

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 July 2022

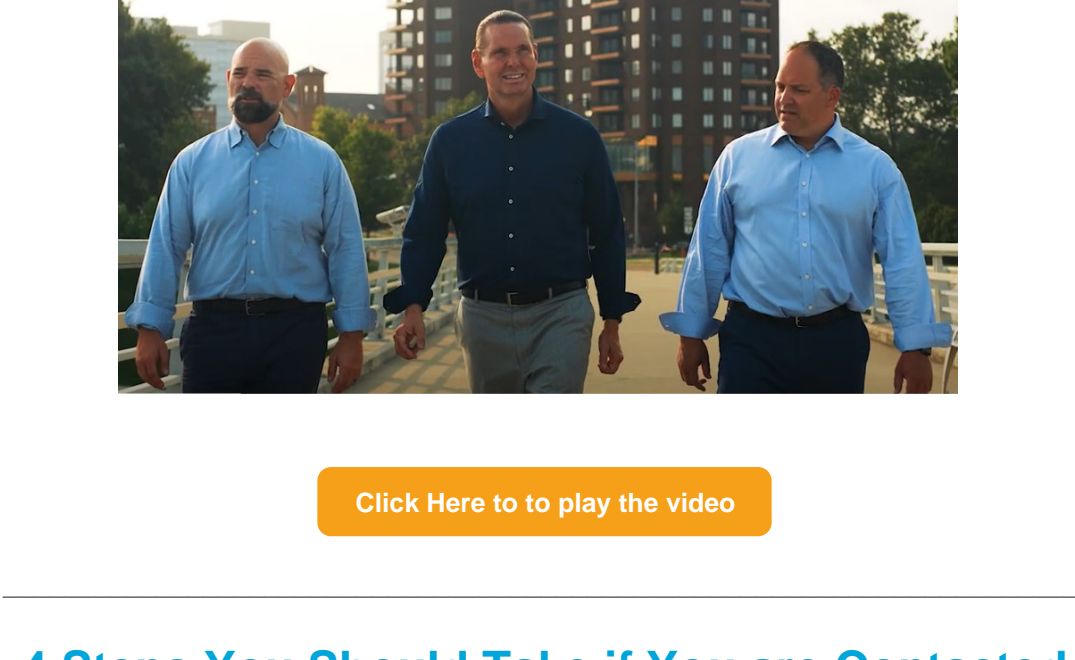
Contact Us for a FREE Consultation
304-720-1000

