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JULY 2014 BULLETIN

DEAR FRIENDS AND COLLEAGUES: OWN SMALL BUSINESS OR THINKING ABOUT IT? GET FREE CONFIDENTIAL HELP & ADVICE THROUGH S.C.O.R.E.!

MANY OWNERS GOOD AT JOB, BUT NEED BUSINESS ACUMEN

I meet small business owners almost every day in my job as a bankruptcy lawyer in west Houston. Most of them, I'm sure, are good at their jobs, trades or professions. But they all don't understand that as a small business owner, their ability to know how to run a business, is as important or more important than knowing how to paint a house, do plumbing work, do A/C work, drive a truck, provide legal services, or whatever their chosen vocation happens to be.

There is a wonderful, free resource called the Service Corps of Retired Executives (S.C.O.R.E.) that most of my clients have never even heard of. It's a network of 11,000 volunteer retired executives that can give you practical, real-world business advice and training, free of charge. SCORE is a resource partner of the U.S. Small Business Administration (SBA).

Among other things, SCORE provides free training. Recent courses offered in the Houston area include "Quickbooks™ for Beginners," "Starting and Running Your Own Business," "Create Your Own Feature-Rich Website," and in one workshop three different how-to topics are being covered, "Improve your Credit Score, Operate Your Business Legally, and Create Great Customer Experience." The courses vary in length from 2-4 hours to all-day seminars.

If you are going to succeed in business, you must know and follow basic business principles. You must know how much your revenue is, and what your expenses are.

I'm amazed sometimes when I am sitting with a small business person filling out a business budget for their bankruptcy case, and I realize that they've never done it before! They don't know how much they make each month, or how much after expenses, if any. And they certainly don't know things like how to price their products or services, and how to maximize their profit, which a simple business budget could help them accomplish.

SCORE has locations all over Houston, and two of the locations offer "walk-in" services - you don't even need an appointment.

They can teach you how to come up with a business plan, how to analyze your competition, how to do a 12 month cash-flow forecast, teach you about buying and selling a business, getting financing, complying with tax laws, how to market your products or services, pretty much anything that you need to know to start or grow a small business.

Contact SCORE today to start using this amazing resource: telephone 713-487-6565 (9am – 3pm M-F) or go to www.scorehouston.org. ■



Quotes:

The only disability in life is a bad attitude.

-Scott Hamilton

Knowledge is knowing what to say. Wisdom is knowing whether or not to say it.

-Anonymous

Every day holds the possibility of a miracle.

-Elizabeth David

We are a federally designated Debt Relief Agency under the United States Bankruptcy Laws. We help people find answers to their debt and credit problems, including, when necessary, helping them file bankruptcy under the U.S. Bankruptcy Code.

A LITTLE HUMOR – the “Two pastors” edition

Reverend Boudreaux was the part-time pastor of the local Cajun Baptist Church, and Pastor Thibodeaux was the minister of the Covenant Church across the road. They were both standing by the road, pounding a sign into the ground that read:

**Da End is near. Turn Yo’ Sef Roun
Now- Afore It Be Too Late!**

As a car sped past them, the driver leaned out his window and yelled “You religious nuts!”

From the curve they heard screeching tires, and a big splash...

Boudreaux turns to Thib and asks, “Do ya tink maybe da sign should jussay...Bridge Out?”

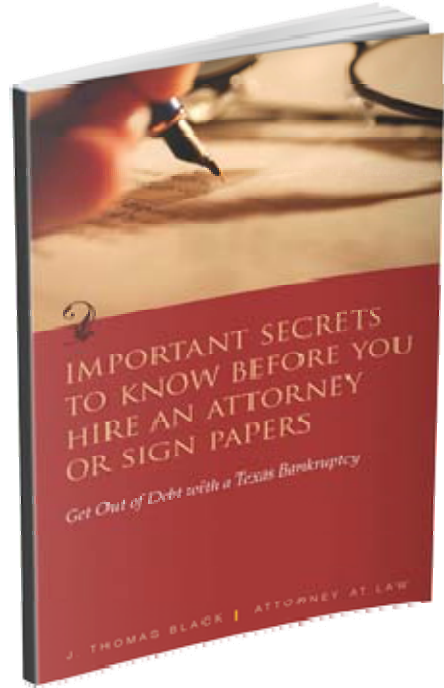
Source: Seniorific News.■

Save cooling costs – yes, August is going to be even hotter in Houston!

A few of the best things that I have done to reduce my high Houston A/C bills:

- 1.) Buy a “setback” or programmable thermostat - if you don’t already have one of these, I highly recommend it. Set the schedule once, and it automatically raises and lowers the temperature, based on when you are away or at work.
- 2.) Radiant barrier – they spray special paint under your rafters to block the hottest radiant heat from entering your attic. I added extra insulation at the same time.
- 3.) New windows. I have an old house, but replacing the windows on just the south side with energy efficient windows made a big difference to my light bill. The new windows and the radiant barrier saved me about \$100/month on the light bill.
- 4.) Other ideas: Seal air leaks around windows and doors. Check your air ducts and seal the leaks that you can. Or, hiring a professional to seal leaky ducts can be a good investment.
- 5.) Replace your air filters regularly. Shop for energy-saving products. Go on a budget-billing program; it won’t really save dollars, but if you are on a budget it spreads the cost evenly over the entire year.

If you're on a fixed income or have trouble paying your utility bills, contact your utility company. There may be energy assistance plans available to help you. For more energy saving tips, go to www.energysavers.gov and www.energystar.gov. ■



Order Your Free Book! - "Get Out Of Debt With A Texas Bankruptcy" at www.jthomasblack.com

"Get Out Of Debt With A Texas Bankruptcy - Important Secrets To Know Before You Hire An Attorney or Sign Papers." By J. Thomas Black

Thank you for your referrals! We accept cases in the following areas-

Bankruptcy.
Debt Collection Defense.
Debt Collector Harassment.
I.R.S. Collection Defense.
Stop Foreclosure and Repossession.
Student Loan Help.

ARE YOU IN CHAPTER 13 NOW?

Always keep the law office updated with your current address, telephone numbers, and email address. We may need to reach you quickly. You can check on the status of your Trustee payments, how much you still owe on your case, etc., by going to www.ndc.org to set up your user ID and password.

Lose job or overtime? Expenses increase? Want to give up property to lower payments? Call the office for a Motion to Modify worksheet. Complete it and email it or fax it to the office at 713-772-5058. We’ll review it and contact you if a change to your plan is possible.

J. Thomas Black was licensed as an attorney in Texas by the Texas Supreme Court in May, 1982. Mr. Black is Board Certified in Consumer Bankruptcy Law by the Texas Board of Legal Specialization.

We are a federally designated Debt Relief Agency under the United States Bankruptcy Laws. We help people find answers to their debt and credit problems, including, when necessary, helping them file bankruptcy under the U.S. Bankruptcy Code.