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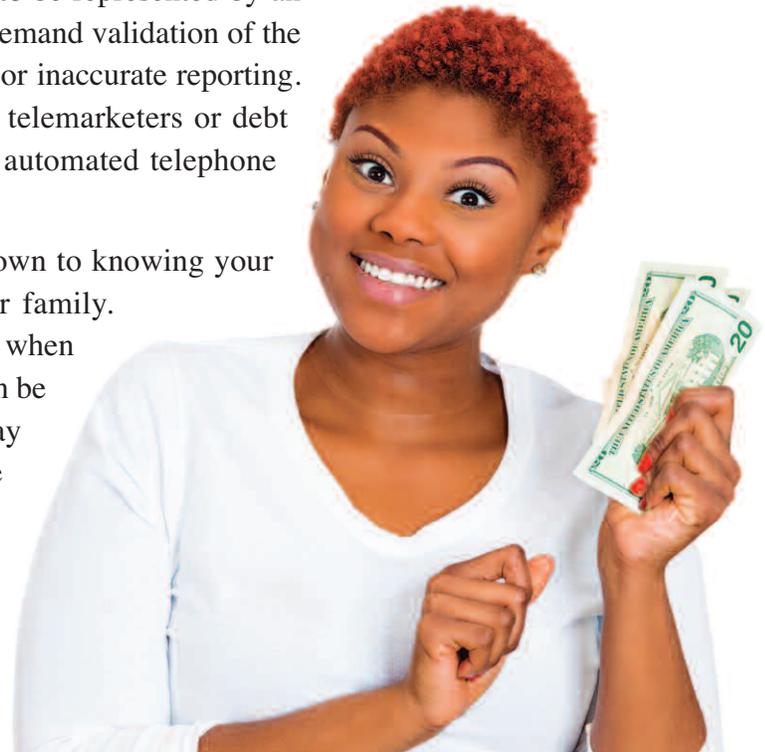
# NEWSLETTER

## Results

You might be asking yourself, what is the end game behind being a proactive consumer? The goal is to address your financial issues head on.

There are a variety of consumer law statutes that provide you with rights. The right to obtain a copy of your credit report. The right to be represented by an attorney. The right to contest or dispute a debt and to demand validation of the same. The right to have a credit report free from false or inaccurate reporting. The right to have a cell phone that is not overrun by telemarketers or debt collectors harassing or annoying you with calls from automated telephone dialing systems.

In essence, the entire process of Debt Busting boils down to knowing your rights and knowing how to protect yourself and your family. Indeed, there are laws in place to protect consumers and when debt collectors violate those laws, the debt collectors can be held accountable. Debt collectors can be required to pay consumers directly when the debt collector violates the law. So, it pays to protect your rights.



**Boating Accident? Call us at (727) 524-6300**



# DEBT BUSTING<sup>1</sup>

## Are Financial Issues Weighing You and Your Family Down?

Seemingly every day our office consults with clients and friends of existing clients in regards to financial hardships. In today's mega-corporate environment, the majority of consumer relationships are almost totally impersonal. The banks, the credit card companies and the debt collectors rarely have any personal knowledge of who you are or why you might be experiencing a hardship. And, they certainly do not seem to care.

Indeed, the 21st century economy is not a warm and fuzzy time in which to make a living or provide for your family. The recent years have seen large increases in unemployment and financial pressures have rarely been worse on a great many Americans, and Florida is no exception. Jobs, good jobs are quite scarce, minimum payments on credit cards have increased dramatically. For many, their mailbox is filled with debt collection letters and their cell phones ring off the hook with calls from collectors or solicitors.

Many people do not realize that they have the right to be represented by an attorney in debt collection matters. Additionally, most do not realize that they have the right to have a cell phone free from bill collectors, who use automated telephone dialing systems to call day in, day out, with no regard to your time, your privacy or your legal rights.

However, there are things that can be done to protect yourself and your family. In many cases, it starts with simply being proactive in regards to life's niggling details.

Life can be tough, but, you might indeed be able to greatly improve your peace of mind, your finances and your credit score by following a few simple steps.

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<sup>1</sup> 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.

## Does it work?<sup>2</sup>

Most of you reading this already know me. I am Nikkie and I have been working with Attorney John for well over one year. I am sure that I know the majority of you on a first name basis, and that is the way we like it at this office. You are each almost certainly aware that the majority of my time is spent working with our clients in "Debt Busting" or consumer law matters. I work hand-in-hand with each client, day in, day out. Now, what you might not know is what this practice has done for me personally. Thanks to Attorney John, I have been able to get control over my personal finances and I have been able to improve my credit score by approximately 80 full points. Likewise, I have been able to successfully challenge my credit report and I have had thousands in unsubstantiated debt drop off of my report and out of my life for good. In addition, I have collected over \$11,000.00 in civil penalties from debt collectors who violated the law. Its changed my life and my daughter's. Thanks John!"

<sup>2</sup> The results Nikkie has 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. Nikkie's testimonial is not necessarily representative of all clients' experience with this law office.



# 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? Because everyone 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. Do not throw away your debt collection letters.
3. Make it your business to find out who is calling your cell phone.

Sounds easy enough, but the reality is that many people do exactly the opposite. Many folks have not pulled their credit report in years. Many more throw away the debt collection letters that they receive in their mailbox. Likewise, many consumers simply ignore calls to their cell phone and put up with unnecessary aggravation from debt collectors and solicitors who use automated telephone dialing systems to make endless calls to cell phones, often at the expense of the consumer.



## Goals:

Most working Americans have financial goals. Whether it be a house, car, vacation or simply living debt free, the fact of the matter is that, to get from point A to point B, most consumers will have to overcome a few obstacles in order to improve the quality of their life and to move forward, free from besmirched credit, debt collectors and those who take liberties with your cell phone.

The Law Office of  
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## Our success stories . . .



# How to Get There: *The Three Easy Steps to Debt Busting*<sup>3</sup>

1. Obtain a copy of your credit report.
2. Save any and all debt collection letters that come to your mailbox.
3. Do not delete the call history on your cell phone and do make it your business to find out who is calling you and why.

Why is all this important? Well, you need to obtain a copy of your credit report so that you can determine your credit score and also so that you have a fair opportunity to review what creditors are saying about you. Upon reviewing your credit report, you may indeed find items that you believe to be inaccurate or simply false. In those cases, you will almost certainly want to challenge the inaccurate reporting and demand “validation” of any alleged debt.

Likewise, do not throw away your debt collection letters. Obviously, no one likes getting bad news and no one likes bringing bad news into the house. However, the fact is, if you simply toss these debt collection letters in the trash, your problems will not get solved. If you are willing to preserve these letters and make note of who is claiming that you owe them money, that allows you to sort through them and to determine which debts you can dispute.

Lastly, to keep your cell phone free from harassing or annoying calls from debt collectors or solicitors, you need to keep track of your call history and your voice mails. Simply deleting the calls and/or voice mails, will not solve your problem or make the matter go

away. However, if you maintain your call logs and if you determine who is calling your cell phone with an automated telephone dialing system, you can determine the validity of the debt and you can also determine whether the offending caller ever had permission to call you in the first place.



Should you have questions about your rights and/or should you desire to take steps to protect yourself and your family from debt collectors and from those that call your cell phone repeatedly, with automated dialing equipment, please do not hesitate to call our office. We will be happy to provide you with copies of the statutes referenced below so that you can review the legalities to your own satisfaction. We will be happy to provide you with assistance should you need additional help.

<sup>3</sup>Debt Busting is defined by this office as taking the steps necessary 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.

