

## 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 new website is finalized we will continue to process online donations through Restore St. Louis, but checks can be forwarded directly to NCLS as noted below:

### Online:

[www.restorestlouis.org](http://www.restorestlouis.org)

Click "Donations" link

Choose "NCLS" Donate Button

### By Check:

Make checks payable to:

New Covenant Legal Services

P.O. Box 8263,

St. Louis, MO 63112



SUMMER 2017

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# 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.

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## A Company Does the Right Thing By Al Johnson

In many of the cases we handle at NCLS, our clients are treated unfairly by large corporate or business entities. But sometimes, with a little "nudge" from NCLS, they end up apologizing and then doing the right thing. Sometimes, a bad decision by a single employee can cause severe damage to a business's reputation. I want to tell you one such story about a decent, responsible company that settled a case with us recently.

Josephine -- not her real name -- had come to the U.S. on a student visa, and was living in a small apartment in St. Louis on a very small salary from a local church where she did diaconal work. When Josephine was preparing to leave to go back overseas after her visa expired, she approached the manager of the apartment complex to see if she could leave early. The manager, who was employed by an out-of-state management company, not only denied this request but threatened Josephine with legal action claiming that she owed more than \$3,000! NCLS became involved and we spent nearly a year attempting to resolve the matter with the management company. At one point in time I thought we did have it resolved. Several months ago, however, the management company re-engaged a collection agency and began to harass Josephine -- now living overseas - to try to collect the "debt" they insisted was owed.

With Josephine's credit threatened, we were left with no choice but to file a lawsuit against the apartment complex, the management company and the collection agency. We filed the case in St. Louis County Circuit Court in May. A few weeks after filing the lawsuit, before we were due to appear in court, I received a call from the General Counsel for the management company. He explained to me that the employee who mistreated Josephine was no longer with the company. He not only apologized for the problems she had experienced, but he offered to completely absolve Josephine of the debt plus pay her attorney's fees and expenses! We quickly accepted the resolution which means that Josephine will have the debt wiped off her credit rating. She will also be reimbursed for all the expenses she incurred, and NCLS will have all of its attorneys' fees paid as well.

This turn of events in favor of righteousness reflects how Gospel Justice is supposed to work. Using the biblical principles outlined in Matthew 18, we always give our opponents the opportunity to resolve legal disputes out of court. When a major corporation recognizes that a rogue employee has hurt one of our clients and offers to settle, we quickly accept a reasonable resolution; we don't fight for a big verdict or punitive damages, both of which we may have ultimately achieved in this case.

## Director Attends Justice Conference



(From left to right: Eric Nelson, Al W. Johnson, Bruce Strom)

NCLS Executive Director Al W. Johnson attended the Justice Conference June 8<sup>th</sup> and 9<sup>th</sup> in Chicago, Illinois. The conference was co-sponsored by Gospel Justice Initiative ("GJI") a national organization of faith-based legal clinics that NCLS belongs to.

The first day of the conference featured a series of speakers including Bruce Strom, the GJI Director and a nationally recognized pioneer in faith-based legal services for the poor. Ten years ago Bruce started Administer Justice in Chicago which has now grown to one of the largest legal service not-for-profits in the country. Another speaker was Chris Purnell, the Executive Director of Neighborhood Legal Clinics of Indianapolis, Indiana. Chris, whose clinics serve over 10,000 people per year, gave wise counsel on a number of topics.

Eric Nelson, the Director of Administer Justice in Chicago, gave the participants a tour of his offices in suburban Chicago where poverty has grown 76% in the past decade.



## **The Love of Money is the Root of All Evil** *By Al Johnson*

In our last newsletter we featured the unbelievable story of a 19-year-old young man who we called “John,” who was the victim of corporate bullying by a nationally known automobile insurance company. The company was trying to collect \$6,400 in damages from him for a traffic accident in which the other driver was at fault. Since our last issue, that case has taken an unbelievable turn.

After months of letters and phone conversations with the insurance company proved futile, we filed suit in May in St. Louis City Circuit Court against the insurance company as well as their insured – the other driver - for negligence and defamation. Unlike the story that appears on the front page of this newsletter, the defendant insurance company in this case has doubled down. Within days after receiving our petition, the insurance company referred John to *another* collection agency who now is alleging that John owes over \$10,000 in damages to the insurance company for so-called subrogation costs! This unbelievable arrogance and malice is designed to accomplish one purpose: to intimidate John and punish him for having the audacity of obtaining an attorney and filing suit against them.

We can’t make this stuff up! It is so incredible that I am actually including the recent notice that John received in the mail as an insert to this newsletter, with appropriate redactions.

There are many fine insurance companies and financial service agencies in this country that serve consumers with an appropriate sense of fairness. Unfortunately, we also have to deal with greedy entities, like this insurance company, that place profits above people, and make money by exploiting the less fortunate.

Jesus and the early apostles reserved their strongest words for those who take advantage of the poor. 1 Timothy 6:10 says: “the love of money is the root of all evil.” For this greed-driven insurance company, this verse is just as true today as it was 2000 years ago when it was written. “Greed is good,” says Gordon Gekko in the film *Wall Street*. But the gospel says otherwise: “love your neighbor as yourself” (Mark 12:31): a simple, yet challenging directive, all these years later.

