

## support...

### Donations:

Although we charge some of our clientele on a sliding financial scale in order to bring ownership to the process, this ministry is not self-sustaining. The majority of our support requires the partnership of God's people to financially enter in, take up the cause and give generously so this ministry may continue.

Until our 501c3 status is finalized, we will continue to process donations through Restore St. Louis

### Online:

www.restorestlouis.org  
Click "Donations" link  
Choose "NCLS" Donate Button

### By Check:

Make checks payable to:  
New Covenant Legal Services  
Mail to: Restore St Louis  
1142 Hodiamont Avenue  
St. Louis, MO 63112



### in this issue >>>

- ◆ Insurance Run-around...p.1
- ◆ Matching Fund Opportunity .....p. 2
- ◆ NCLS Loses A Friend ...p. 3



SPRING 2017

# URBAN JUSTICE

## newsletter

A publication of New Covenant Legal Services

## volunteer...

While the bulk of the legal work of NCLS is done by its director, we rely on volunteers including attorneys and others who are willing to help the urban poor work 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...

New Covenant Legal Services  
Al W. Johnson  
P.O. BOX 8263  
Saint Louis, MO 63156  
(314) 726-6489 - awj@awj-law.com

Al W. Johnson -- Attorney at Law  
Director, NCLS Ministry

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## Insurance Run-around

By Al Johnson

Most of us have had good experiences with our auto insurance companies. We pay our monthly premiums and when a slight mishap occurs, responsibility is assessed and claims are paid. Unfortunately, for many in our inner-cities the insurance system doesn't always work that way.

A recent example of this is a 19 year old young man whom I will call "John." John and his family legally emigrated to the U.S. several years ago from the Ivory Coast.

He has done quite well for himself, graduating from high school and getting training in the construction trades through Harambee, a youth training program. While he was in school he was a regular participant in the RSL tutoring ministry. After his graduation from high school John enrolled at Rankin Technical Institute, one of the finest technical schools in the country, seeking to learn a trade so he could support himself.

To get to and from school, as well as to a part-time job, John purchased a used car in 2016. On November 28, 2016, he was driving his car north on Highway 55 in St. Louis City. The road conditions were rainy. As John came around a curve, he observed that

another car had spun out of control and was actually traveling directly towards him in the northbound lanes. Unable to stop or swerve, he collided head-on with the vehicle. Fortunately, he was able to slow his car down enough that neither he nor the other driver were injured. His car, however, was a total loss. John thought he was covered under a family insurance policy but soon learned that, through a misunderstanding, the policy had lapsed.



Working with a friend and mentor, John then attempted to make a claim to the other driver's insurance company. For months he got the run-around, being transferred from one person to another with no one giving him clear direction as to how he could assert his claim.

One day in late February of this year, John received a letter from a Massachusetts debt collection agency in the mail that was titled "Subrogation Notice." To his astonishment, the letter stated that John owed over \$6,400 to the other driver's insurance company! Subrogation is a legal concept that is used by insurance companies to recover monies they pay to settle claims against the person who is responsible for the accident. Translation: the

Continued on page 2



**Defend the cause of the weak and fatherless; maintain the rights of the poor and oppressed. Rescue the weak and needy; deliver them from the hand of the wicked.**

*Psalm 82:3-4*



other driver's insurance company had found John to be 80% responsible for the accident, paid their insured for his damages, and now were trying to recover from John. All of this in a case where the other driver was going the wrong way on an interstate highway and hit John head-on! The so-called Subrogation Notice ended with an ominous warning to John:

*"Please be advised that the amount reflected on this notice was determined by our client based upon its investigation surrounding the incident....Failure to resolve this claim could lead to the possibility of legal action and/or license suspension."*

Incredibly, not only was John's claim being denied but the insurance company was threatening to file a lawsuit against John and potentially seek the revocation of his license! These are both remedies that can be legally pursued when someone is responsible for damages in an accident and does not have liability insurance at the time of the accident.

Fortunately for John, his friend and mentor referred him to NCLS and we have agreed to take John's case. As we always do, we forwarded a letter to the other driver's insurance company demanding that they withdraw their threat of legal action against John and pay his damages in full. The company's response was swift and final: pay us the \$6,400 you owe us or face legal action! Thus, NCLS is going to be forced to file a lawsuit in this case to vindicate John's rights in court and also to defend him against the anticipated legal action from the insurance company for the other driver.

The insurance company in this case is well known to those of us in the legal profession that deal with these types of cases. They typically charge exorbitant rates to their customers – particularly those that reside in poor neighborhoods - and then deny legitimate claims. According to the company's 2015 Annual Report they made 2.1 billion in income and the CEO made over 4 million dollars in salary and bonuses. Many insurance companies are fair in their treatment of both their customers and third-party accident victims; this one is not. They assume that a young man like John will not be able to obtain a capable attorney over a claim that is worth only \$4,000.

Proverbs 22:22-23 reads: *"Do not exploit the poor because they are poor and do not crush the needy in court, for the LORD will take up their case and will plunder those who plunder them."*

These words were written over 2500 years ago but they could have as easily have been written for our friend John and sent

to the insurance company who is attempting to exploit his poverty and lack of resources for their financial advantage. The Lord continues to use NCLS to "take up" the case of the immigrant, the widow, the fatherless and the urban poor.

Thank you for supporting us so that we can continue to stand with young men like John!

