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Although we charge our clientele on a sliding financial scale in order to bring ownership to the process, this ministry is not self-sustaining. Our budget for 2014 is \$150,000. The majority of our support requires the partnership of God's people to financially enter in, take up the cause and give generously.

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1142 Hodiamont Avenue
St. Louis, MO 63112



New Covenant Legal Services is a ministry of Restore St. Louis



Restore St Louis promotes a network of Christian ministries that seek to show God's love to the poor, widow, orphan, immigrant/refugee and afflicted in St. Louis and operates under the oversight of New City Fellowship St. Louis.

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A publication of New Covenant Legal Services

how to volunteer...

Volunteer: New Covenant relies on volunteers including attorneys and paralegals who are willing to walk with the urban poor through legal issues. The St. Louis Christian legal community is blessed with an extraordinary number of talented and experienced law professionals and part of our mission is to engage and coordinate these legal resources.

contact us >>>

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Defending the rights of the poor

What does justice look like in Urban America?

What does justice to the poor look like in 21st-century urban America? Many Americans, both secular and Christian, are grappling with this question. In our culture, believers can recite Bible verses on sin, salvation, and the second coming without a moment's hesitation. But when asked about a biblical doctrine of justice for the poor, they often return to one verse Matthew 26:11 - where Jesus said: "The poor you will always have with you." Jesus here is bringing to the minds of His listeners such Old Testament verses as Deuteronomy 15:11: "There will always be some in the land who are poor."

But Matthew 26:11—especially when taken out of context—is not an adequate summary of any biblical doctrine regarding the poor. It certainly does not justify ignoring the needs of the poor, as some readers might like to think. Rather, scripture continually exhorts us to care for the poor and needy. Psalm 9:18 states "But the needy will not be ignored forever; the hopes of the poor will not always be crushed." The woman described in Proverbs 31:20 "extends a helping hand to the poor and opens her arms to the needy." The Book of Proverbs alone contains more than 20 verses that echo Proverbs 31:9, which I've quoted above in the title of this article. In a kind of

legal language, it tells us to "defend the rights of the poor and needy." Some believers also conveniently ignore Matthew 19:16-22, where Jesus admonishes a rich young man to sell his possessions and give them to the poor if he wanted to inherit the Kingdom. In general, the Bible is filled with directives mandating that God's people must always be actively engaged in meeting both the physical and spiritual needs of the poor.

In this regard, it is interesting that in Ezekiel 16:49-50, the prophet strongly rebukes Sodom as a city that had "excess of food, and prosperous ease, but did not aid the poor and needy."

Imagine this: the very city that has become synonymous with sexual sin and depravity was first condemned by the prophet Ezekiel for its failure to meet the needs of the poor and needy, despite its great wealth and prosperity. The love of money and prosperity, leading to greed and self-centeredness, is truly the root of all evil!

As we view modern culture through the lens of these verses, it suggests why America is collapsing under the weight of its own corporate sin. Despite being the most prosperous nation in world history, the economic and legal systems are

"Open your mouth,
judge righteously;
defend the rights of the
poor and the needy."
-Proverbs 31:9



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New Covenant Legal Services is a ministry of New City Fellowship & Restore St. Louis

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Auto Purchase Scams

A 20-year-old young man who had recently obtained his first job and had already put \$3,000 into his savings account decides he wants to purchase his first car. He sees a used car lot in North St. Louis near his home. The young man goes to the lot by himself, and is persuaded by an aggressive salesman to buy a nice-looking 2005 vehicle for \$5,000. He pays \$3,000 down and finances the other \$2,000 on terms that appear to him to be reasonable.

Unbeknownst to our young friend, he has just been victimized by one of the most common urban scams. The fine print on the paperwork that he signed when he purchased the car tells the story: he has not really purchased a functional, operative car, but rather a car that was allegedly being sold for "salvage value" with no warranties or guarantees of its worthiness as a vehicle.

When he test drove the car, it seemed to run fine. However, shortly after he got it home he began to notice the telltale signs of a lemon car. The oil pan leaked, the transmission did not work properly, and the engine began to sputter and cough. He took the car to a local auto repair shop that advised him the car would need thousands of dollars in work to make it road worthy. He had bought a car that was worth approximately \$500, not \$5,000!

Transactions like this occur on a daily basis in St. Louis. There are many outstanding and honest auto dealerships; they are not all scam artists. Unfortunately, this young man

encountered one of the dozens of dealerships in our community that operate in a fraudulent manner and prey upon young men and women who do not have the business sophistication to know the difference between good car dealerships and bad ones.

Fortunately, this young man was able to get a favorable outcome to his legal and financial dilemma. He was one of the first clients of New Covenant Legal Services, meeting with us one week after his ill-fated experience. We immediately sent a letter to the automobile dealership and made a demand that he be given his down payment back in exchange for him returning the car. We threatened them with potential legal action under the Missouri Merchandising Practices Act. This act is a very strong consumer protection statute that even allows for attorneys' fees and punitive damages for a prevailing plaintiff. [RSMo. §407.025 (1)].