One result: NCLS will not be intimidated by these scorched-

earth litigation tactics. We plan to add yet another count to our petition, and to make a complaint to the State Insurance Commissioner about this insurance company. Your support, encouragement and prayers make it possible for us to fight for young men like John. Thank you from the bottom of our hearts!



**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*

## **Persisting for Justice** *By Hal Bush*

Persistence. That was the key word echoing in my brain as I left the church service this past Sunday morning. The sermon was on the opening section of Luke 18: a parable of Jesus about the persistent widow and the unjust judge. As Jesus put it:

*“There was in a certain city a judge who did not fear God nor regard man. <sup>3</sup>Now there was a widow in that city; and she came to him, saying, ‘Get justice for me from my adversary.’ <sup>4</sup>And he would not for a while; but afterward he said within himself, ‘Though I do not fear God nor regard man, <sup>5</sup>yet because this widow troubles me I will avenge her, lest by her continual coming she weary me.’”*

Several details leap out here. First is the idea of an “unjust judge” – a phrase that seems a contradiction. But it’s true: having the title of a judge does not make a person just. Second is the fact that this is a widow: a fairly helpless entity in that culture at that time, and one identified in Scripture as worthy of special sympathy from the civil authorities. Third: the key trait here is her shameless persistence – something we all would want to mimic, but if we are honest, don’t always do so well.

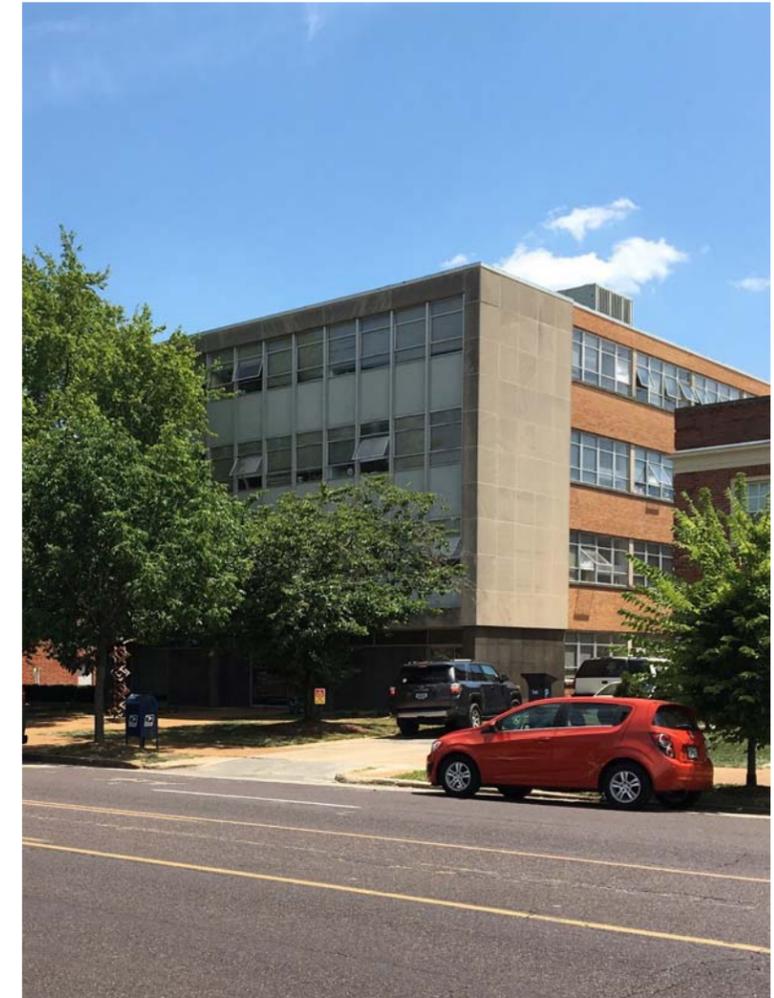
But fourth and finally, and perhaps most important, is the reason for the story, according to the opening verse of the chapter: “He spoke a parable to them, that men always ought to pray and not lose heart.”

If you are reading these words, I am grateful for your ongoing support and prayers for NCLS. As we launch into our new office space on Lindell in a few weeks, I want to reassure everyone of what I take to be the persistence of this excellent ministry. The new office was made possible by a number of you who matched our \$6000 pledge from an anonymous donor. Centrally located in an office building at 4236 Lindell in the City’s geographical center, our new location will allow us to train and better utilize our growing volunteer base as well as law students and interns. Thank you so much for all of you who contributed to this.

But now is a time for even greater giving, not less. Like that widow, our goal is to persist, despite the “unjust justice” that we perceive surrounding us. I also will repeat our call for your prayers – and your generous funding support:

### **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.



*NCLS’s new office space will be located in this building at 4236 Lindell Blvd. Look for an invitation to our September opening!*

please join with me in praying for and supporting with skin in the game this ministry.

Last but not least: despite what appears to be a crazy and at times unraveling society: let’s hold each other accountable from losing heart. Persistence: it’s through faith and patience that we inherit the promises (Hebrews 6:12).

**“If you are reading these words, I am grateful for your ongoing support and prayers for NCLS”**