

NORTH TAMPA BAR ASSOCIATION

August 2019

NTBA MONTHLY UPDATE

Join us at our Fall Social!

We look forward to seeing everyone at our Fall Social, to be held at Glory Days Grill (<u>N Dale Mabry</u>) on September 26, 2019, at 5:30 to 7:30 PM! We will be providing cocktails and hors d'oeuvres.



Our August Luncheon

Thank you Claire!

Claire shared her expertise regarding how to avoid discrimination claims in the workplace.

Next month's speaker:

Angelica Rosello, Esq.



"Family Law Practice: Nuts & Bolts" 1 CLE Credit September 12, 2019 11:45 am - 1:00 pm Carrollwood Country Club

Next month's attorney

roundtable meeting: September 19, 2019 12:00 pm - 1:00 pm Carrollwood Country Club

Future Events:

Luncheons: October 10, 2019 - Power Lunch November 14, 2019 - James Balowe, CIO Esquire

Attorney Roundtable Meetings: October 17, 2019 November 21, 2019



How to Deal With Debt Collectors

By Gus Centrone

Consumer debt is at an all-time high in this country and the debt collection and debt-buying industries have never been more profitable. Debt collectors use automated telephone dialing machines that can place many phone calls at once. Companies make phone calls because it cheaper than using the court system to legally enforce the debt. So they bombard debtors with phone calls all day long in an attempt to wear down the debtor's will and harass them into payment.

But debt collectors must still follow the law and there are federal and Florida statutes regarding what debt collectors can and cannot do in their attempts to collect a debt. For instance, debt collectors must identify themselves as such and identify that the purpose of their call is to attempt to collect a debt, even in voicemail messages.

If someone you know is receiving debt collection calls, they have rights. Debt collectors have to respect a request to stop debt collection activity. Instruct the debt collector (either by phone or in writing) to stop all collection activity. Inform the debt collector that payment is not an option and future calls will only be for purposes of harassment. If the debtor has an attorney, then he or she can give the debt collector the attorney's contact information and all calls must stop immediately. In collecting a debt, a debt collector also may not lie, use profane language, threaten to arrest or cause physical harm, seek payment from friends or family, threaten to file a lawsuit when no attorney has reviewed the case, or call before 8:00 a.m. or after 9:00 p.m.

By engaging in such unlawful activity, the debt collector risks being sued under the federal Fair Debt Collection Practices Act or the Florida Consumer Collection Practices Act. Collectors who violate those laws must pay a minimum of \$1,000 in damages and Socials: Fall Social -September 26, 2019 Glory Days 5:30 - 7:30 PM Holiday Party - December 12, 2019

Sponsorships:

NTBA offers a variety of sponsorship opportunities. Anyone interested in sponsoring NTBA should contact Angie at <u>angelica@corteshodzlaw.com</u> and she will assist you in determining the appropriate level of sponsorship to meet your goals and fit your budget.

Profile updates:

If you have changes to your membership profile, please email <u>northtampabarassociation</u> <u>@gmail.com</u> to make sure your changes are made to our membership records and to NTBA's website.

Thank you to our sponsors!

Insurance And Trust





must also pay for the debtor's attorneys' fees.

New Member Spotlight

Janelle A. Weber

Janelle A. Weber represents businesses in commercial disputes and consumers in actions against creditors and debt collectors for

harassment and credit reporting violations. She also handles family law and other civil appeals. Janelle opened her own firm, the Law Office of Janelle A. Weber, in February after more than a decade with Shutts & Bowen LLP. She enjoys



working with out-of-state firms as local counsel. She lives in Carrollwood and plans to move her practice here soon. She can be reached at (813) 982-3663.

Welcome to NTBA Janelle!

Kelly Stuart Williams

Kelly Stuart Williams, MA is owner and managing director of Pegasos Public Relations: a digital marketing agency that focuses



on social media marketing, creating and keywording content for SEO, events marketing, and press releases. Kelly has a master's and bachelor's degree in marketing and public relations. She has won three (3) national media awards for advocacy journalism. She is a proud USF Bull who has lived in Carrollwood for 31 years. Hashtag #RiseUp

Welcome to NTBA Kelly!

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