

The Staff Spotlight is on – Rhonda Hayhurst

Rhonda Hayhurst has been a Legal Assistant with the Firm since 1977. Growing up in a large family from Fayette County, she places a high value on relationships with friends and family. This is reflected through her favorite hobbies of photography, scrapbooking and community service.

As a student Rhonda aspired to work in a law firm, and she has loyally served the community with the Firm through all stages of her own adult life.

The family values she esteems are echoed in her work as she makes a difference in the lives of those she works with. The Firm and the clients are her friends and family too.

Rhonda feels it is her privilege to be a part in helping people navigate their way through difficult times and by being a shoulder of experience to lean on.



Five Things You Need to Know if You are in an Automobile Accident

You may be hurt and not know it. If you did a day or two of manual labor after years at a desk job, you know the pain really shows up the day after. It is the same with car wrecks. Just because you aren't in immediate excruciating pain does not mean you are uninjured. Right after an accident your body is pumping adrenalin; your mind is receiving all sorts of new and conflicting information and emotion. Any of these things can mask injuries that appear later.

Anything you say can and will be used against you. Once the police are called, there is no such thing as "off the record." What you tell the officers, doctors, ambulance personnel, the other party and bystanders will be remembered. Therefore, be careful! Do not be flippant or make jokes. Do not exaggerate your injuries, but don't understate them either.

You need to notify your insurance company. Even if the other party is at fault, your insurance company must be informed. You may have a duty to do so under your insurance contract, and there may be coverages available to you through your own policy.

Do not be in a rush to settle. Insurance companies want to settle your claim as soon as possible, but this is not in your best interest. You should wait a few months to make sure you are aware of all your injuries and the long term effects of those injuries. Only then should you discuss settlement.

You may need a lawyer. If you are injured but get well in a matter of days or weeks, you may not need to hire an attorney. The insurance company should pay you for your bills, lost wages, and any out of pocket expenses, and an additional sum for your time, trouble, pain and distress. On the other hand, if you are seriously injured or still hurting two or three months after the accident, it is time to consider retaining counsel.

We are always willing to speak with automobile accident victims, on the telephone or in our office. All initial consultations are free. If we represent you, we receive no fee unless you get a recovery.

Time Barred Debt and Re-aging Debt

Creditors and debt collectors have a limited period of time in which to file a lawsuit for nonpayment of old bills. This time period, which is set by state law, is called the statute of limitations. Usually, the statute of limitations is between 3 and 10 years from the date of last activity on the account (usually the last payment). In West Virginia, the statute of limitations is 10 years. Debts older than 10 years are often called "time barred debt."

In most states, debt collectors can try to collect time barred debt, but they cannot use the courts to collect them (file a lawsuit against you). If a debt collector sues you over time barred debt, you can have the lawsuit dismissed by letting the judge know that the debt is time barred.

If you have been contacted by a debt collector over an old debt and you think the debt may be time barred, contact us to determine your rights

Debt collectors know this and have devised several collection strategies that trick you into resetting the statute of limitations. This practice is known as "re-aging" the debt. In most circumstances, the debt collector will try to get you to make new payment on the old account. Often times they will promise you a discounted settlement or new credit card if you make a minimum payment. Once you make this payment, the statute of limitations is reset and the debt collector can resume normal debt collection activities.

If you have been contacted by a debt collector over an old debt and you think that the debt may be time barred, please contact us to determine your rights.