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DEAR FRIENDS AND COLLEAGUES: PROTECT YOURSELF FROM IDENTITY THEFT!

TEXAS ATTORNEY GENERAL OFFERS TIPS

Some time ago, a Hispanic couple came into the law office for help. The husband had lost his wallet a few years prior, and unfortunately it fell into the wrong hands.

People had applied for credit cards, run them up and then defaulted on them. But they weren't so worried about that. People had been using his social security number to work at various jobs all around the country, and filled out their W4 form as "exempt." Whoops.

So now the I.R.S. was after the husband for about \$100,000 in unpaid taxes, and was about to garnish his pay. The low-income couple had already lost almost \$30,000 in Earned Income Credit tax refunds, because the I.R.S. had offset them. What a mess!

That was my "introduction" to identity theft. After filling out a lot of forms, and contacting the I.R.S., I was able to get the I.R.S. to rescind their tax assessments, and got the couple a \$29,000 tax refund check. It was the most money that they had ever seen before in their lives.

Anyway, don't let ID theft happen to you. The Texas AG's office recommends: reduce the number of places that your personal information can be found, by reducing the number of mailing lists that you are on. You can manage the type of mail you receive by going to www.dmachoice.org or opt out of prescreened credit offers at www.optoutprescreen.com.

You can also get on the state and federal no-call lists, and you can opt out of "interest-based" online ads at www.networkadvertising.org.

Other suggestions include (1) reducing the number of credit cards you have and only carrying the ones that you intend to use; (2) opt out of your bank's practice of sharing your information with third parties; and (3) don't carry your Social Security card with you unless you need it for something, and provide the number only when absolutely necessary.

You can also reduce the chance that you will be a victim of ID theft by taking the following precautions:

Minimize the amount of personal information you carry. Memorize passwords and PIN numbers, don't carry them

Keep financial information in a secure place in your home. Shred documents before throwing them away. Buy a cross-cut shredder to better protect your information.

Don't give sensitive information to unsolicited callers. Legitimate businesses don't make unsolicited calls asking for your Social Security or bank account numbers. Caller ID can be "spoofed" so don't be fooled by the name or number in the caller ID box.

Shield your hand when entering your PIN at a bank ATM or when making long distance calls with a calling card. If your bank or credit card statement doesn't arrive on time, call to make sure it was sent to the right address. Also contact the postal service to see if a change of address was filed in your name. A thief may steal or divert your statements to hide the theft.

For more tips: www.oag.state.tx.us/consumer



Quotes:

A word to the wise ain't necessary—it's the stupid ones that need the advice. —Bill Cosby

As a child my family's menu consisted of two choices: take it or leave it. —Buddy Hackett

I have not observed men's honesty to increase with their riches. —Thomas Jefferson

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 “new strategy for love” edition

Jim asked his co-worker Bob to help him move some furniture at his home after work. When they got to the house, Jim went straight to his wife and gave her a hug and a passionate kiss. Then he told her how beautiful she was and how much he had missed her at work.

While they were moving the furniture, Bob told Jim that it was a joy to see how nicely he treated his wife. Jim said that he'd started doing it about six months ago, and it had revived their marriage. Their relationship couldn't be better.

Bob decided to try the same approach. When he got home, he walked in and gave his wife a warm hug and a long, lingering kiss, and told her how much he loved her. To his surprise, his wife burst into tears.

When Bob asked what was wrong, she said, “This has been the worst day of my life. I was late to a meeting in the office first thing in the morning, I had to fire someone, two of my people got into a fight, and I had to tell my boss that my big project would be late. Then the babysitter called and told me Suzie was sick and I had to rush home to take her to the doctor. We don't have anything in the house for dinner. And now you come home drunk!”

Halloween chills: Why do we enjoy being scared?

Experts have a few theories...

Halloween may be one of the scariest holidays of the year, but people seem to take delight in being scared in every season. What's the appeal of ghost stories, horror movies, frightening novels, and things that go bump in the night? Experts have a few theories:

- **We like the adrenaline.** Fear has the same adrenaline-producing effect as excitement. It feels good. Scary movies, stories, and books are methods of releasing adrenaline in a controlled environment.
- **Shared fear helps us bond.** The “creeps” create social bonding. Activities like telling ghost stories around a campfire or watching a scary movie together allow us to form ties with strangers as well as family and friends.
- **Horror helps us deal with real-life terrors.** We can deal with the very real horrors of modern times by transforming them into fictional movies and stories in which the monsters and bad guys are always caught and punished. ■

We now accept TLPP Legal Insurance!

If you subscribe to the Texas Legal Protection Plan (TLPP) either through your employer or an individual plan, we now accept their benefits as payment of our services. TLPP is a nonprofit legal benefits program open to any Texan, and is the only legal insurance program founded and governed by the State Bar of Texas.

TLPP allows members to protect their families and their futures by covering legal expenses the same way health insurance covers medical expenses. TLPP members choose their own attorneys from the largest network of participating attorneys in Texas, and TLPP pays the attorneys directly for all covered expenses. www.tlpp.org. ■



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.

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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