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DEAR FRIENDS AND COLLEAGUES: DON'T GET CONNED BY TRAVEL AND TIMESHARE RESALE SCAMMERS!

TEXAS ATTORNEY GENERAL GETS COURT ORDER SEIZING ASSETS OF DALLAS COMPANY

The Federal Trade Commission (FTC) and dozens of law enforcement agencies including the Texas Attorney General's office are taking action against confidence artists or "con men" who are hoodwinking people into giving them upfront fees to help sell their timeshare properties.

Deceptive travel prize promoters trick consumers into paying for discounted or "free" vacation packages that are claimed to be worth thousands of dollars, but most people get nothing or have to attend high-pressure timeshare sales presentations to qualify.

Fraudulent timeshare resellers lure consumers into paying hefty up-front fees, falsely claiming to have interested buyers ready to pay top dollar for the properties. They claim sales are about to happen, but there are no buyers, and consumers lose hundreds or thousands of dollars.

All of these scams reach consumers via unsolicited email, mailed travel vouchers, and radio, TV and online advertising.

A state district court in Dallas issued a temporary injunction against and seized the assets of a firm charged with defrauding timeshare customers. The court's order stemmed from an enforcement action filed by the Texas Attorney General's Office, which named Charles H. Williams II, his wife, Glenda Williams, and their firm Legal Advocate for the Consumer as defendants.

The State's investigation revealed that to convince clients of the firm's legitimacy, the defendants used fake forms designed to give the impression that the firm would be contacting timeshare brokers and negotiating refunds. In reality, the defendants never followed up. Instead, they retained clients' advance fees and never provided refunds.

Don't get conned by these kinds of operations. The FTC recommends that if you are trying to sell a timeshare, check out the reseller with your state attorney general and consumer protection agencies. Get all the information in writing. Ask about fees and how long it will take.

If shopping for travel, the FTC says to get recommendations, call to verify your reservations and arrangements, pay by credit card, and be sure to get a copy of the company's cancellation and refund policies before paying for the trip.

For more tips, visit www.ftc.gov. ■



Mr. Black in Africa last month

In May Mr. Black attended the 10th Annual State Bar Bankruptcy Section International Seminar in Tanzania, Africa. When not at the seminar, he toured the game preserves and saw thousands of beautiful animals.

Watch videos on the firm's YouTube channel at <http://www.youtube.com/user/JThomasBlackPC?feature=guide>. There are also lots of photos on the firm's Facebook page at www.facebook.com/jthomasblackpc

Quotes:

Sometimes crying or laughing are the only options left, and laughing feels better right now.

—Veronica Roth

Success and failure. We think of them as opposites, but they're really not. They're companions—the hero and the sidekick.

—Laurence Shames

Failure is nature's plan to prepare you for great responsibilities.

—Napoleon Hill

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 “Fort Worth cowgirl” edition

A cowgirl from Fort Worth, walks into a bar and orders three mugs of Bud. She sits in the back of the room, drinking a sip out of each one in turn. When she finishes them, she comes back to the bar and orders three more.

The bartender approaches and tells the cowgirl, "You know, a mug goes flat after I draw it. It would taste better if you bought one at a time."

The cowgirl replies, "Well, you see, I have two sisters. One is in Australia, the other is in Dublin."

When we all left our home in Waco, we promised that we'd drink this way to remember the days when we drank together. So I'm drinking one beer for each of my sisters and one for myself."

The bartender admits that this is a nice custom, and leaves it there. The cowgirl becomes a regular in the bar, and always drinks the same way. She orders three mugs and drinks them in turn.

One day, she comes in and only orders two mugs. All the regulars take notice and fall silent. When she comes back to the bar for the second round, the bartender says, "I don't want to intrude on your grief, but I wanted to offer my condolences on your loss."

The cowgirl looks quite puzzled for a moment, then a light dawns in her eyes and she laughs.

"Oh, no, everybody's just fine," she explains, "It's just that my husband and I joined the Baptist Church and I had to quit drinking." "Hasn't affected my sisters though." ■

Here's hoping people read these warnings

You'd think people would know how to handle common household items safely, but you may think different after checking out some of these warning labels collected by the Michigan Law Suit Abuse Watch Web site:

- “Remove child before folding.” (On a baby stroller)
- “Harmful if swallowed.” (On a brass fishing lure with a three-pronged hook on the end)
- “This product moves when used.” (On a popular scooter for kids)
- “Do not use this product as a toy, pillow, or flotation device.” (On a bag of air used as packing material)

- “Do not use for personal hygiene.” (On a flushable toilet brush)
- “Never iron clothes while they are being worn.” (On an iron)
- “Never use hair dryer while sleeping.” (On a hair dryer)
- “This product not intended for use as a dental drill.” (On an electric drill for carpenters' use)
- “Do not drive with sunshield in place.” (On a cardboard car sunshield)
- “Do not use as a ladder.” (On storage rack for compact disks)
- “Do not eat toner.” (On a toner cartridge for laser printers)
- “Not intended for highway use.” (On a 13-inch wheel on a wheelbarrow)
- “Do not use snow thrower on roof.” (On a snow blower)
- “Do not allow children to play in the dishwasher.” (On a dishwasher)
- “Caution—Risk of fire.” (On a manufactured fireplace log) ■

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.
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 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.

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