



STEVENSON • KLOTZ



Stevenson Klotz Monthly Calendar—August of 2016

Lughnasadh, August 1. A Gaelic festival marking the beginning of the harvest season.

National Psychic Day, August 4. Support your local psychic.

International Beer Day, August 5. Enjoy your favorite beer, or try a new one—responsibly, of course.

World Elephant Day, August 12. Asian and African elephants are loved, revered, and respected around the world, yet we teeter on the brink of seeing the last of these magnificent creatures.

National Dog Day, August 31. Celebrate your dog—and dogs everywhere.

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We are dedicated to helping you. Thank you for your trust. posts and information about our law firm, www.stevensonklotz.com. 212 W. Intendencia Street, Suite A. Check out our website for recent

Come out and see our new (temporary) office. We are located at

Our New (Temporary) Office Space Located on Intendencia Street. Come See Us!



Stevenson Klotz
212 W. Intendencia Street, Suite A,
Pensacola, Florida 32502

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What's Up at SKLF?

Thanks to all of our marvelous staff at the Stevenson Klotz Law Firm, we have successfully moved to our new, temporary office space at 212 W. Intendencia Street, Suite A. We will be here while we do the build-out of our new, permanent space just off of Palafox Street on Romana Street. We are super excited to be using downtown Pensacola's Dalrymple Sallis Architects to help us with the design and planning of what we hope will be the new home for our firm for many years.

When we move in to our new office space in either December or January, our firm will have a classic look with modern touches to make the space welcoming, warm, functional, and efficient. Most importantly, it will have enough space for us to bring you the best legal service, with extra space to grow in to.

In July, Chris and Eric continued their efforts to bring you the most efficient, proficient and customer service oriented firm by attending their quarterly law firm management think tank group. Four times a year, we attend an intense workshop whose goal is to perfect the delivery of high quality legal services to clients by organizing and improving the systems in our office. In the three day workshop, lawyers meet from early in the morning into the evening brainstorming how to make our firm better for you, our client. Lawyers from around the country dedicated to crafting the best customer service come together and share ideas and critique the other firms to accomplish this goal.

Finally We would like to welcome our newest law team member, Celia. Celia is working as a legal assistant and will sometimes be on the phone when you call. Thank you for trusting us with your case. We look forward to helping you!

A Costly Game!

Bill and Fred were playing golf one day. When they came to a hole with a large water hazard, Bill teed up and watched his ball drop into the water. He checked his golf bag and found he didn't have any extra balls, so he asked Fred to give him one.

That ball, too, went into the water, so Fred gave him another—which also sank. After the third golf ball disappeared into the drink, Fred said, irritated, "You know, those golf balls cost \$10 a piece!"

"Hey," Bill said, "you shouldn't play the game if you can't afford it."

RECIPE OF THE MONTH

Stevenson Blueberry Pie



It is summer. That means blueberries! This pie is one of the favorites in the Stevenson house. This is a great summertime pie and goes well with lemonade on a hot day. I have been told you can use cherry pie filling instead, but I have never had it any other way than with blueberries.

Crust:

- 2 cups plain flour
- 1 cup chopped nuts (we use pecans)
- 2 sticks margarine

Filling:

- 8 oz. package of cream cheese
- 1 lb. box of confectioner's sugar
- 16 oz. carton of cool whip

Topping:

- 21 oz. can of blueberry pie filling (x2)

Combine flour, nuts, and melted margarine. Pat into a 13 x 9 x 2" pan and bake for 30 minutes at 350°F.

Set aside and let cool.

Mix cream cheese and sugar well. Fold cool whip into cream cheese/sugar mixture over cool crust.

Spread blueberry pie filling over top and let it chill for several hours before serving.

Our areas of practice include:

- Serious Bodily Injury
- Premises Liability
- Dangerous or Defective Drugs
- Nursing Home Injury
- Wrongful Death
- Car & Truck Wrecks
- Defective Medical Devices

Call us for a free consultation

850-203-3072

Vendor Spotlight: Go Retro

Each month, we like to feature people we work with, our neighbors, or people who are influential in our community. This month, we would like to feature Wesley Odom. Wesley is the founder of Go Retro, Pensacola's premier tour guide company.

Pensacola has an old and rich history. The first European settlement was established here in 1559. A major Revolutionary War battle was fought here. Andrew Jackson lived here and raised the first American flag over Ferdinand Plaza when Florida was transferred from the British. American Naval Aviation was started here. Our featured vendor this month is Go Retro, Pensacola's premier tour company.

Do you want to learn more about Pensacola's history? Go Retro has over 15 different tours including an architecture, haunted history, and even a red-light district tour. You can tour various historical locations from the air conditioned comfort of a modernized 1930's era Ford tour bus which seats 20 or from a modern shuttle bus for larger groups.

Wesley Odom founded Go Retro in 2013. The tours are so much fun that business has tripled since it was started. Each of the vehicles is fitted with state of the art video and sound technology to give the ultimate tour

experience. Part of the experience is virtual technology to show what buildings and historic areas used to look like. Go Retro has done extensive research for each of its tours. They have interviewed local people to tell the story of historic places. You can even learn songs that were sung or played for the period tour you take!

