

# DEBT BUSTING NEWSLETTER

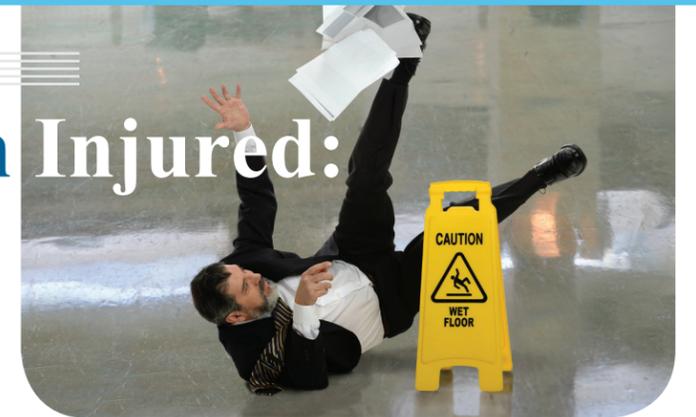
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*John's Hot Topic*

## When You've Been Injured:

It happens. Day in and day out, everyday people find their lives turned upside down by injuries that are no fault of their own. The repercussions can be severe. Folks are thrown out of work, forced to figure out a way to make ends meet without a steady paycheck, while the medical bills mount and the debt collectors begin to swarm around the mail box and you cell phone starts getting calls from the usual suspects.



**Enhanced Recovery**

8014 Bayberry Rd  
Jacksonville, FL 32256

**Firstsource Advantage, LLC**

205 Bryant Woods  
South Amherst, NY 14228

**Debt Recovery Solutions**

900 Merchants Concourse  
Westbury, NY 11590

**AllianceOne Receivables Management**

3000 Ames Crossing Rd STE 750  
Eagan, MN 55121-2529

**IC Systems**

444 Highway 96 E  
Saint Paul, MN 55127-255

**Global Credit and Collections**

2699 Lee Rd, Suite 330  
Winter Park, FL 32789

**MediCredit**

3 Cityplace Drive  
Saint Louis, MO 63141

**Leading Edge Recovery Solutions, LLC**

5440 N Cumberland Ave., Ste 300  
Chicago, IL 60656-1486

**Convergent Outsourcing, Inc**

800 SW 39th St  
Renton, WA 98057-4975

**Commonwealth Financial Systems, Inc**

245 Main St  
Dickson City, PA 18519

**RMB, Inc**

409 Bearden Park Circle  
Knoxville, TN 37919

**National Credit Systems, Inc.**

P.O. Box 312125  
Atlanta, GA 31131

**LTD Financial Services, LP**

7322 Southwest Freeway Suite 1600  
Houston, TX 77074

**EOS CCA aka Collecto, Inc.**

700 Longwater Dr  
Norwell, MA 02061

**Linebarger Goggan Blair & Sampson, LLP**

PO Box 17428  
Charlotte, NC 28272

**Diversified Consultants, Inc**

10550 Deerwood Park Blvd., Ste 309  
Jacksonville, FL 32256

**NCO Financial Systems, Inc.**

507 Prudential Road  
Horsham, PA 19044

**Transworld Systems, Inc.**

2235 Mercury Way Ste 275  
Santa Rosa, CA 95407-5413

**Portfolio Recovery Associates, LLC**

120 Corporate Blvd., Ste. 1  
Norfolk, VA 23502

**CCS**

Two Wells Ave  
Newton, MA 02459

**Allied Interstate, LLC**

7525 W Campus Rd  
New Albany, OH 43054

**Federated Law Group PLLC**

13205 US Highway 1 Ste 555  
Juno Beach, FL 33408-2253

**Stephens & Michaels Associates, Inc.**

P.O. Box 109  
Salem, NH 03079

**Dynamic Recovery Solutions, LLC**

135 Interstate Blvd. Ste 6  
Greenville, SC 29615

**Stellar Recovery, Inc.**

1327 US Highway 2 W Ste 100  
Kalispell, MT 59901

*continued on page two*

## RECENT NEWS

The office move is complete. The luncheon is tentatively scheduled for \_\_\_\_\_. For those interested in improving their credit with the end goal of purchasing a house, please call to express your interest and availability for the same so that plans can be formalized. Again, the idea is to bring a friend or relative who needs help.