This is a paid advertisement for legal services

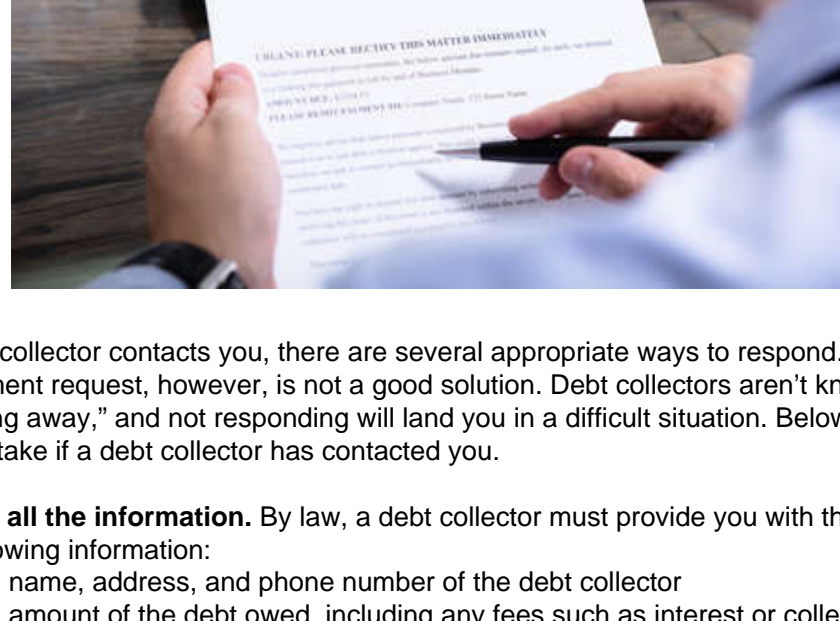
For a Free Case Consultation Click Here

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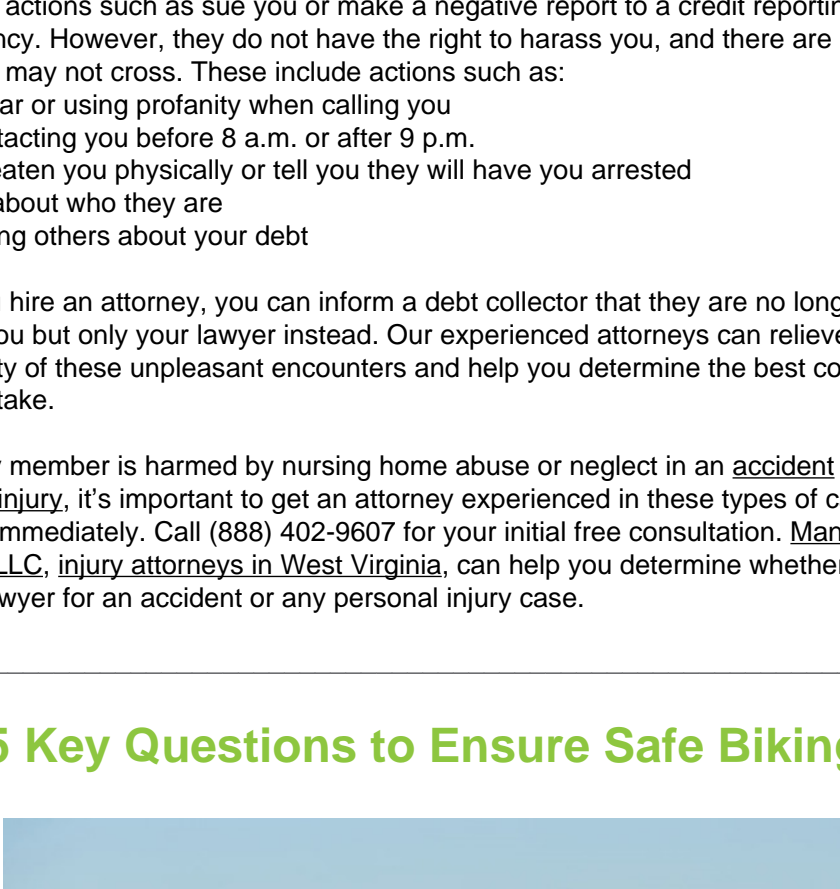


Three Minds, One Mission – Mani, Ellis & Layne



Click Here to play the video

4 Steps You Should Take if You are Contacted by a Debt Collector



If a debt collector contacts you, there are several appropriate ways to respond. Ignoring the payment request, however, is not a good solution. Debt collectors aren't known for "just going away," and not responding will land you in a difficult situation. Below are four steps to take if a debt collector has contacted you.

1. **Get all the information.** By law, a debt collector must provide you with the following information:
 - The name, address, and phone number of the debt collector
 - The amount of the debt owed, including any fees such as interest or collection costs
 - The name of the original creditor
 - What the debt is for, and when it was incurred
 - Who owes the debt

This information must be provided in writing so if a debt collector first reaches out to you by phone, insist they provide the above info in writing and don't give them any personal or financial information until you receive it.

2. **Determine the appropriate response.** If you believe you do not owe the debt that the collector is contacting you about or need more information, you need to write to the debt collector within 30 days of their initial written contact with you stating your response. Be clear if you are disputing the charge. The Consumer Financial Protection Agency offers helpful sample letters you can use depending on your situation. Visit their site [here](#).
3. **Learn your rights.** You can write to the debt collector and inform them of how and when they may contact you. If you are unable to receive calls at work, for example, you can specify that, and a debt collector needs to respect those restrictions.
4. **Hire an experienced attorney to represent you.** Debt collectors are entitled to take actions such as sue you or make a negative report to a credit reporting agency. However, they do not have the right to harass you, and there are lines that they may not cross. These include actions such as:
 - Swear or using profanity when calling you
 - Contacting you before 8 a.m. or after 9 p.m.
 - Threaten you physically or tell you they will have you arrested
 - Lie about who they are
 - Telling others about your debt

Once you hire an attorney, you can inform a debt collector that they are no longer to contact you but only your lawyer instead. Our experienced attorneys can relieve you of the anxiety of these unpleasant encounters and help you determine the best course of action to take.

If a family member is harmed by nursing home abuse or neglect in an accident or 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.

