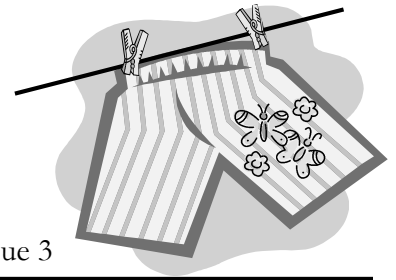




LEGAL BRIEFS

DON'T LET INACCURATE INFORMATION HANG YOU OUT TO DRY...



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Volume 3 Issue 3

| | |
|--------------------------------------|---|
| Military Veteran | 1 |
| Debt Collectors | 1 |
| What We Do | 1 |
| Who's Who... | 2 |
| Courtroom Crazyness | 2 |
| Chiropractic Alcohol | 3 |
| Another Happy Client | 3 |
| PaWorkInjury.blogspot.com | 3 |
| Internet Fraud | 4 |
| Give this newsletter to your friend! | 4 |

Meet our Military Veteran: Security Specialist Camille Mattison



You may know Camille as C&C Law's mild-mannered legal secretary. But did you know that behind her calm demeanor lurks a military commando who is an expert shot with an M-16? It's true: prior to entering the legal field, Camille served in the U.S. Air Force guarding B-52s and nuclear weapons before being honorably discharged after two and a half years. About her time in the military, Camille says "If I can get through that, I can get through anything. I think everyone should have to join the military for at least two years." Her uniform wearing days behind her, Camille has been in the legal field for most of the past decade. After earning her Legal Assistant Certificate from

Thompson Education Direct, Camille worked with Attorney Mike Dowd (now retired) prior to joining C&C Law in 2006. Camille enjoys working with C&C Law's clients: "I really like helping them get their life back on track after something bad has happened". We really like having Camille here as an important part of the C&C Law Team!

This newsletter is published by the law offices of Carroll & Carroll, P.C.. It is for informational purposes only and no legal advice is intended. Each case is unique and you are invited to discuss your legal question with our office at no initial cost.

Debt collectors on the rampage

At C&C Law, we understand the financial devastation an injury can have on your life because being injured often means being out of work and without an income. Every day, we fight to protect the rights of our clients who have been injured. One issue in particular has come up time and again: harassment from debt collectors.

There are strict guidelines aimed at protecting consumers from abusive or unfair debt collection practices.

What's prohibited:

Harassment

Debt collectors cannot use threats of violence or harm, publish a list of consumers who refuse to pay their debts, use obscene or profane language, or repeatedly use the telephone to annoy someone.

False statements

Debt collectors cannot falsely imply that they are attorneys or government representatives, falsely imply that you have committed a crime, falsely represent that they operate or work for a credit bureau, misrepresent the amount you owe, indicate that papers being sent to you are legal forms when they are not, or indicate that papers being sent to you are not legal forms when they are.

Unfair practices

Debt collectors cannot collect any amount greater than your debt, unless your state law permits it; deposit a post-dated check prematurely; use deception to make you accept collect calls or pay for telegrams; take or threaten to take your property unless this can be done legally; or contact you by postcard.

WHAT WE DO

C&C Law is here to help our injured neighbors in PA and NY. We will fight to protect your rights in the following areas:

- Workers' Comp**
-
- Auto Accidents**
-
- Slip and Fall**
-
- Serious Injuries**

We appreciate your referrals. If you know of someone who has been injured through no fault of their own, please encourage them to call C&C Law.

(Continued on page 2...)



**Who's
Who?
Carrie -
that's Who**

C&C Law is proud to announce that Carrie Carroll has been chosen for the 2008/2009 edition of the Cambridge Who's Who Among Executives, Professionals and Entrepreneurs. Inclusion in the registry is an honor limited to individuals who have demonstrated leadership and achievement in their industry and occupation. Carrie is the managing partner of C&C Law as well as ordained Elder at the Athens Presbyterian Church. She serves on the Board of Directors of the Animal Care Sanctuary in East Smithfield. Carrie is a past president of the Board of Directors of ARCC (the Abuse and Rape Crisis Center) and a member of the Twin Tiers Entrepreneur Group.

Courtroom Craziness

A man who came to a court hearing wearing a yellow striped bumblebee costume in protest of what he called a "sting" operation by prosecutors almost left the courtroom in another type of garb -- jailhouse attire. Conrad J. Braun, decked out in his 'costume' which included yellow stripes, cloth wings and a foot-long stinger, was in Johnson County (Kansas) District Court to hear a judge rule whether a blackmail case filed against him last summer should go to trial. Evidently, District Judge John Anderson III was not amused by Braun's satirical getup. Anderson told Braun that although there is no rule prohibiting the wearing of such a suit in court, the judge has a duty to uphold court decorum. Braun assured the judge that he meant no contempt to the court and promised he would not do it again.

Source: CNN.com, 'Man wears bumblebee costume to court' January 26, 2004

Jurors, who took a mere thirty minutes to find a man guilty of armed burglary and aggravated battery, were treated to an impromptu full moon display. The defendant, Cornell Jackson, punctuated his insanity defense by loudly hooting "cuckoo-cuckoo" and then dropping his pants to moon the jury during court proceedings. A pair of bailiffs and two Bay County sheriff's deputies then dragged Jackson from the courtroom after the mooning exhibition. Defense lawyer Georgette Beller asked for a mistrial after the mooning. Circuit Judge Michael Overstreet rejected her motion and ordered that Jackson watch the rest of the trial from a holding cell over closed-circuit television.

