

MANI ELLIS & LAYNE, PLLC

It's not just business. It's personal.™

CHARLESTON, WV | COLUMBUS, OH

When you're injured, it's not just business.

IT'S PERSONAL.

Newsletter May 2022

Contact Us for a FREE Consultation
304-720-1000

This is a paid advertisement for legal services

For a Free Case Consultation Click Here

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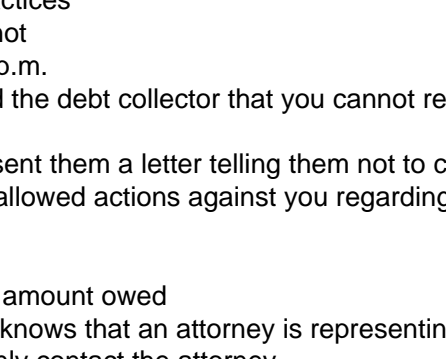
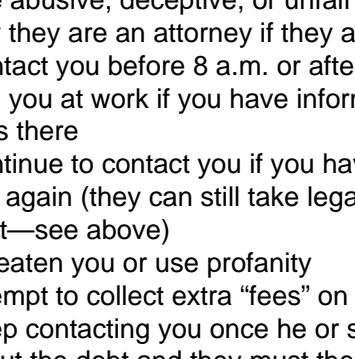
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Meet Attorney Bernard Layne III



Click Here to play the video

What Debt Collectors Can and Can't Do to Collect



When you receive a bill there is usually a date on the bill stating when payment is due. If you don't pay on time the company or medical practice that is owed the money may turn your account over to a professional collection company. The sole goal of a debt collector is to get your money and they may resort to tactics that are annoying or even illegal. Unfortunately, due to the stress of having a debt with a collection agency many people don't realize that the company has crossed the line and is guilty of harassment. Below are some things that debt collectors can and can't do to collect:

Debt collectors can:

- Contact you repeatedly by phone or mail regarding an unpaid debt (not by postcard, however)
- Report your lack of payment to the appropriate credit reporting agencies which may affect your credit score
- Contact family members, friends, or your employer for the purposes of finding out how to contact you—they can't, however, reveal that they are calling to collect a debt and usually they are only allowed to call these people once.
- File a lawsuit against you if the debt remains unpaid

Debt collectors can't:

- Use abusive, deceptive, or unfair practices
- Say they are an attorney if they are not
- Contact you before 8 a.m. or after 9 p.m.
- Call you at work if you have informed the debt collector that you cannot receive calls there
- Continue to contact you if you have sent them a letter telling them not to contact you again (they can still take legally allowed actions against you regarding the debt—see above)
- Threaten you or use profanity
- Attempt to collect extra "fees" on the amount owed
- Keep contacting you once he or she knows that an attorney is representing you about the debt and they must then only contact the attorney

If a debt collector is causing you and your family anxiety and you believe they are harassing you and using any of the above tactics don't hesitate to contact us. As soon as we start representing you the debt collector will need to cease all efforts to contact you.

5 Awesome Things to Do for Memorial Day



On May 30th we'll be celebrating Memorial Day. This holiday is to honor those who have died in service to the United States of America. Originally called "Decoration Day," it started after the Civil War when citizens were called on to place flowers, ribbons, and other decorations on the graves of fallen soldiers.

