



Eric Gweah, 25, as members of a Liberian Red Cross burial team in Monrovia removed the body of his father, who died of Ebola.

PRESIDENT, AT U.N., VOWS TO COUNTER EXTREMIST THREAT

'I Ask the World to Join' Effort, He Says, Charting a Muscular New Course

By MARK LANDLER

UNITED NATIONS — President Obama on Wednesday charted a muscular new course for the United States in a turbulent world, telling the United Nations General Assembly in a bluntly worded speech that the American military would work with allies to dismantle the Islamic State's "network of death" and warning Russia that it would pay for its bullying of Ukraine.

Two days after ordering airstrikes on dozens of militant targets in Syria, Mr. Obama issued a fervent call to arms against the Islamic State — the once-reluctant warrior now apparently resolved to waging a twilight struggle against Islamic extremism for the remainder of his presidency.

"Today, I ask the world to join in this effort," Mr. Obama said, seeking to buttress a global coalition that he said would train and equip troops to fight the group, also known as ISIL, starve it of financial resources, and halt the flow of foreign recruits to its ranks.

"Those who have joined ISIL should leave the battlefield while they can," Mr. Obama said, foreshadowing the blows to come. "For we will not succumb to threats, and we will demonstrate that the future belongs to those who build, not those who destroy." The brutality of the militants, he said, "forces us to look into the heart of darkness."

Even so, Mr. Obama said, the threat from the Islamic State was only the most urgent of an onslaught of global challenges that

have given the United States no choice but to take the lead: from resisting Russia's aggression against Ukraine to coordinating a response to the Ebola outbreak in West Africa; from brokering a new unity government in Afghanistan to organizing a new campaign to confront climate change.

It was a starkly different president from the one who addressed skeptical world leaders at the General Assembly last year, two weeks after calling off a missile strike on Syria over its use of chemical weapons. In that speech, Mr. Obama offered a shrunken list of American priorities in the Middle East and showed little appetite for the charged rhetoric or interventionist policies of his predecessor, George W. Bush.

Mr. Obama on Wednesday spoke more like a wartime leader, reaffirming his determination to

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Home Deaths Spread Circle Of Contagion

By NORIMITSU ONISHI

MONROVIA, Liberia — The family of the sick man, who had endured Ebola's telltale symptoms for six days, took him by taxi to treatment centers here in the capital twice, only to be turned back at the gate each time for lack of beds. He died at home, his arms thrashing violently and blood spewing out his mouth, in front of his sons.

"We had to carry him home two times because they could do nothing for us," said Eric Gweah, 25, as a team of body collectors came to retrieve the corpse of his father, Ofori Gweah, 62. "The only thing the government can do is come for bodies. They are killing us."

So many Ebola victims are dying at home because of the severe shortage of treatment centers here in Monrovia, Liberia's capital, that they are infecting family members, neighbors and others

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Miss a Payment? Good Luck Moving That Car

By MICHAEL CORKERY and JESSICA SILVER-GREENBERG

The thermometer showed a 103.5-degree fever, and her 10-year-old's asthma was flaring up. Mary Bolender, who lives in Las Vegas, needed to get her daughter to an emergency room, but her 2005 Chrysler van would not start.

The cause was not a mechanical problem — it was her lender.

Ms. Bolender was three days behind on her monthly car payment. Her lender, C.A.G. Acceptance of Mesa, Ariz., remotely activated a device in her car's dashboard that prevented her car from starting. Before she could get back on the road, she had to pay more than \$389, money she did not have that morning in March.

"I felt absolutely helpless," said Ms. Bolender, a single mother who stopped working to care for her daughter. It was not the only time this happened: Her car was shut down that March, once in April and again in June.

This new technology is bringing auto loans — and Wall Street's version of Big Brother —

DRIVEN INTO DEBT

A Digital Repossession

into the lives of people with credit scores battered by the financial downturn.

Auto loans to borrowers considered subprime, those with credit scores at or below 640, have spiked in the last five years. The jump has been driven in large part by the demand among investors for securities backed by the loans, which offer high returns at a time of low interest rates. Roughly 25 percent of all new auto loans made last year were subprime, and the volume of subprime auto loans reached

more than \$145 billion in the first three months of this year.

But before they can drive off the lot, many subprime borrowers like Ms. Bolender must have their car outfitted with a so-called starter interrupt device, which allows lenders to remotely disable the ignition. Using the GPS technology on the devices, the lenders can also track the cars' location and movements.