5 Key Questions to Ensure Safe Biking

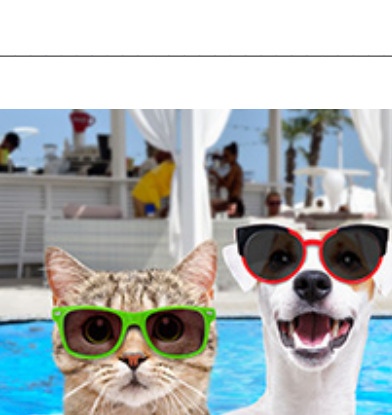


Safety is a top priority! School's out, and summer is here, which means many more children (and adults) will be taking their bikes out on the road. So, ask these five questions to ensure you've covered all the bases necessary to protect the bikers you love.

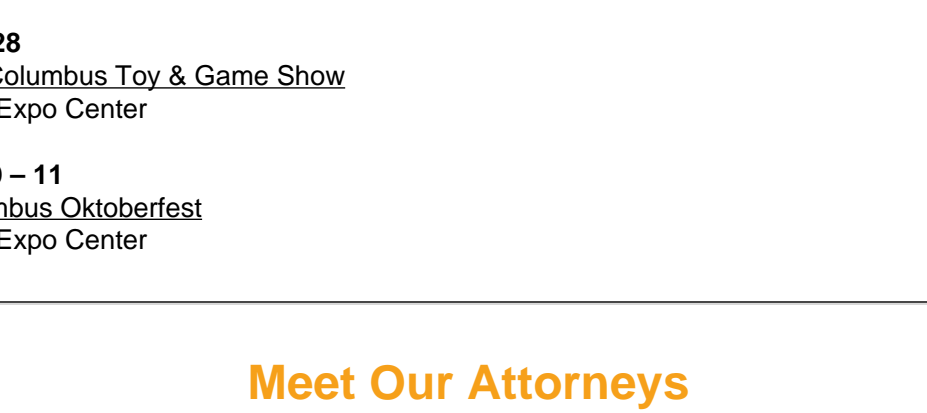
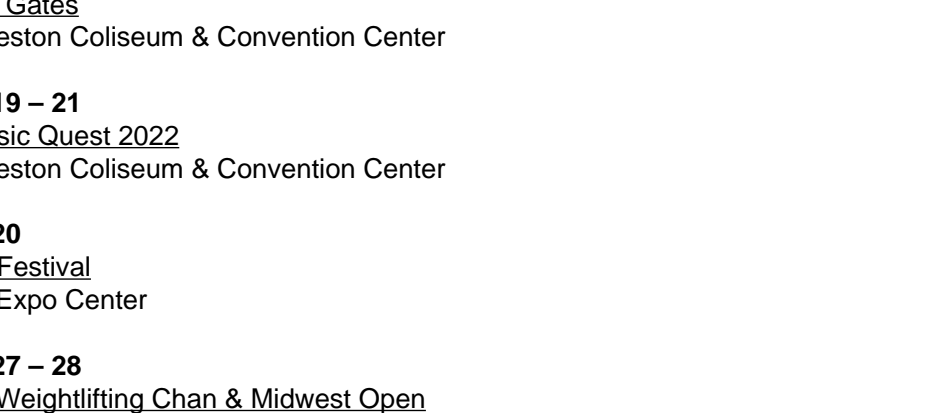
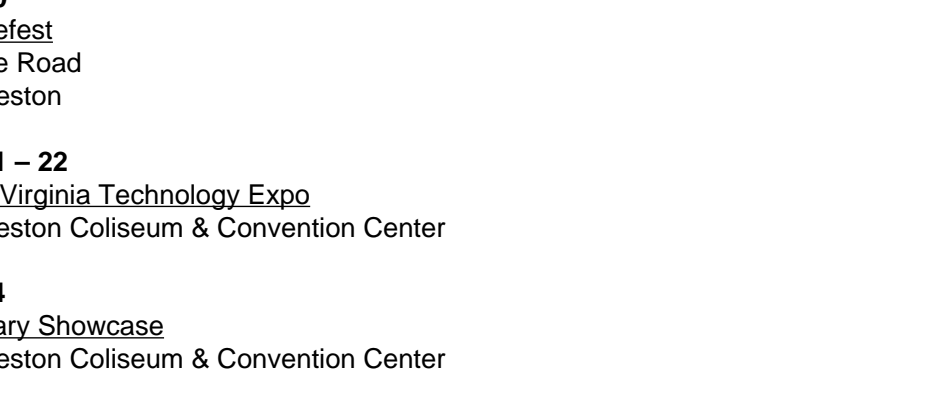
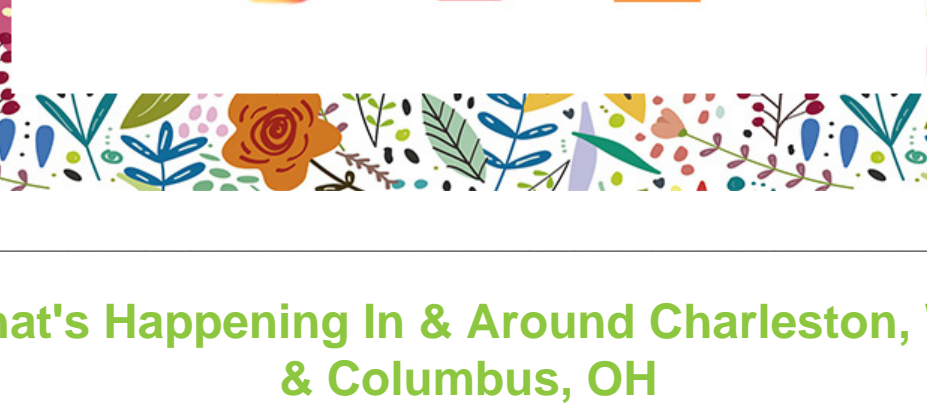
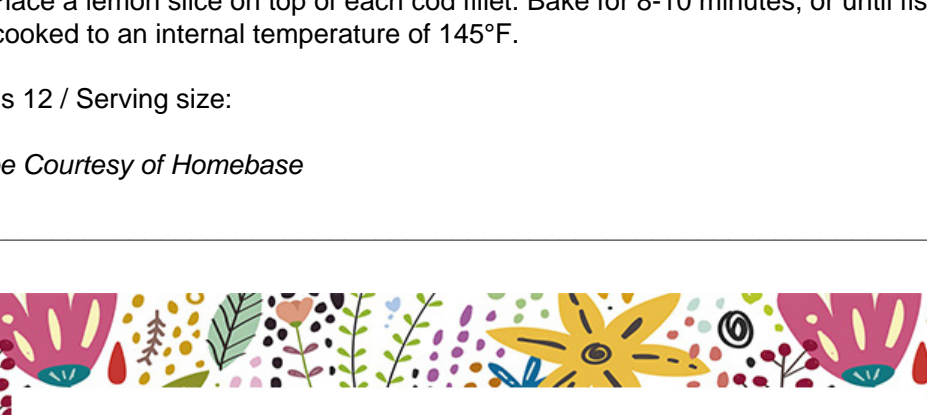
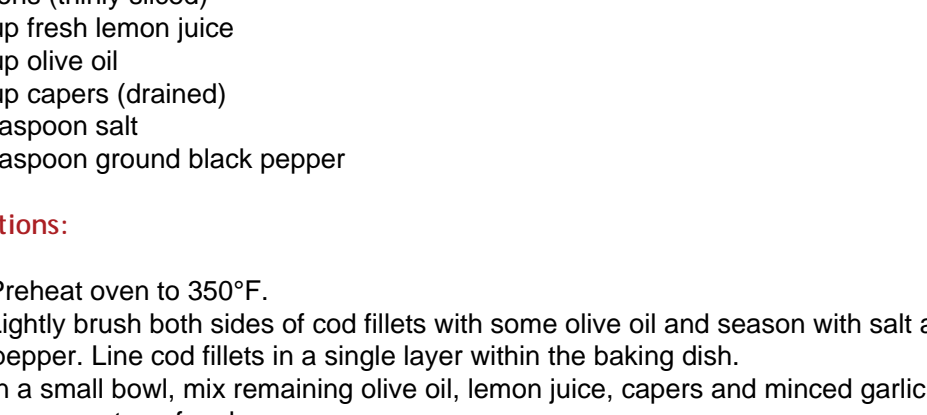
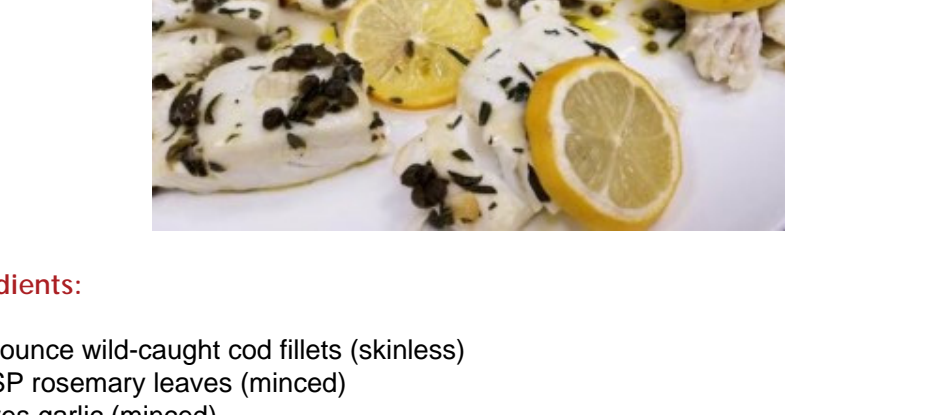
1. **Does the bike fit?** It's tempting, especially in this current economy, to pass bikes on from sibling to sibling with the idea that they'll grow into them if it's not the correct size. However, a bike that's too big for its rider is difficult to control and stop and may cause an accident.
2. **Is the bike in good repair?** It's a good idea to do a bike "checkup" at least once a year. Ensure that both front and rear brakes work, tires are adequately inflated, the seat is secure, the frame is aligned, and all safety features are functioning.
3. **Do we have the proper safety gear?** The most important item here is a properly fitted helmet. Be sure pant legs and shoelaces are tucked in so they don't become tangled in the bike chain. Reflectors and lights are a good idea when visibility is poor or if riding may continue into the early evening. Brightly colored clothes will also help bikers be more visible on the road.
4. **What are the best biking routes in my area?** Bicycle accidents are more likely to happen on roads with heavy car traffic. If your child is biking to a friend's house or town, determine the safest route. Ideally, it will be one with a wide bike lane where fewer vehicles are traveling at slower speeds.
5. **Does the biker know the rules of the road?** One of the primary causes of bike accidents is lack of visibility and drivers who do not anticipate a biker's actions. Bikers must follow the same rules as cars—stopping at red lights and stop signs, traveling on the right side of the road, etc. Don't engage in risky behavior such as giving someone else a ride on the handlebars or trying to ride "hands-free." Teach children the proper hand signals for making turns.

