
Jackson, MS 39205
(601) 353-2540
Fax: (601) 352-0208

Malcolm X Grassroots Movement

P.O. Box 31762
Jackson, MS 39286
(601) 353-4455

Medicaid Commission

239 North Lamar Street
Robert E. Lee Building
Suite 801
Jackson, MS 39201
(601) 359-1288

CAP QUICK FACTS

Mid-State Community Action Agency

204 North Church Street
P. O. Box 270
Charleston, MS 38921
(662) 647-2463
(662) 647-5868
Toll Free: 1-800-523-6683
Serving: Desoto, Panola,
Quitman, Tallahatchie, Tate
and Tunica counties

Mississippi ACLU

PO Box 2242
Jackson, MS 39225
(601) 355-6464
Fax: (601) 355-6465
www.msacclu.org

Mississippi AFL-CIO

PO Box 3379
Jackson, MS 39207-3379
(601) 948-0517
Fax: (601) 948-8588

Mississippi Action for Community Education

119 South Theobald Street
Greenville, MS 38701
(662) 335-3523
Fax: (662) 334-2939

Mississippi Alliance for State Employees/CWA

PO Box 1056
Jackson, MS 39215
(601) 352-4939
Fax: (601) 352-4983
Toll Free: 888-423-1848

Mississippi Association of Community Action Agencies

975 North State Street
Suite 102
P. O. Box 3782
Jackson, MS 39207
(601) 944-1747
Fax: (601) 944-1748
www.mscommunityaction.org

Mississippi Center for Justice

PO Box 1023
Jackson, MS 39215
(601) 352-2269
Fax: (610) 352-4769

Mississippi Department of Education

Central High School
P.O. Box 771
359 North West Street
Jackson, MS 39205
(601) 359-3513

Mississippi Employment Security Commission

P. O. Box 1699
Jackson, MS 39215
(601) 354-8711

Mississippi Families as Allies for Children's Mental Health

5166 Keele Street, Suite B-
100 Jackson, MS 39206
(601) 981-1618
Fax: (601) 981-1696
Toll-free: 800-833-9671

Mississippi Human Services

921 North Congress Street
PO Box 1684
Jackson, MS 39215
(601) 355-7495
Fax: (601) 355-1506

Mississippi Immigrant Rights Alliance

P.O. Box 1104
Jackson, MS 39215-1104
(601) 968-5182

Mississippi Legal Advocacy Network

213 Main Street
Greenville, MS 38701
(866) 594-6347

Mississippi Legal Services Main Offices:

North Mississippi Rural Legal Services

PO Box 858
Greenville, MS 38702
(662) 335-8203
Fax: (662) 335-7500

North Mississippi Rural Legal Services

Administrative Office
2134 W. Jackson Avenue
Oxford, MS 38655
(662) 234-8731
Toll Free: 800-498-1804

North Mississippi Rural Legal Services

State Initiatives Office
414 South State Street
3rd Floor
Jackson, MS 39201
(601) 948-6752
Fax: (601) 948-6759
Toll Free: 800-959-6752

North Mississippi Rural Legal Services

Administrative Office
111 East Front Street
Hattiesburg, MS 39401
(601) 545-2950
Toll Free: 800-773-1737

Mississippi Center for Legal Services Fair Housing Unit

1607 24th Avenue
Gulfport, MS 39501
(228) 575-8771
Toll Free: 877-664-0242
www.mslegalservices.org

Mississippi Low Income Child Care Initiative

406 Davis Street
P. O. Box 204
Biloxi, MS 39533
(228) 436-3741
(228) 374-2218
www.mschildcare.org

CAP QUICK FACTS

Mississippi NAACP

1072 W. Lynch Street
Jackson, MS 39203
(601) 353-8452

Mississippi Poultry Workers' Center

383 South Fourth Street
Morton, MS 39117
(601) 732-1898

Mississippi Protection and Advocacy System

5305 Executive Place
Suite A
Jackson, MS 39206
(601) 981-8207
Fax: (601) 981-8313
Toll Free: 800-772-4057
www.mspas.com

Mississippi Southern Christian Leadership Conference

PO Box 22724
Jackson, MS 39225
(601) 355-8138
Fax: (601) 981-5531

Mississippi Trial Lawyers Association

727 North Congress Street
Jackson, MS 39202
(601) 948-8631

Mississippi Workers' Center For Human Rights

819 Main Street (2nd Floor)
Greenville, MS 38701
662-334-1122
Fax 662-334-1274

Mississippi Workers' Compensation Commission

1428 Lakeland Drive
P. O. Box 5300
Jackson, MS 39296-5300
(601) 987-4200
www.mwcc.state.ms.us

Mississippi Youth Justice Project

753 North Congress Street
PO Box 9283
Jackson, MS 39286
(601) 948-8882
Fax: (601) 948-8885

Multi-County Community Service Agency Inc.

2900 St. Paul Street
P. O. Box 905
Meridian, MS 39201
(601) 483-4838
Fax: (601) 482-9861
Toll Free: 800-898-0659
www.multi-county.org
Serving: Clarke, Kemper, Jackson, Jasper, Lauderdale, Newton, Neshoba, Scott, Smith and Wayne counties

National Employment Law Office

Washington DC Office
2040 S Street NW
Washington, DC 20009
202-683-4873

Northeast Mississippi Community Service Agency

801 Hatchie Street
P. O. Box 930
Booneville, MS 38829
(662) 728-2118
Fax: (662) 728-8720
Toll Free: 877-728-2118
Serving: Alcorn, Marshall, Prentiss, and Tishomingo counties

Occupational Safety & Health Administration (OSHA)

3780 I-55 North, Suite 210
Jackson, MS 39211-6323
(601) 965-4606
Fax: (601) 965-4610

Our House Shelter for Runaway and Homeless Youth

942 North Street
Jackson, MS 39202
(601) 355-0161
Toll Free: 800-273-7714

Our House Inc.

