

## 100 PERCENT DISABLED VETERAN ALLEGES AGENCY USED OBSCENE LANGUAGE WITH INTENT TO HARASS AND INTIMIDATE



A 100 percent disabled army veteran, Michael Collier and his wife have made serious charges against a Minnesota-based firm and debt collection agency. They alleged that the agency wrongfully garnished their savings to cover an unpaid student loan. Moreover, when they asked for their money to be returned they were treated to a volley of abuse. While serving in the army Collier suffered severe spine and head injuries and was declared 100 percent disabled, which entitled him to Social Security payments. Moreover, it also freed him from debt garnishment. However, neither the veteran's disability nor his legal rights prevented Gurstel Chargo from grabbing the funds from the saving account of, Michael's wife, Kim Collier, to balance a \$6,143 defaulted student loan. When the matter was taken to court, a judge declared that Kim's account was exempt from garnishment and ordered her credit union to unfreeze her assets instantly. An agency lawyer had agreed that the funds were exempt and said that the money would be returned "right away." Amazingly, in contravention of court orders an attorney from the agency told Michael, purportedly because he knew that the couple did not have the money to bear legal expenses that he would have to take the agency to court, if he wanted his money. Hoping that wiser counsel would prevail, Collier said he called them over the phone requesting them to settle the matter, but was shocked when an unidentified employee, shouted expletives and profanities at him. According to documents presented in court the paralegal used the "f" word and cursed Michael and actually wished that instead of getting just disabled it would have been better if he had died. "F..k you! Pay us your money! You can't afford an attorney. You owe us. I hope your wife divorces your ass. If you would have served our country better you would not be a disabled veteran living off social security while the rest of us honest Americans work our ass off. Too bad; you should have died." For a disabled veteran readjusting to civilian life can be a daunting and overwhelming task. For one certified as 100 percent disabled it becomes even more difficult. Veterans merit a special place in society as they have sacrificed to defend and protect the country. The least they can expect is civilized behavior from the people, who lead protected sheltered lives, because they put their lives at risk and suffer adverse life-long consequences, as Collier had done. The Collier couple then filed a lawsuit charging the agency of violation of Fair Debt Collection Practices Act, alleging harassment and being abused, both very clearly in contravention of the act. The agency said that if their investigations found the Collier allegations to be true, they would take urgent remedial and punitive action, as it was in contravention of the policies, practices and values the firm believed in. The agency said that they have not been able to substantiate the allegations made by the couple and that their internal investigations into the matter were still awaiting information from Mr. Collier, about the number on which he had made the call, whether the caller was a male or a female and the date or the approximate date on which the call was supposedly made. The agency issued a statement saying, "We expect that all Gurstel Chargo employees fully comply with all state and federal laws, and we thoroughly train our employees to perform their job in a lawful and respectful manner. Under no circumstances does our firm tolerate the type of conduct alleged in the Complaint."