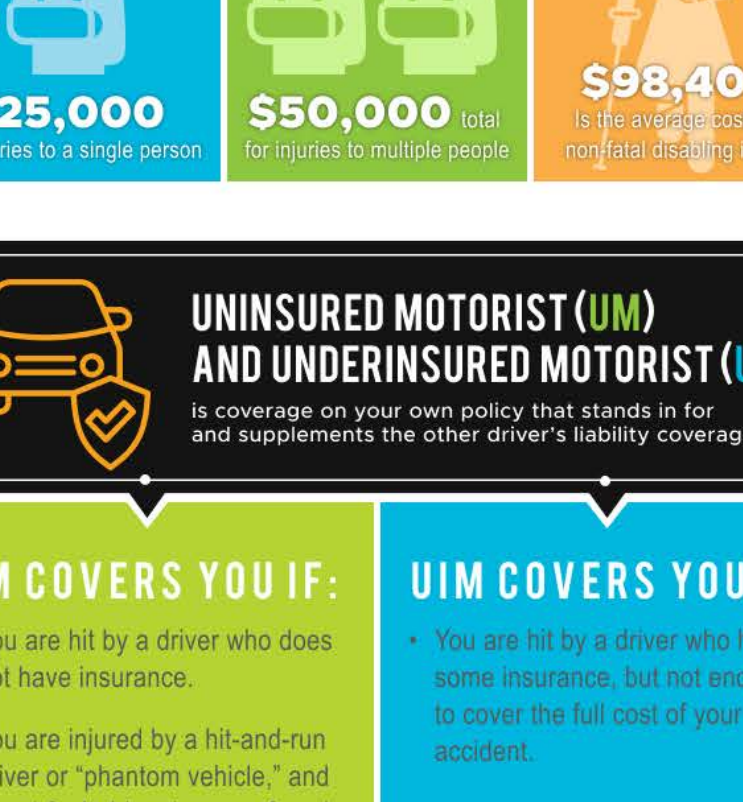
Many people will celebrate Memorial Day by having a barbecue with family and friends but it's a great idea to also do something that will celebrate the people serving our country. Below are 5 suggestions:

1. **Fly the Flag**—Buy or make your own American flag and fly it proudly on Memorial Day at half-mast to honor those service women and men who have died.
2. **Find Your Local Heroes**—Search your family tree to find relatives and ancestors who have served. Print out photos if they are available and make posters to display in your yard that show the person's name, branch of service, rank and where and when they served.
3. **Send a Care Package to Someone Serving**—a handwritten letter thanking someone for their service is truly treasured. Include some small necessities and treats such as hand sanitizer, candies that don't melt, hot chocolate, soap, playing cards and other items that travel well.
4. **Visit a War Memorial**—two to consider: the West Virginia Veteran's Memorial and The National Veteran's Memorial and Museum in Columbus, Ohio. If you can't make it to a memorial site, visit your local cemetery and place flowers or a wreath on a veteran's grave (they're usually marked with a flag or other marker).
5. **Observe the "National Moment of Remembrance"**—Stop whatever you're doing on Memorial Day at 3:00 p.m. local time and reflect on the sacrifices made by so many to provide freedom to all.

Happy Memorial Day everyone!

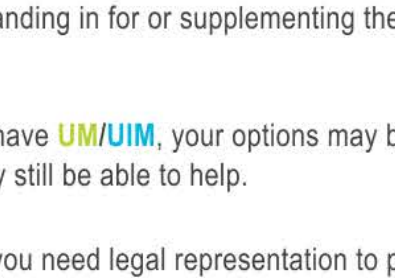
If a family member has been harmed by nursing home abuse or neglect, in an accident or any other personal injury, it's important to get an attorney experienced in these types of cases involved immediately. Call (888) 402-9607 for your initial free consultation. Mani, Ellis & Layne, PLLC, injury attorneys in West Virginia, can help you determine whether you need a lawyer for an accident or any personal injury case.

Karla's 5th Anniversary



We were excited to celebrate Karla Hermansdorfer's, 5-year Anniversary. Thank you for 5 years of loyalty and dedication to Mani, Ellis, and Layne.

From Our Blog: Ohio Bill Would Make Texting While Driving a Primary Offense



To Read More Click Here

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WHY YOU NEED UNINSURED & UNDERINSURED MOTORIST PROTECTION IN OHIO

ABOUT 13% OF OHIO MOTORISTS ARE UNINSURED

That means about 1 in 8 cars you see on Ohio roads have no insurance.

The minimum liability insurance in Ohio is:

\$25,000

for injuries to a single person

\$50,000

total for injuries to multiple people

\$98,400

is the average cost of a non-fatal disabling injury

UNINSURED MOTORIST (UM) AND UNDERINSURED MOTORIST (UIM)

is coverage on your own policy that stands in for and supplements the other driver's liability coverage.

UM COVERS YOU IF:

- You are hit by a driver who does not have insurance.
- You are injured by a hit-and-run driver or "phantom vehicle," and the at-fault driver is never found.

UIM COVERS YOU IF:

- You are hit by a driver who has some insurance, but not enough to cover the full cost of your accident.

UM/UIM IS OPTIONAL IN OHIO, but it's in your interest to carry it.

