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JULY 2013 BULLETIN

DEAR FRIENDS AND COLLEAGUES: NEW OPTION – GET YOUR BANKRUPTCY COURT NOTICES VIA EMAIL!

DEBTORS CAN RECEIVE E-NOTICES IN LIEU OF POSTAL SERVICE MAIL

The U.S. Bankruptcy Court for the Southern District of Texas has issued a new form for you to sign up, if you wish, to receive your Bankruptcy Court notices via email. It is optional.

We attorneys already receive the court notices, motions, orders, and other pleadings via the Court's Bankruptcy Electronic Case Filing (ECF) system. And the public has always been able to sign up for the Public Access to Court Electronic Records (PACER) system, although there can be fees assessed by using that system.

But the new "Debtor Registration Form for Service of Documents by Electronic Mail" will be at no cost to you. And if you are married and you filed a "joint" bankruptcy together, you both can receive the emailed notices at different email addresses.

You can fill out the form, and you will start receiving your notices by email to the email address that you specify on the form. But if you do so, beware:

- You will only receive one email. If you don't see it or accidentally delete it, too bad (our office strives to notify you of all important events in your case).
- The link to the document in the email expires after "one look" or 15 days, whichever occurs first. You have to save or print it, or it will be gone after that.
- After the 15 days or free look, you can still access documents, but you would have to register for a PACER account and pay 10 cents per page.
- You will no longer receive mailed court notices via U.S. Postal Service.
- You must keep your correct email address on file with the U.S. District Clerk's office.
- You must adjust or fix your spam filter, firewall or other software so that you can receive the notices.
- You cannot reply to the court through the system. If you have questions or concerns

about what you receive, you must contact your attorney or file a court pleading.

- And if we represent you, please do not file any pleadings with the court yourself! It could prejudice your case.

For bankruptcy court documents via email, go to: http://www.txs.uscourts.gov/bankruptcy/rulesformsproc/debtor_email_form.pdf, fill out and print the form, and mail it to U.S. District Clerk, 515 Rusk, Houston, Texas 77002. ■



Another photo from Africa trip

In May Mr. Black attended a Texas State Bar trip to Tanzania, Africa. Watch videos on our YouTube channel at <http://www.youtube.com/user/JThomasBlackPC>. There are also more photos on the firm's Facebook page at www.facebook.com/jthomasblackpc.

Quotes:

Far and away the best prize that life has to offer is the chance to work hard at work worth doing.

--- Theodore Roosevelt

Work lovingly done is the secret of all order and all happiness --- Pierre-Auguste Rodin

I can do what I love or I can love what I do. Learn to love the task in front of you.

--- DeWitt Jones

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 “dead duck” edition

An Englishman had visited Texas and was telling his friends about his trip. One fellow asked, "What most impressed you about Texans?"

He replied, "Their confidence. A Texan took me duck hunting and we sat in a blind all day and never saw a thing.

Then about sundown a lone duck flew overhead, so high you could hardly see it.

When it was directly overhead the Texan raised his shotgun and fired. The duck kept right on flying."

Then the Texan turned to me in amazement and said, "Son, yore witnessing a miracle. Thar flies a dead duck." ■

Need Help? Not Sure Who To call? Find Help In Texas at 2-1-1 Texas

From time to time at the law office, we have people come into the office that have been out of work for a long time, or are disabled, and just don't have money for the basic necessities, and don't know where to turn or who to contact.

2-1-1 Texas, a program of the Texas Health and Human Services Commission, is committed to helping Texas citizens connect with the services they need.

You can contact them by phone or internet, and their goal is to present accurate, well-organized and easy-to-find information from over 60,000 state and local health and human services programs. Contact 2-1-1 Texas by telephone by dialing 211, or on the internet at www.211Texas.org.

Whether you are looking for Food Stamps, Medicaid (adult or children), CHIP, Temporary Assistance for Needy Families (TANF) information, have a question, or need to find out how to apply for these or other state benefits, dial 2-1-1 on your telephone or visit the website.

Also, the website contains comprehensive information about health and human services programs in Texas, which includes but is not limited to:

- Assistance for food
- Housing and shelter
- Education
- Legal
- Child care

- Emergencies
 - Physical and mental health
 - Financial assistance
 - Transportation
 - State agency and program information. ■
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Social Security Statements Are No Longer Mailed to You

If you are wondering why you haven't seen your Annual Statement from Social Security about how much your benefits will be, how much your earnings have been, etc., the statements are no longer mailed.

Go to www.socialsecurity.gov/mystatement and create an account for yourself. The statement provides estimates for retirement, disability, and survivor benefits, and other information.

You can see how much your benefit will be if you retire at 62, work to full retirement age, or work to age 70 or beyond. ■

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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