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SEPTEMBER 2014 BULLETIN

DEAR FRIENDS AND COLLEAGUES: WHEW! WE WERE VERY, VERY BUSY IN AUGUST! BUT BANKRUPTCY FILINGS DOWN OVERALL

MOST CASES FILED SINCE BANKRUPTCY LAW CHANGE IN 2005

We were very busy in August, filing 35 new bankruptcy cases. That's the most new cases that our firm has filed since the bankruptcy law was amended in 2005 by the credit-industry-sponsored Bankruptcy Amendments and Consumer Protection Act (BAPCPA). Many thanks to our clients and those of you that refer cases to us!

Don't worry, we have added more staff members with the experience and skills to handle the work. And unlike some bankruptcy law firms, we don't make an effort to file the maximum number of cases. We only file bankruptcy cases when all other reasonable options for the client have been reviewed with them, and we only file bankruptcy cases that we believe can succeed.

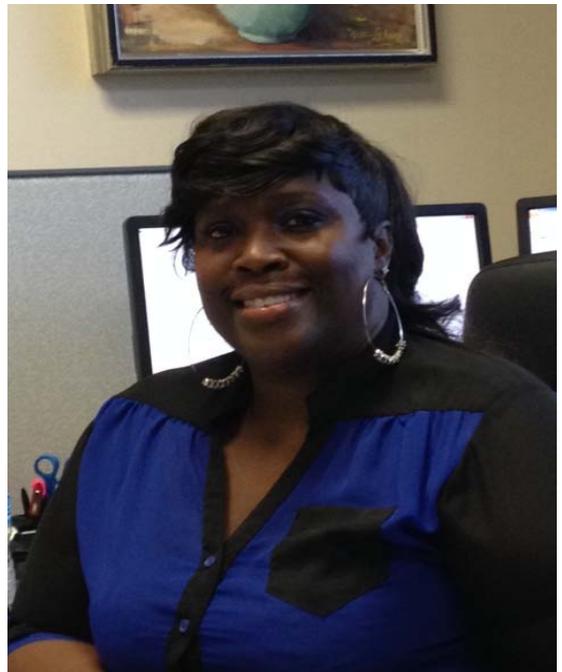
Bankruptcy filings nationally have been decreasing since 2010, but there will likely still be more than 900,000 bankruptcy cases filed in the U.S. in 2014. According to one expert, cases have fallen because the amount of non-student loan debt has fallen since 2006 by about 20%. There is less debt that can be discharged in bankruptcy, lowering demand for bankruptcy filings.

However, there are still many people in Texas and the U.S. that have a lot of debt, as well as a lot of people facing foreclosure, repossession, I.R.S. problems, lawsuits, judgments, medical debts, business debts, payday loans, title loans, and all manner of other debt problems that can be helped by a bankruptcy filing.

Mr. Black Again Recognized for Pro-Bono Legal Work for low-income Texans

Mr. Black has become a member of The Pro Bono College of the State Bar of Texas for 2014. He received a certificate from the organization stating that he "has met the standard of eligibility by making outstanding contributions to the delivery of legal services to low-income Texans..." Mr. Black has provided pro-bono (free) legal help to needy Texans for many years.

Mr. Black previously received a Pro Bono Service Award from the U.S. Bankruptcy Court for the Southern District of Texas in 2003; was honored for Outstanding Individual Pro Bono Contribution by the Houston Volunteer Lawyers Program (HVLP) in 2003; and received a Pro Bono Service Award from the State Bar of Texas Bankruptcy Section in 2013. Our law firm is an Equal Access to Justice Champion law firm for HVLP. ■



Meet **Marva Shelton**, our new Firm Administrator.

Marva has a great deal of experience in law firm administration, as a paralegal, a bookkeeper and talking with clients when needed. Welcome Marva!

Quotes:

Don't make money your goal. Instead, pursue the things you love doing, and then do them so well that people can't take their eyes off you.

---Maya Angelou

Sometimes not getting what you want is a brilliant stroke of luck.

---Lorii Myers

Big shots are only little shots who keep shooting.

---Christopher Morley

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 “Down the hole” edition

Two friends were walking through the woods when they found a hole that looked deeper than any they’d ever seen. One of them dropped a rock down and started to count, but although both listened, they never heard the rock hit bottom.

“Let’s try something bigger,” the other guy said.

They wandered around and found an old anvil in the dirt a few yards away. They lugged it to the edge of the pit, took a deep breath, and pushed it down.

A moment later a goat came dashing through the woods and flung itself down the hole. The two friends looked at each other, stunned.

Then a farmer came running up. “Have either of you seen my goat?”

“Yeah,” the first man replied. “He just jumped into this hole.”

“That’s crazy!” said the farmer. “I had him tied to an anvil.” ■

time to be sure you’re focused on your own changing needs.

• **Organize your workspace.** Straighten up your desk or work area at least once a day to be sure you can find everything you need quickly. Go through your computer files and email, putting items in the right place or deleting them when they’re no longer needed. Your ability to find information fast will put you ahead of others fumbling through irrelevant material. ■



"NOTBOOK PAPER?!!
WHAT'S PAPER?!"

Manage your time better to get ahead in your career

Keep these basic tips in mind to get the most from every minute

One vital key to your career success is the ability to manage your time efficiently. Wasting time tells managers you can’t be trusted with priorities, which will interfere with your plans for advancement. Keep these basic tips in mind to get the most from every minute:

- **Plan your day.** Rank your most important tasks every day in order of importance. Move through your list methodically, allocating sufficient time to do a good job on each priority.
- **Ask for help.** Don’t be afraid to tap co-workers and managers when you legitimately need assistance. Don’t ask anyone to do your job for you, but do solicit advice and short-term help when you’re actively working on organizational priorities.
- **Review your responsibilities.** Don’t treat your job description as a list engraved in stone. Check regularly with your manager to confirm that you’re working on the right tasks today, and examine your own career goals from time to

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.