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MARCH 2013 BULLETIN

DEAR FRIENDS AND COLLEAGUES: DON'T GET HACKED! – GET SUPER-STRONG PASSWORDS IN A FLASH

MOST COMMON PASSWORD IS STILL “PASSWORD” - NO KIDDING

I'm here at the office this Saturday morning and I received the expected email message from Evernote (an online application that helps you keep track of things). They were recently “hacked” and are having to tell their 50 Million customers that sorry, but we have to make you reset your password. Ouch.

This kind of thing was not a problem for me when I first became a lawyer. Heck, back then we wrote documents with quill pens and rode to the courthouse on horseback. Well, slight exaggeration, but it really did resemble an episode of “Mad Men.” No fax machines, much less computers.

Then when computers came, and then online services, I just made up simple passwords and wrote them on a legal pad, or a ‘Post-It’ note, which I soon lost. Then I started keeping a Wordperfect file with all my passwords. Then we quit using Wordperfect. Then it just got completely out of hand, so I started using the same password for everything.

Don't do that! If you get hacked, which is apparently becoming a common thing, and someone gets your password, and it's the same for all your bank accounts, retirement accounts, or whatever, well - you could be in trouble.

As Evernote tells me in their email: “Be sure the password is both strong and unique. Do not use a password that you use elsewhere. It is generally important that you follow this practice on all of the Internet services that you use.”

So, recently I talked to my IT guy, and he suggested a little program called KeePass. It's free, and I have no financial interest in recommending it to you. There are other ones, LastPass, RoboForm, etc., I don't know about them.

But KeePass allows you to only have to know one password, the one you need to access all of your other passwords. Oh and by the way, just by clicking a button KeePass lets you create new passwords that are long and complex, with upper and lower case letters, numbers and symbols. It even tells you how strong the password is, like “78 bit” or whatever. Then you can cut and paste them into your particular

website to access it. And you can take KeePass with you, by moving or copying it to a USB stick and putting it on your keychain, for example.

Wikipedia tells us that “password strength is a measure of the effectiveness of a password in resisting guessing. It estimates how many trials an attacker who does not have direct access to the password would need, on average, to guess it correctly.”

Not a bad little program for the price, and my blood pressure has gone down a few points by now having strong passwords, and not having to look for all those darn “Post-it” notes. ■



New Website Launched in February

We have a lot of things going on these days! In February our new website was launched, still located at www.jthomasblack.com. There are videos and a lot of new content. There is also a Google search box so you can locate information quickly. Check it out!

Quotes:

When you have collected all the facts and fears and made your decision, turn off all your fears and go ahead!
—George S. Patton Jr.

Do you want to be safe and good, or do you want to take a chance and be great?
—Jimmy Johnson

Let's make a dent in the universe.
—Steve Jobs

We are a federally designated Debt Relief Agency under the United States Bankruptcy Laws. We assist people with finding solutions to their debt and credit problems, including, where appropriate, assisting them with the filing of petitions for relief under the United States Bankruptcy Code.

A LITTLE HUMOR – the “Endangered eating” edition

A hiker was brought before a judge and charged with killing a condor on the Endangered Species list. When he pleaded guilty, the judge asked for an explanation.

“Your Honor, I was hiking in the mountains and I got lost,” the hiker said. “I wandered around for days, and I ran out of food. I was starving, so when I spotted the condor swooping down on a rabbit I ran as fast as I could and caught it before it could fly away. I built a fire and cooked it, and just when I finished eating it, the rangers found me. I would have died if I hadn’t eaten that bird, Your Honor.”

He seemed sincere, so the judge gave him a fine and set him free. As he turned to go, the judge asked, “Just out of curiosity, how did the condor taste?”

“Not bad,” the hiker replied. “Sort of a cross between a bald eagle and a spotted owl.” ■

Make your rainy-day fund a top priority

Here’s how to get your “rainy-day fund” going...

Financial experts advise people to set aside enough cash to cover three to six months of living expenses in case something catastrophic comes along—a job loss, an unexpected illness, or even an unpredicted home expense. Here’s how to get your “rainy-day fund” going:

- **Aim lower if you can’t amass the recommended cash.** If you’re burdened with debt and your income is low, you can still set up a decent emergency fund. Aim for one that will cover at least one month of expenses. Your cash reserve should be a priority—even over your 401(k) contributions.
- **Consolidate debt.** Stop using the credit card. Make the minimum monthly payment until you’ve built up savings for one month of living expenses. After that, then you can turn your attention again to other goals, like retirement savings and paying down debt.
- **Focus on accessibility.** Put your emergency money in a place where you can easily get your hands on it. The two best options are a savings account at a bank or credit union, or a money-market mutual fund.

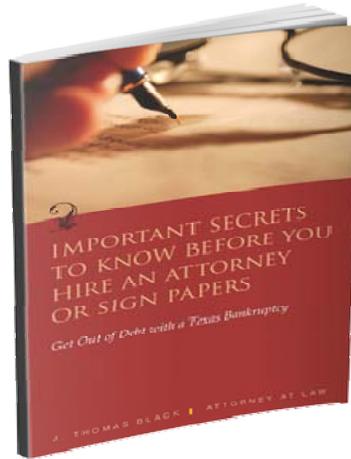
Note: Although a money-market fund isn’t federally insured, it typically has higher interest rates than a bank or credit union. ■

Will Rogers: He could make anyone laugh

Comedian Will Rogers was once taken to the White House to meet President Calvin Coolidge. Aides advised him to avoid any kind of joking with the president, because Coolidge was said to have absolutely no sense of humor. Rogers rose to the challenge and bet a friend that he could make the president laugh in 20 seconds or less.

A formal introduction was made: “Mr. President, may I introduce my friend, Mr. Will Rogers.” As they shook hands, Rogers made a quizzical face. “I’m sorry, I didn’t get your name?”

Coolidge burst out laughing, and Rogers won his bet.



Mr. Black’s Bankruptcy Book Now Available!

“*Get Out Of Debt With A Texas Bankruptcy- Important Secrets To Know Before You Hire An Attorney or Sign Papers,*” by J. Thomas Black, Esq.

Download a copy at jthomasblack.com or pick one up at the office

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

**Bankruptcy.
Debt Collection Defense.
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I.R.S. Collection Defense.
Stop Foreclosure and Repossession.
Student Loan Help.
Family Law/Divorce/Custody.**

Unless you authorize it, we never disclose to a referral that you are or were a client or what you hired us for.

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.13datacenter.com 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 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.

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