

We are going to send out an email Newsletter in February, to make sure we have your correct email address please email us at johngwatts@gmail.com. Have your friends and family do this also as this newsletter will be helpful to them.

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CONSUMER CONNECTIONS

Brought to you by M. Stan Herring, P.C. and Watts Law Group, P.C.

Articles:

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If any of your friends and family wish to receive this newsletter send us their name and address!

Welcome to our newsletter. We want to connect with you on a monthly basis and provide you with some informative news about consumer issues that you can apply right away. If you ever have any questions or comments, please contact us by email at johngwatts@gmail.com or herring.ms@gmail.com or call us at 205-879-2447 (John) or 205-714-4443 (Stan).

NEWS

We hope you had a wonderful New Year's and your January will be the best January you have ever had.

FEATURE ARTICLE

The New Year brings many things. It is cold! We all need to handle taxes soon. We make promises to ourselves on areas we will improve – broke any of yours yet? Me too! ☺ For many of us we start over on our deductibles with our health insurance. We get bills for the gifts we bought in December! Lots of things happen at the beginning of each new year.

One thing that is not so pleasant is that debt collectors start a new campaign to collect debts. They have every right to do so. IF they follow the law. We have no problem with legitimate debt collectors who collect within the boundaries of the law. But many debt collectors are not concerned with following the law and they start with a vengeance in January.

The break for Christmas is over. A new year is here that the collectors need to make money in. They know tax refunds will be coming. So the unscrupulous ones will do anything they think they can get away with to get your attention and force you to pay. Here are some of the more popular dirty tricks of abusive debt collectors:

1. Calling third parties (friends, neighbors, family, co-workers, etc);
2. Threatening to sue you after the statute of limitations has expired;
3. Leaving voice mails on your phone - particularly on your cell phone;
4. Putting false information on your credit reports to blackmail you into paying a debt; and
5. Suing you when the debt collector has no proof and does not intend on showing up a trial with one shred of evidence.

There are other things debt collectors do – such as inflating the amount of debt, threatening you with jail, ect, to collect the debt, but the five items listed above are some of the more popular ones.

If you are dealing with any situation involving an abusive debt collector, please feel free to contact us and we will be happy to give you a free consultation in our office and explain your rights to you so that you can make the best choice on how to deal with your debt collector.

Quick Alert!



New lawsuits by debt buyers (those debt collectors who buy bad debt for pennies on the dollar) are going to explode in the first quarter of this year. If you are dealing with a debt collector, make sure you pick up any certified mail sent to you. We expect the debt buyers to sue in record numbers this year and their hope and dream is that you do not respond to the lawsuit. They know they can't or won't prove anything at an actual trial so their whole strategy is for you to not answer and not show up.

If you are sued or if your friends or family are sued by a debt buyer, have them to contact us. We will be glad to sit down with anyone who has been sued and help them understand their options and how to turn being sued into an advantage when dealing with debt buyers.

Remember to visit our blogs!

www.alabamaconsumerlawblog.com

www.birminghaminjuryblog.com

Scheduling

Unless I (JW) am out of town, I meet with clients on Thursdays when our assistant Randi Curb is at the office. If you need to meet on a day other than Thursday we can arrange for that but always know that the easiest time for us is on Thursdays when we have set aside the entire day for client meetings. We look forward to meeting with you to answer any questions you have.

Free Offer

We have a report on Frequently Asked Questions regarding Car Wrecks and a CD that covers similar material that is free for you or your friends. If you have had a recent car wreck or if you simply want to be more prepared if this unfortunately happens, please email us or call us and we will send one right out to you or your friends.

We have also enclosed a free credit report request form that you can mail to the Atlanta, Georgia address listed on it to get your free. We will be glad to meet with you in person to review your credit reports with you.

Special Discount

We are offering a discount for preparing easy to understand wills and advanced healthcare directives (i.e. do you want life support, etc) for our current and former clients. If you do not already have a will and advanced healthcare directive, please make a decision to get these documents in place. If you would like our help, we are offering a 25% discount to encourage everyone to take care of this serious problem of not being prepared for the realities of life and death. Please set up a meeting with us by February 15, 2009 to take advantage of this discount.



Final Thoughts

We hope you had a wonderful 2008 and we are glad to have been in contact with you. We wish you the best for our new year!

John G. Watts and M. Stan Herring