In a recent case, *Peel v. Credit Acceptance Corporation*, the Missouri Court of Appeals, Western District upheld a verdict against a financing company in Kansas City, Missouri. A car dealership had provided a consumer with a car that could not be licensed because the dealership never provided the consumer with the title to the car. When the dealership went out of business, the finance company demanded that the unwary purchaser continue to make payments on the car, despite the fact that she had a car that could not be licensed. The



consumer obtained an outstanding attorney in the Kansas City area who represented her on a very low cost, contingency arrangement. At trial, the jury awarded her \$11,008 in actual damages, \$881,789 in punitive damages, plus \$165,250 in attorneys' fees for a total verdict in excess of one million dollars! The Missouri Court of Appeals upheld this result.

Unfortunately, very few cases have the happy endings that our friends in St. Louis and Kansas City obtained. Many are not able to obtain legal counsel, or have cases with facts that are a little less compelling and sympathetic than the two described in this story. There is an old saying that an ounce of prevention is worth a pound of cure. Avoiding being scammed in the first place should be the goal of all consumers.

Auto purchase scams occur frequently and it is easy to become a victim. A good lawyer can make all the difference for those who find themselves taken advantage of by unscrupulous car dealers and financing companies. Thankfully, New Covenant Legal Services and other attorneys have been able to help get justice for some of these people and NCLS will help more people as the ministry grows.

Defending the rights of the poor

often rigged against the poor, and some sectors set up to manipulate them as well. In St. Louis City an 18-year-old male who lives north of Delmar will pay substantially more for automobile insurance than his counterpart living in suburban Clayton. The poor generally pay higher interest rates, and are more likely to be victims of mortgage fraud, auto fraud, and abusive payday loans. An economic culture that once protected the poor now exploits them for profit.

Here is a case in point:

One of my earliest professional introductions to this harsh reality was approximately 10 years ago when I was approached by a 70-year-old African-American woman - I will call her Sally - who attends our church. Sally is a hard-working, God-fearing woman who frequently worked two different jobs at once to make ends meet. Her husband was in a nursing home. She had purchased a used car at a well-known St. Louis auto dealership.

After owning the car for approximately a year, it began leaking oil. She took it back to the dealership, who promised to repair it. They charged her \$600, but did not fix the problem. The dealership advised her that they had "tried" to fix the car, and refused to refund her \$600! We helped Sally file a suit in small claims court and she won a judgment for the total amount she paid the dealership to "repair" her car. Amazingly, rather than pay the judgment, the dealership hired an attorney, appealed the small claims judgment and asked for a jury trial. Fortunately, the jury awarded Sally her money back plus additional monies in punitive damages.

Continued from page one...

Sally was victimized in this case largely because she was an older African-American female whom the dealership felt it could take advantage of. Shady businessmen prey upon the urban poor because they believe that the poor will never be able to retain legal counsel and hold them accountable in court. Unfortunately, they are right more often than not.

I have been very blessed in my legal career with some important cases and some wonderful clients. As I assess the last 30 years, however, I have determined that my greatest professional satisfaction has come from defending the legal rights of people, like Sally, who have limited financial means.

Our task is too big to attempt it alone. The needs list is very long; and the case load is already becoming too overwhelming to be handled by a few good-hearted Christian attorneys who will donate a few hours a month of pro bono work.

The good news is that in the first few months of our existence God has provided NCLS with a small, but dedicated group of volunteers and financial supporters who are walking with us in this exciting but challenging ministry. But we are looking for more people with a passion for helping the urban poor, people who will partner with us in prayer and in funding support.

Do you have a desire to help us as we walk with those being exploited by the system?

Will you consider joining us?

Al W. Johnson



Our most recent cases:

In our first few months of existence, NCLS has already served the needs of a number of individuals who have been victims of injustice, including the following:

- A 19-year-old man purchased his first car. He paid \$3,000 for a used vehicle that did not run! We sent a letter to the auto dealership threatening them with a lawsuit under the Missouri Merchandising Practices Act and tendering the car back to them. Within two hours the dealership gave the young man his \$3,000 back and rescinded the sale.
- Another young man, recently married, attempted to purchase his first home along with his wife and learned that a \$100,000 judgment had been falsely placed on his credit history. We contacted the judgment creditor on his behalf and persuaded the creditor to withdraw the judgment and remove it from his credit history.
- We are currently actively engaged in a number of cases including a disabled woman whose abusive ex-husband is attempting to gain custody of her children and a young woman who is being sued by a former landlord for past rent money that she believes she paid.

our mission >>>

New Covenant Legal Services ("NCLS") provides legal services to needy individuals and groups in Metropolitan St. Louis, including the urban poor, refugees and immigrants. Our mission is to demonstrate that Jesus Christ's love and justice are sovereign in the world. This mission will be accomplished through a Christ-centered approach to solving legal problems and achieving social justice, in partnership with Christian churches in the St. Louis area.



expert advice >>>

*Learn to do right; seek justice.
defend the oppressed,
Take up the cause of the fatherless;
plead the case of the widow.
Isaiah 1:17*