

## “BEYOND THE RHETORIC”

Harry C. Alford

### Let's Stop Getting Pushed Around

The late comedian Richard Pryor once stated in his routine, “I went downtown to get justice. I didn't get it but that is just what I saw ‘Just Us’”. I don't have to tell you that when it comes to equal justice our system is falling way short for the common man. If you want justice you have to have sufficient legal representation and the most common way to get that is through money – plenty of it. We, as a people, are being abused due mainly to our economic status and access to good legal representation.

Some of our neighborhoods and economic centers have been demolished for the sake of highway improvement, gentrification, and adverse development. Imminent Domain has been no friend to Black communities. If, in the past, we had good legal representation we would still have the Claiborne District in New Orleans, the viable Fillmore Business Center in San Francisco, and Black Bottom in Detroit. Every city has an example of how “they” came in and destroyed our communities for “their” vision. We have not been part of the decision process and cannot play any role in the legal alternatives.

As a graduate in Correctional Administration from the University of Wisconsin, I have experienced the very sad state of affairs with our prison population. After interviewing inmates at various venues, it becomes clear the majority repeat MAJORITY, of people who are incarcerated should not be. The variable is good legal representation to defend them and that variable falls against them too many times. A public defender is the weakest link in the criminal defense system and the alternatives are far too expensive for the majority of our people. Thus, we go down a life long journey of criminal records and blockage from most economic opportunities which lessen our quality of life immensely.

Founder, Chairman and CEO of Pre-Paid Legal Services, Harlan Stonecipher, has publicly stated, “Those words atop the Supreme Court Building ‘Liberty and Justice for All’ are just a lie”. Most of us will agree with that. What is unique about Mr. Stonecipher is he has built and implemented an alternative to limited viable legal access. The Pre-Paid Legal system is offering access to some of the best legal representation at very attractive rates. Pre-Paid Legal has a network of major law firms from state to state. These attorneys are on call whenever a subscriber of Pre-Paid Legal calls on them. They are there to provide them their best legal advice and representation. Whether someone has thrown trash on your property or your child has been thrown in jail and booked for charges, they are there to assist you in your legal rights.

It's like a good insurance policy. You pay an affordable monthly fee and have big, downtown attorneys to represent you and bring closure to any challenge. Your cleaners destroyed your clothes and refuses to reimburse you; the city wants to condemn your property and offers you a fraction of the true value; you are getting sickly and want to update your will; someone files a

frivolous lawsuit against you; the school principal expelled your child for vague reasons; so forth and so on. We all have these problems and too many times we just let it go or take the pain because the cost of good legal service is beyond our means. That problem no longer exists with a system like Pre-Paid Legal Services. Good legal service is there for you – just a phone call away.

Pre-Paid Legal Services is a public corporation. Its stock symbol is PPD. That means it is regulated by the federal government and must adhere to the strict rules under the Sarbanes – Oxley Act. They must act at all times in accordance with the law. This gives subscribers much comfort and confidence.

I, for one, am a happy subscriber of Pre-Paid Legal. All of those needling problems that I used to let slide are now addressed. My friends and relatives have countless stories about how Pre-Paid saved them or their family members from financial or legal issues.

The latest challenge in our communities is the collapse of Sub Prime Mortgages that is threatening foreclosure to thousands of Black families. Losing your dream home and all you equity is a hurt that will last for at least a decade. Get good legal representation and exhaust all your options. Make sure your attorneys are as competent as those of your banker or mortgage company.

Have teenage children? Make sure the next time they run into an abusive police officer who is having a bad day that you have legal protection for them. Most of us have experienced such to an alarming degree. Let's have an option that doesn't exhaust our finances.

Pre-Paid Legal Services is helping to level the legal playing field. Consider it.

Mr. Alford is the co-founder, President/CEO of the National Black Chamber of Commerce. Website: [www.nationalbcc.org](http://www.nationalbcc.org).