The devices, which have been installed in about two million vehicles, are helping feed the subprime boom by enabling more high-risk borrowers to get loans. But there is a big catch. By simply clicking a mouse or tapping a

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Holder Backs Suit in New York Faulting Legal Service for Poor

By MATT APUZZO

WASHINGTON — Attorney General Eric H. Holder Jr., who last year declared a crisis in America's legal-defense system for the poor, is supporting a class-action lawsuit that accuses Gov. Andrew M. Cuomo and the State of New York of perpetuating a system that violates the rights of people who cannot afford to hire lawyers.

The lawsuit claims that public defenders in New York are so overworked and overmatched

Fighting Long Jail Stays

A lawsuit challenges indefinite detentions and denial of counsel in Mississippi. Page A15.

that poor people essentially receive no legal defense at all. It describes a system in which indigent defendants navigate courts nearly alone, relying on spotty advice from lawyers who do not have the time or money to investigate their cases or advise them properly.

Because of substandard legal aid, children are taken from their parents, defendants in minor cases are jailed for long periods and people are imprisoned for crimes for which they might have been acquitted, the civil rights lawyers who filed the suit said.

Although the United States is not a party to the case, Mr. Holder is using the same core legal ar-

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FROM LEFT, JOHN MINCHILLO/ASSOCIATED PRESS; JIM McISAAC/GETTY IMAGES; MATT YORK/ASSOCIATED PRESS

Players say the retiring Derek Jeter is "still trying to beat you," but upbeat and complimentary.

At Second, Stealing a Prized Moment With Jeter

By DAVID WALDSTEIN

Gordon Beckham was a rookie infielder with the Chicago White Sox when he had his first chance to chat with Derek Jeter at second base. It was Aug. 1, 2009, and Beckham had just hit a double, knocking the pitcher out of the game. During the pitching change, he and Jeter engaged in the typical mundane banter to fill the gap.

But talking to Jeter, the Yankees' shortstop, was different, Beckham said. He admits he was star-struck.

"He was the only one who made me feel that way," said Beckham, who is now with the Los Angeles Angels, "and I felt that way so much, I forgot how many outs there were."

The next batter hit a ground ball to Jeter, who threw to first for the second out. Beckham, still distracted from the conversation with Jeter, thought it was the final out. He wandered off third and handed his helmet to the third-base coach. Mark Teixeira saw that and threw to Alex Rodriguez, who tagged an embarrassed Beckham for the third out.

Few things in baseball are more routine than the casual conversations between infielders and base runners, like small talk with colleagues on an elevator. But for opposing players, these conversations with the retiring Jeter — when he is at shortstop or on the bases — have become cherished moments, never more so than in the last few months of his 20-year career, which, with Wednesday's loss to Baltimore, will end without a trip to the postseason.

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Former Detective on the Stand

Louis Scarcella, below right, a former Brooklyn police detective, testified for the first time since his work in dozens of cases came under scrutiny. PAGE A23



Mayor Reaching Out Abroad

Mayor Bill de Blasio has been cultivating his international profile, serving as a spokesman for liberal policies. PAGE A23

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Iran's New Attitude

President Hassan Rouhani of Iran seems intent on conveying how different he is from his predecessor in public remarks ahead of the United Nations General Assembly meeting. PAGE A13

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A Republican Divide

In North Carolina, Jeb Bush sounded less conservative on education and immigration than the man he had come to endorse, Thom Tillis, the Republican candidate for Senate. PAGE A20

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Google Looks Inward at Bias

Google's leaders say they want to make employees aware of how unconscious biases can affect hiring and promotion decisions. State of the Art. PAGE B1

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Driver Not Charged in Death

A grand jury decided not to indict the Nascar champion Tony Stewart in the death of a competitor hit by his car during a confrontation at a race. PAGE B11

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Last of Mitford Sisters Dies

Deborah Cavendish, a duchess, author and savior of one of England's grand ancestral estates, was 94. PAGE B17

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Ghosts of Ellis Island

The French artist JR's new installation at the Ellis Island Immigrant Hospital places life-size archival photos where their subjects could have been. PAGE C1



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A French Designer's Finale

Jean Paul Gaultier is to show a last ready-to-wear collection in Paris. PAGE E1

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Nicholas Kristof

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