P. O. Box 3956
Greenville, MS 38704
(662) 334-6873
(662) 332-5683 **Crisis Line**
Fax: (662) 334-6875
Toll Free: 888-884-5683
Serving: Bolivar, Carroll, Grenada, Holmes, Humphreys, Leflore, Sunflower and Washington counties

Pearl River Valley Opportunities, Inc.

756 Highway 98, Bypass
P. O. Box 188
Colombia, MS 39429
(601) 736-9564
www.prvoinc.org
Serving: Corrington, Forest, Jefferson-Davis, Jones, Lamar, Marion, Pearl River Valley and Perry counties

Prairie Opportunity

501 Highway 12, West
Suite 110
P. O. Box 1526
Starkville, MS 39759
(662) 323-3397
Fax: (662) 323-8754
Toll Free: 888-397-5550
Serving: Choctaw, Clay, Lowndes, Noxubee, Oktibbeha, Webster and Winston counties

Pubic Service Commission (PSC)

P. O. Box 1174
Jackson, MS 39215
(601) 961-5477
Toll Free: 800-356-6430

Quitman County Development Organization, Inc.

201 Humphreys Street
Marks, MS 38646
(662) 326-4000
Fax: (662) 326-3904
www.qcdo.org

CAP QUICK FACTS

Rankin County HRA

1545 W. Government Street,
Suite C
Brandon, MS 39402
(601) 825-1309
Fax: (601) 824-0036

Sam Block Civil Rights Foundation

206 Washington Street
Cleveland, MS 38732
(662) 846-1680

Sharkey Issaquena County Improvement Association

PO Box 336
Rolling Fork, MS 39159
(662) 873-8291

Simpson County Community Action Agency

406 North Main Street
P. O. Box 607
Mendenhall, MS 39114
(662) 847-5552

Southern Echo

PO Box 2450
Jackson, MS 39225
(601) 982-6400
Fax: (601) 982-2636

Southwest Mississippi Opportunity

601 Martin Luther King Dr
P. O. Box 1667
McComb, MS 39648
(601) 684-5593
Fax: (601) 249-3996
Toll Free: 800-250-7730
Serving: Amite, Pike, Walthall
and Wilkinson counties

Stewpot Food Pantry & Soup Kitchen

1100 W. Capitol Street
Jackson, MS 39203
(601) 353-2759
Fax: (601) 353-7071

Sunflower-Humphreys Counties Progress, Inc. Community Action Agency

414 Martin Luther King Dr
P. O. Box 908
Indianola, MS 38751
(662) 887-5655
Fax: (662) 887-4888
Toll Free: 888-677-1461
Serving: Humphreys and
Sunflower counties

U. S. Department of Labor (DOL) ESA Wage & Hour Division

Birmingham Alabama District
Office
(Serves Northeast Quadrant)
Medical Forum Building
Suite 656
950 22nd Street North
Birmingham, AL 35203
(205) 731-1305
Fax: (205) 731-3482

U. S. Department of Labor (DOL) ESA Wage & Hour Division

Jackson Area Office (serves rest
of state)
McCoy Federal Building
100 West Capitol Street
Suite 608
Jackson, MS 39269
(601) 965-4347
Fax: (601) 965-5408

UNITE HERE!

(Casino Workers' Union)
P.O. Box 1104
Jackson, MS 39215-1104
(800) 570-7455

United Community Action Agency

120 Ripley Street
P. O. Box 338
Ashland, MS 38603
(662) 224-8912
Fax: (662) 224-8142
Toll Free: 888-744-4407
Serving: Benton and Tippah
counties

Washington Warren Issaquena Sharkey Community Action Agency (WWISCAA)

1165 South Raceway Road
P. O. Box 1813
Greenville, MS 38702
(662) 378-5857
Fax: (662) 378-5859
Toll Free: 800-820-8204
Serving: Issaquena, Sharkey,
Warren and Washington
counties

Yazoo Community Action Agency

224 Broadway
P. O. Box 290
Yazoo City, MS 39194
(662) 746-5742
Fax: 662-749-0910
Toll Free: 800-850-35

ADDITIONAL RESOURCES

PUBLICATIONS

Southwest Network for Environmental and Economic Justice
PO Box 7399
Albuquerque, New Mexico 87194

25+ Human Rights Documents
Women and Human Rights: The Basic Documents
Center for the Study of Human Rights, Columbia University
420 W. 118th Street
1108 International Affairs Building
Mail Code: 3365
New York, NY 10027

The Fair Housing Act: A Guide For Women and Advocates
Women's Rights Project
American Civil Liberties Union
132 West 43rd Street
New York, NY 10036

Resident Rights & Responsibilities
U.S. Department of Housing and Urban Development
Office of Multifamily Housing Programs
Washington, DC 20410-0000

WEB SITES

Definitions and Answers: www.answers.com
Ethnic Majority: www.ethnicmajority.com/racial_profiling
Housing and Urban Development: www.hud.gov
National People's Action: www.nap-us.org
Equal Credit Opportunity Act: www.debtconsolidation.com
The Bill of Rights: www.billofrights.org
Department of Labor: www.dol.gov
Legal Services: www.mslegalservices.org
Workers' Compensation Commission: www.mwcc.state.ms.us