**Space is limited so, CALL TODAY to reserve your spot (727) 524-6300**

- money or improve your finances by sitting at home and thinking about what to do. We know what you can do. The thinking has already been done. All you need to do is to bring your documents and keep your appointment.
- Don't be selfish. When it comes to your finances, think about your family as a collective unit, not simply about yourself. Think about your kids, your mom, your dad, your aunt, your uncle and your nieces and nephews. Set an example by taking your credit score and history seriously. Learn how your entire family benefits from being proactive and self-aware from a consumer standpoint.

## From Nikkie's Desk



The year is young, but so far we have filed approximately twenty lawsuits and there are many more pending to file. We have two "class cases" moving forward and I am finally getting a chance to catch my breath after having spent what

seems like hundreds of hours working with employees from Golden Corral and/or the Hurricane Lounge (what John calls his "hurricane victims") taking statements and calculating wages that were earned never paid.

This also starts my second year here at John's office and I thought this was a good time to reflect upon what I have learned, based not only upon my own personal experiences but also what I have witnessed with respect to the other hundreds of clients that have walked through our office door over this period of time.

1. It does not pay to be victim. You simply have to stick up for yourself and you have to participate.
2. Delay is the enemy. Daily, I deal with clients who have good intentions, but poor follow through. When it comes to protecting yourself and your rights, "don't think—just do". This means procrastination will rob you entirely. You will not improve your credit scores and you will not make

## IN THIS ISSUE:

John's Hot Topic: .....	1
Pet of the Month .....	2
Spotting Luna .....	2
Consumer Law .....	3
"Wolves" .....	3
Recent News .....	4
From Nikkie's Desk .....	4



## When You've Been Injured *continued from page one*

The impact of the injury, when combined with the loss of wages and the never ending debt collection calls can be quite overwhelming and can even cause considerable emotional distress.

The good news is, there are things you can do. You do not have to continue to be a victim just because your injured.

If you have been injured: (1) File a Notice of Injury with your Employer or the with the Store/Property Owner; (2) Take care when you obtain medical treatment to make sure that your intake forms reflect when and where you were hurt; (3) Keep your receipts for any out of pocket medical expenses, including medication and also track your mileage to and from doctors' appointments and (4) Do not provide a statement to the insurance company until you have spoken to an attorney.

### Recently Filed Cases:

**Sandy v. Midland Credit Management, Inc.**

filed 12/17/14 - cv-03142-RAL-TGW

**Cozo v. Midland Credit Management, Inc.**

filed 12/17/14 - cv-03143-EAK-TBM

**Alford v. NCO Financial Systems, Inc.**

filed 12/19/14 - cv-03170-SCB-AEP

**Cruz v. NCO Financial Systems, Inc.**

filed 12/19/14 - cv-03171-SCB-AEP

**Cozzo v. Ocwen Loan Services, LLC**

filed 12/19/14 - cv-03172-SDM-TBM

**Bill v. NCO Financial Systems, Inc.**

filed 01/09/15 - cv-00051-JDW-EAJ

**Cox v. Allied Interstate, LLC**

filed 01/16/15 - cv-00099-EAK-AEP

**Lunford v. Commonwealth Financial Systems, Inc.**

filed 02/02/15 - cv-00220-SDM-TBM

**Gardner v. West Asset Management, Inc.**

filed 02/03/15 - cv-00230-CEH-MAP

**Thomas vs LTD Financial Services LP**

14-CA-009282

**Thomas vs AllianceOne Receivables Management Inc.**

14-CA-012484

**Walker vs Souther Auto Finance Company**

15-000978-CI

**Query vs Above All Structural LLC**

15-000370-CI

**Alford vs Northern Resolution Group, LLC**

15-000149-CI

## Consumer Law

### BASICS

As our existing clients know, consumer law is an important topic at our office. Everyone needs to know the basics of their consumer law rights. Why? Every one of us is a consumer and we will remain consumers throughout the entirety of our active lives. Accordingly, everyone needs to be aware of the following:

1. Pull your credit report at least once a year.
2. Bring your debt collection letters into the office.
3. Do not delete your cell phone log.
4. **Participate!** If you do not stay in touch with our office and if you do not heed steps 1-3, your odds of improving your credit or improving your consumer lot in life is going to be slim to none. However, those that do participate, we have a proven record of obtaining results and resolutions.



### Beware of the Bad Actors or "Wolves":

You may have heard recent television and radio commercials that explain that the bulk of medical malpractice cases are caused by a handful of doctors. While I cannot vouch for the accuracy of those representations, I can assure you that in our consumer law practice, we routinely see the same debt collectors violate the law again and again. Apparently the billions of dollars at stake in the world of debt collection is simply too tempting for certain collectors follow the law. These debt collectors routinely ignore cease and desist instructions, contact consumers even though the consumers are represented by legal counsel and these same collectors will place "robo" or automated calls to the cell phones of consumers without consent. Lastly, these debt collectors frequently report alleged debts onto the credit reports of consumers and fill those reports with false information or gross inaccuracies.

Low credit scores hinder consumers in many ways. A low credit score will mean that you are going to pay more that you would otherwise to buy a house or car as well as other consumer goods. It might also mean you do not get a that job you wanted and it may mean you cannot rent an apartment of your choosing. Over the course of your life, the consequences of false and inaccurate credit reporting can be devastating in the aggregate.

Again, you do not have to be a victim. Help is available if you want it and we address these issues with consumers nearly every day. You do not have to suffer with a low credit score. You do not have to suffer with a cell phone being hounded by debt collectors. You do not have to have your mail box overran with debt collection letters.

*For those willing to take charge of their lives and reputations as consumers, help begins with a simple call to our office.*

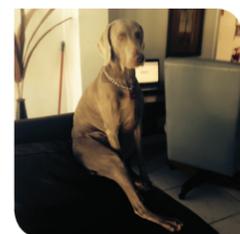
This communication is intended for existing clients of W. John Gadd, Esq. If you have received this communication by mistake, please contact my office at 727-524-6300. Though this newsletter is intended for existing clients only, please keep in mind that the hiring of a lawyer is an important decision that should not be based solely upon advertisements. Before you decide, ask us to send you free written information about our qualifications and experience.

Debt Busting is defined by this office as taking the necessary steps to protect yourself from unsubstantiated or challenged debt and taking the steps necessary to learn your rights and to enforce them by using the consumer law statutes in your favor when applicable, including but not limited to Fla. Statute Section 559-72 as well as the Telephone Consumer Protection Act, the Fair Debt Collection Practices Act and the Fair Credit Reporting Act.



### Pet of the Month

Pet of the month is Ghilley. (Pronounced like gilly). Who's the pet of client Cindy Wilson. Cindy's been a client of our office for a little over a year and has had success in several consumer matters. Ghilley is a great companion to the Wilson family.



### Spotting Luna

Though hailing from Germany, where the weather is not exactly tropical, Wiemarraner's acclimated to Florida have little love for the cold, even if its only "Florida Cold".



The results our clients have obtained are not necessarily representative of results obtained by the lawyer in each case. Every case is different, and each client's case must be evaluated and handled on its own merits. Each consumer's individual facts and circumstances may differ. These featured testimonials are not necessarily representative of all clients' experience with this law office.

### Our success stories