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.

From Our Blog: List of Documents You Need for a New Accident Claim



To Read More Click Here



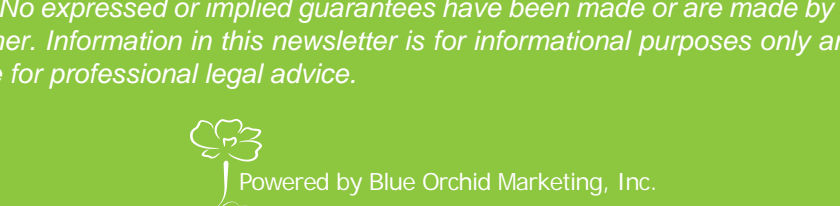
What You Need to Know About Nursing Home Negligence!



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: Baked Cod with Lemon, Garlic, Capers, and Rosemary

Ingredients:

- 12, 4-ounce wild-caught cod fillets (skinless)
- 3 TBSP rosemary leaves (minced)
- 8 cloves garlic (minced)
- 2 lemons (thinly sliced)
- 1/2 cup fresh lemon juice
- 1/2 cup olive oil
- 1/2 cup capers (drained)
- 1/2 teaspoon salt
- 1/2 teaspoon ground black pepper

Directions:

1. Preheat oven to 350°F.
2. Lightly brush both sides of cod fillets with some olive oil and season with salt and pepper. Line cod fillets in a single layer within the baking dish.
3. In a small bowl, mix remaining olive oil, lemon juice, capers and minced garlic and pour over top of cod.
4. Place a lemon slice on top of each cod fillet. Bake for 8-10 minutes, or until fish is cooked to an internal temperature of 145°F.

Serves 12 / Serving size:

Recipe Courtesy of Homebase

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

Jul 20
Bridgefest
Bridge Road
Charleston

Jul 21 – 22
West Virginia Technology Expo
Charleston Coliseum & Convention Center

Aug 4
Culinary Showcase
Charleston Coliseum & Convention Center

Aug 6
Kevin Gates
Charleston Coliseum & Convention Center

Aug 19 – 21
Jurassic Quest 2022
Charleston Coliseum & Convention Center

Aug 20
India Festival
Ohio Expo Center

Aug 27 – 28
Ohio Weighlifting Chan & Midwest Open
Ohio Expo Center

Aug 28
The Columbus Toy & Game Show
Ohio Expo Center

Sep 9 – 11
Columbus Oktoberfest
Ohio Expo Center

Meet Our Attorneys

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Damon L. Ellis

Bernard E. Layne III

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