You can carry UM/UIM up to the same policy limit as your liability coverage

FOR EXAMPLE

If your bodily injury liability coverage is \$50,000 per person/\$100,000 per accident, then you can carry at most \$50,000 per person/\$100,000 per accident in UM/UIM coverage.

For most drivers, UM/UIM costs between \$50 and \$100 per year with the tens of thousands of dollars in additional protection.

If you have UM/UIM coverage, you can proceed with a claim against an uninsured and underinsured driver, with your coverage standing in for or supplementing the other driver's insurance.

If you don't have UM/UIM, your options may be limited – but an attorney may still be able to help.

Either way, you need legal representation to pursue full value for your injuries.

GIVE US A CALL TODAY

to discuss your situation and review your legal options.

877-704-5661

<https://www.ii.org/fact-statistics/facts-statistics-uninsured-motorists>

<https://injuryfacts.nsc.org/all-injuries/costs/guide-to-calculating-costs/data-detail/>

To learn more click here

What You Need to Know About Nursing Home Negligence!

Time is of the essence if you or a family member suspects neglect or negligence.

The state of West Virginia has shortened the Statute of Limitations for Nursing Home Abuse or Neglect to 1 YEAR from the date of death or discovery of negligence!

As a firm, we have worked hard to defend the rights of the elderly and their families in West Virginia and hold corporate wrongdoers accountable. We are here for you to answer any questions you may have regarding your situation. Give us a call at (304)720-1000 for a free consultation.

Recipe of the Month One-Pan Chicken Pomodoro

A hearty and wholesome one-pan meal that requires minimal time in the kitchen and more time to enjoy this delicious dinner!

Ingredients:

- Extra virgin olive oil, 2 tsp(s)
- Chicken breast, raw, 6 oz(s)
- Black pepper, 1 tsp(s), ground
- Yellow onion, 1 small, finely chopped
- Garlic, 1 clove(s), crushed
- Tomato paste no salt added, 1½ tbsp
- Cherry tomatoes, 9 oz, halved
- Zucchini, raw, 2 medium, diced
- Low sodium chicken stock, ¾ cup(s)
- Balsamic vinegar, 2 tsp(s)
- Basil, fresh, ½ cup(s), whole leaves
- Green beans, raw, 2 cup 1/2" pieces

Directions:

1. Heat a medium non-stick frying pan over medium-high heat until hot. Add 1 teaspoon of the olive oil. Season the chicken with pepper and add to the pan. Cook each side for 1 minute, until golden. Remove to a plate.
2. Reduce heat to medium, add the remaining oil. Add the onion and garlic and cook while stirring for 2 to 3 minutes, until soft. Stir in the tomato paste and cook for 30 seconds, continuing to stir. Add the tomatoes and zucchini, stir to coat. Add the stock, bring to a boil, stirring occasionally.
3. Return the chicken and any juices to the pan, covering the chicken with the sauce. Cover and cook for 5 to 7 minutes or until the chicken is cooked through.
4. Meanwhile, place the beans onto a microwave-safe dinner plate. Cover with wet paper towel, microwave for 1 to 2 minutes on High until bright green.
5. Once the chicken is cooked, remove from the heat, drizzle with balsamic vinegar and scatter over the basil.
6. Divide the chicken and sauce between serving plates and serve with the green beans.

Makes 2 servings

Recipe courtesy of [diet.mayoclinic.org](#)

What's Happening In & Around Charleston, WV & Columbus, OH

May 13 – 15
[All American Youth Horse Show](#)
Ohio Expo Center

May 21
[Need to Breathe](#)
Clay Center
Charleston

Jun 4 – 5
[Big Shots West Virginia Jam](#)
Charleston Coliseum & Convention Center

Jun 15 – 18
[Morgan Gold Cup Horse Show](#)
Ohio Expo Center

Jun 9
[Luke Bryan](#)
Charleston Coliseum & Convention Center

Jul 8 – 10
[Goodguys 25th Summit Racing Nationals](#)
Ohio Expo Center

Jul 9
[Chris Stapleton](#)
Charleston Coliseum & Convention Center

Meet Our Attorneys

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Damon L. Ellis

Bernard E. Layne III

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Wednesday 9:00 AM - 5:00 PM
Thursday 9:00 AM - 5:00 PM
Friday 9:00 AM - 5:00 PM

Available 24/7 By Phone or Website

Website: [www.mel-law.com](#)

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