Wesley is a native Pensacolian who returned home after graduating from Vanderbilt University and serving as an officer in the U.S. Navy. He says his company has given tours to people from all over the country and even as far as Aruba. Most people from out of town find them on their website www.goretro.us, and Wesley has been surprised how many have decided to come to Pensacola after finding out about Go Retro from a Google search. One gentleman came down from Georgia simply because he wanted to ride in the 1930's Ford Transit bus! Wesley has also helped found the Jacksonian Guard, a historic, volunteer reenactment group of mostly teenagers. They celebrate how Andrew Jackson transferred Florida from the British.

Join the celebration on Saturdays at 6:00 p.m. in the Ferdinand Plaza. For a slice of Pensacola history and to enrich your knowledge of people and places around you, come check out to the Jacksonian Guard or take a ride with Go Retro!

Eric's Corner

July was full of fun in the sun, travel, and moving. On the home front, the Stevensons spent a lot of time outdoors going to Blue Wahoos games, going out on the boat, and working in the yard. We got a golf cart this year, so we have enjoyed riding around the neighborhood with cold drinks in the evenings to help cool down.

The kids have been at summer camps this year. Lucy Adams spent a week at surf camp, and Cole went to Camp Beckwith in Baldwin County, Alabama. Cole and I participated in the new downtown attraction, the Jacksonian Guard, celebrating Andrew Jackson raising the first American Flag over Pensacola.

At work, the big news is that we moved to our new (temporary) office location. It is located at [212 W. Intendencia Street, Suite A](#), in downtown Pensacola. Chris and I also spent a few days in Denver working with our personal injury practice group working on new developments.

July was exciting. Summer always is. The kids are not looking forward to going back to school, but all good things must end. Besides, football is just around the corner!



Practice Area

What is the FDCPA? The Fair Debt Collection Practices Act (FDCPA) became effective in 1978. It was designed to protect the public from abusive, deceptive, and unfair debt collection practices. It encourages state legal action to protect consumers from unlawful abuses in debt collection. The FDCPA applies only to the debt acquired by a consumer for personal, family, or household purposes. It does not apply to the corporate debt or debt owed for business purposes. The FDCPA defines a debt collector as any person who regularly attempts to collect consumer debts for another person or institution. For example, credit card debt. The definition also includes, for example, a business that regularly collects debts for an unrelated business, such as a business that, under a reciprocal service arrangement, solicits the help of another in collecting a defaulted debt from a customer who has moved.

A debt collector may not contact a consumer at an unusual time (generally before 8:00 a.m. or after 9:00 p.m. in the consumer's time zone) or at any place that is inconvenient to the consumer, unless the consumer or a court has given permission for the contacts. A debt collector may not contact the consumer at his or her work place if the collector has reason to think the employer prohibits such communications. If the debt collector knows that the consumer has hired an attorney and can easily find out the attorney's name and address, all contacts must be with that attorney, unless the attorney is unresponsive or agrees to allow direct communication with the consumer.

If you are being hounded by illegal contacts from a debt collector, you may have a valuable legal claim with damages against the collector. We have seen cases where a debt collector has called a consumer hundreds of times. This is almost always not legal for one reason or another. Retain debt collector's letters, save their voice mails, keep a log of the times and dates they contact you. Ask for their names. Please call us if you believe you are being illegally harassed by a debt collector. We may be able to help you.



Time Theft? Take Control of Interruptions

Is too much of your time stolen by chatty co-workers and windy bosses? Don't let your work suffer because you can't control interruptions. Try these time-saving tactics:

- **Make your calls just before lunch or at the end of the day.** People are more apt to wrap up business quickly during these times of the day.
- **Stand when people enter your workspace.** If you stand up just as someone stops to talk, you send the message that you're on your way to do something else. People respond by getting to the point faster.
- **Ask pointed questions.** Stay away from open-ended questions like, "How are you?" It opens the door for lengthy conversations that eat away at your time.
- **Take advantage of day's end.** The least productive time of the day is usually the hour before you go home. Don't waste that time. Use it for easy, routine tasks like responding to email or planning the next day's schedule.

What's in a Name? Plenty, When it Ruins Your Credit

Your name can become the victim of a bad credit report, especially if it's a common one. Take these precautions so you don't get mixed up with another "John Smith" who's not as scrupulous with his finances as you are:

- **Include your name on credit applications.** The more complete your name, the better your chances that it won't get mixed up with another person with a similar name. Be sure to use the Jr. or Sr. designation.
- **Use your name consistently.** All your credit cards should have the same exact name. If one has Jane Davis, another has Jane J. Davis, and yet another J.J. Davis, mistakes can easily creep in.
- **Write clearly on all documents.** If you're hasty, your "J" initial can look like an "I" to a busy application processor.
- **Correct errors right away.** Be persistent. The last thing you want to do is argue with a collection agency over a bill that isn't yours.