### Matching Fund Opportunity

#### "Office Fund" - Double the Value of Your Contribution!

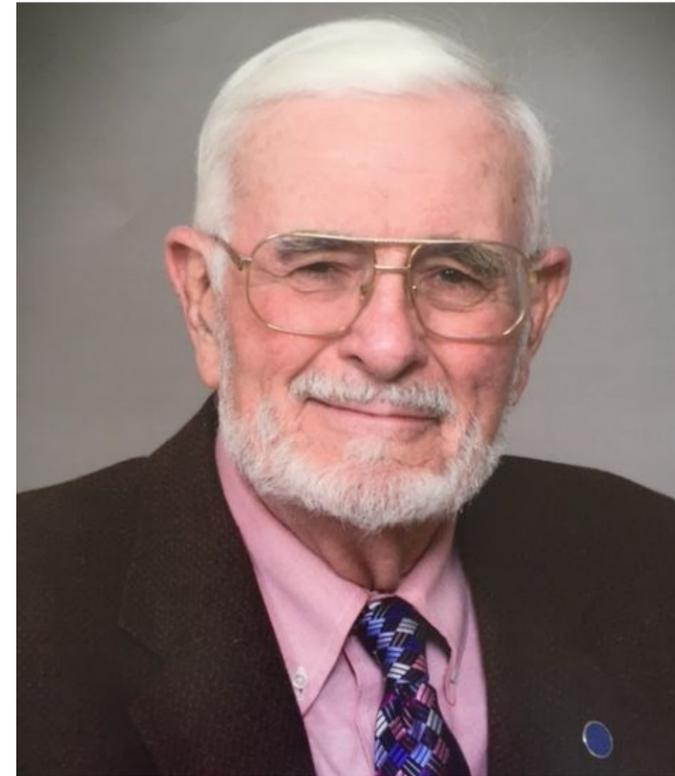
New Covenant is in the process of finding suitable office space, close to its core client base in the city of St. Louis, and large enough so that its staff can properly operate as a law office where staff members and volunteers can both work and meet in confidence with clients. The prospect of having a place to call home is important and exciting for all of us, but it also carries a cost.

Thankfully, a generous and anonymous donor has stepped forth to lead the way to new digs! NCLS is pleased to announce that this donor has offered to match all contributions, dollar for dollar, up to \$6,000, **that are made by June 1st**. This "Office Matching Fund" would be dedicated to securing office space and utilities for an entire year. The total amount, if we can find sufficient donors to match, would be \$12,000.

As most of you know, NCLS already operates on a very lean budget with a small salary for our Director and a part-time legal assistant. We are blessed with a growing group of volunteer attorneys and lay people who contributed over 200 hours of volunteer service last year. Would you consider giving an additional contribution in the coming months, specifically targeting this matching fund for offices? Any financial support you can give to the work of this important ministry, and toward making the office a reality, will be greatly appreciated and will allow our ministry to serve even more needy clients in a professional and inviting set-up. **And the value of your contribution is doubled thanks to the special donor.** So please consider an additional contribution to NCLS' "Office Matching Fund" to ensure the continuing operations of the ministry. Just write that on the memo, and again, our sincere thanks!

*By the way, if any of our supporters would like a copy of our 2017 budget just make a request to our Director and it will be promptly forwarded to you.*

## NCLS Loses A Friend



**Attorney and former Missouri State Senator John Schneider died earlier this month at age 80. John was a friend of mine with whom I attended SLU Basketball games for many years. John and I did not always agree on politics but we found common ground in the fundamental belief that attorneys should be advocates for the poor and the defenseless. John was one of a number of attorneys who inspired me to help start NCLS in 2013, and he was a financial supporter of NCLS and as well as an inspiration. Below are selected portions of his Obituary from the St. Louis Post-Dispatch:**

Until the day he died, former state Sen. John D. Schneider remained active, doing the things he loved: working as a lawyer, spending time with family and watching the St. Louis University Billikens on the basketball court. Mr. Schneider, a Democrat who represented the Florissant area in the Senate for 32 years, died of natural causes Thursday (March 2, 2017) — the day after his 80th birthday — at his Warson Woods home.

Mr. Schneider "devoted his life to advocating for people who had nobody else to stand up for him," said his daughter, Anne Golterman of Sunset Hills. She called that his mission.

After two years in the Missouri House, he served in the Senate from 1971 through 2002. That included a stint as Senate majority floor leader. In a 1990 Post-Dispatch feature, Mr. Schneider was described as "irrepressible." The article also said he "left his imprint on virtually every major piece of legislation" considered that year.

He had a hand in everything affecting people, including consumer issues, social services and health, according to his longtime Senate colleague and friend, Wayne Goode. Mr. Schneider also was known to be a detail-oriented official who pursued the ins and outs of complicated legislation. "He was highly respected by his colleagues," said Goode, a Democrat from Pasadena Hills. "Always a good, reliable vote, in my opinion, on important legislation to do what's right for the people, as opposed to special interests."

Mr. Schneider supported various liberal causes over the years, such as efforts to change Missouri's corporate tax structure so big businesses would be taxed at a higher rate than small ones. However, not all of his politics fit the liberal label. He also was a leader in the Legislature for the anti-abortion cause, passing a state law that bars the use of public money for abortion.....

Mr. Schneider was a workers' compensation attorney and ran his own practice from his office downtown, a few blocks from the courthouse he walked to on an almost daily basis. Golterman said her dad was extremely active up until the end. She recalls him recently driving to Jefferson City for a case that, if he won, would get his client \$6,000. No expense was too small if it meant justice for those he thought deserved it, she said.

In addition to his daughter, among the survivors are three sons, John Schneider of Creve Coeur, Robert Schneider of St. Louis and Mark Schneider of Frisco, Colo.; and five grandchildren. His wife, Mary, died last year.

**Al Johnson, Director  
NCLS**

**"And what does the Lord require of you? To act justly and to love mercy and to walk humbly with your God."**

*Micah 6:8*

### 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.