Source: FindLaw.com, AP, 'Man Found Guilty After Mooning Jury,' July 18, 2003

Debt Collectors...(Cont. from page 1)

In general, debt collectors may contact you in person, by mail, telephone, or fax. However, they may not contact you at inconvenient times or places, such as before 8 a.m. or after 9 p.m., unless you agree. A debt collector also may not tell you that you will be arrested if you do not pay. (For more on your basic rights, see "What's prohibited")

If a debt collector contacts you, your first move should be to ask for proof of the debt. You might have been contacted erroneously, just because you have the same name as the debtor they are looking for, or their old cell phone number.

Even if the debt is yours, it could be old enough to no longer be collectable. Some debt has a statute of limitations, which can range from three to 15 years, depending on your state.

You can stop a debt collector from contacting you altogether by writing a letter telling it to stop. Once the collector receives your letter, it may not contact you again except to say there will be no further contact. That does not make your debt go away, but it will stop the phone calls.

You can also report any problems you have with a debt collector to your state attorney general's office and the Federal Trade Commission. Many states have their own debt collection laws, and your attorney general's office can help you determine your rights.

If you wish to be removed from this newsletter, please call us at 1-866-380-8683 or e-mail Carrie Carroll at carrie.carroll@cclaw.cc

Chiropractic Alcohol

Strange name for a newsletter article, right? But I bet it got your attention. Why this title? I've found that one of the biggest obstacles faced by my patients follows the same pattern as alcohol: It feels good at first, so . . . that must mean that more is better? However, the more you use, the more addicted to it you become until, at some point, it begins to take over your life.

What exactly am I talking about? The recliner. Recliners are chiropractic alcohol. That's right, your favorite place to chill out can be an addictive nightmare that causes serious problems for your health and spinal well being.

"What do you mean Dr. Annabel? Then where should I sit when watching TV? Trying to relax? Reading a book? My recliner's the only place I can get comfortable!"

My recommendation for recliners and other soft mushy seats isn't particularly popular: Do not sit in the recliner for more than 5 minutes per day to relax. If you need to relax for longer than that, you probably should go lie down *in bed* and take a nap. Sitting in a recliner begins the process of reshaping your skeletal structure so that it matches the profile of your recliner

(not to mention reducing your overall fitness level).

What does that look like? Flop down in your recliner and have someone take a photo. Now turn that photo so your feet are down and it looks like you are standing up. Look at your posture. Bleagh!! Is it any wonder that so many people complain of back aches and pains that just won't go away no matter

how much they "rest" in their easy chairs.

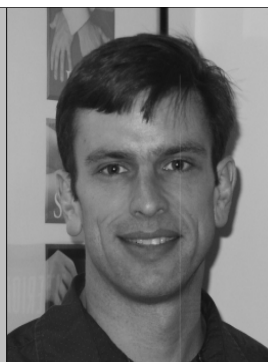
So just how dangerous is "recliner time"? Using a grading scale, I give one hour of exercise a score of 100%. I rate one hour spent in a recliner at 0%. So, in terms of healthy spinal structure, one hour of

zoning out in your recliner will wipe out one hour of exercise.

Oh, wait, you say you *didn't* exercise for an hour today? What? You sat in your recliner for three hours? I understand, your back hurts...you need to relax in the recliner...it feels so good to put your feet up...Maybe you just need some more chiropractic alcohol.

Helping you think,
Dr. Thomas Annabel
drthomasannabel@gmail.com

C&C Law is pleased to introduce Dr. Thomas Annabel as Guest Writer for this issue. Many of our clients have treated with Dr. Annabel over the years. Dr. Annabel is a graduate of the Palmer College of Chiropractic in Davenport, Iowa. His practice in Athens, PA focuses on structural correction and physical performance.



PaWorkInjury.blogspot.com...the latest offering from C&C Law in our continuing effort to keep our clients, friends and neighbors informed with important legal information.

As the name suggest, the discussion focuses on issues related to Pennsylvania work injuries and workers' compensation in general. Check us out at

PaWorkInjury.blogspot.com

. . . and to keep up with all the other important legal news,

go to C&C Law's home website

www.WeKnowInjuryLaw.com

***Another Happy Client...
"C&C Law greatly exceeded my expectations. Carla and Jim were always there to answer questions and kept me up to date on my case"...***

***Donna P.,
Towanda, PA***



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www.WeKnowInjuryLaw.com

Auto Accidents

—
Slip and Fall

—
Workers' Comp

—
Serious Injuries

Give this newsletter to
your best friend.
They'll thank you for it,
and so will we!



Internet Fraud Alert - The Nigerian 419 Scam

How does the fraud work?

The bait is the fictional millions of dollars described in each one of these letters. The goal is to get you to come up with money for the "expenses" required to transfer those millions to you. The victim thinks, a few hundred or a few thousand dollars is trivial when \$31 million is at stake. Each demand for more money is claimed to be the very last obstacle before the big money is released. Sometimes, the victim is lured to Nigeria, where even worse things happen. The end result is always the same—the victim drains their bank account and the scammers disappear without a trace.

How did they get my email address?

Exactly the same way all spammers get your email address. Spammers "harvest" email addresses mentioned on web sites. And spammers sell each other CD's with millions of addresses. That's why you get tons of unsolicited commercial email even if you've kept your email address a secret.

Why is it called "Nigerian Fraud"?

Regardless of the country or countries mentioned in the letter -- even countries located outside of Africa -- the fraudsters are usually from certain families or gangs based in Lagos, Nigeria.

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