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DEAR FRIENDS AND COLLEAGUES: HAPPY NEW YEAR! NEED FREE COUNSELING TO HELP RESCUE YOUR FINANCES?

FAMILY SERVICES OF GREATER HOUSTON PROVIDES FREE ADVICE!

An older gentleman came in to see me recently, and he was in trouble. His wife had handled all the family finances, and she had passed away. He didn't know who he owed, or even where to start with the family finances. If you don't have a clue about your finances, resolve in 2015 to get a handle on it. Or you could end up in trouble.

There is free help available from **Family Services of Greater Houston**, a non-profit organization that is part of the United Way of Greater Houston's THRIVE program. This program is a collaborative of more than 20 non-profit partners that is designed to provide families with "the best and most comprehensive resources, wraparound support and the services they need to reach real and lasting financial independence."

This is not a debt-management program that basically represents your creditors by collecting your payments and mailing them to creditors. They do not collect money from you and there is no charge for their services. They provide free counseling services including budgeting, credit repair, launching a savings plan, and debt repayment.

According to a Dec. 27, 2014 article in the Houston Chronicle, there are no income limits or other pre-qualifications for the program, and anyone can get counseling, whether it's a one-time meeting or a regular appointment each month.

The article goes on to say that the most common reasons people contact the program is that *they have debts that they can't seem to pay off*. They start by getting your credit reports. Then they help clients determine if the debts are really theirs, and teaches them how to contact their creditors and set up a payment plan.

This type of program is fine if you are facing only "unsecured" debts like credit cards, medical bills or the like. But if you have "secured" debts that you are delinquent on like a car or truck loan, or if you

are in danger of foreclosure, and you cannot become current quickly on your own, you still may need to come see our law firm to help you protect your property from repossession or foreclosure. And some people just owe too much money- they won't be able to repay it, even with a good financial counseling program.

Another reason people contact the program is that *they can't seem to save any money*. The program counsels people to keep track of where every dollar goes for a month, and many people are surprised how much they spend on eating out. The program is very much supportive of people having emergency savings, starting with \$1000 which can get them through a crisis, and then moving to 3-6 months of savings. To access the program, dial 211 on your phone or go to <http://www.familyservices.org>. ■



Quotes:

The biggest mistake we could ever make in our lives is to think we work for anybody but ourselves.
-Brian Tracy

If your ship doesn't come in, swim out to it.
-Jonathan Winters

Most of us are just about as happy as we make up our minds to be.
-Abraham Lincoln

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 “young monk and the Old Abbot” edition

A young monk arrives at the monastery. He is assigned to helping the other monks in copying the old canon and laws of the church, by hand. He notices, however, that all of the monks are copying from copies, not from the original manuscript. So, the new monk goes to the Old Abbot to question this, pointing out that if someone made even a small error in the first copy, it would never be picked up! In fact, that error would be continued in all of the subsequent copies.

The head monk, says, "We have been copying from the copies for centuries, but you make a good point, my son."

He goes down into the dark caves underneath the monastery where the original manuscripts are held as archives, in a locked vault that hasn't been opened for hundreds of years. Hours go by and nobody sees the Old Abbot.

So, the young monk gets worried and goes down to look for him. He sees him banging his head against the wall and wailing.

"We missed the R! We missed the R! We missed the bloody R!" His forehead is all bloody and bruised and he is crying uncontrollably. The young monk asks the old Abbot, "What's wrong, father?" With a choking voice, the old Abbot replies, "The word was CELEBRATE!" ■

For long-term success, give up these detrimental traits

Don't cling to these counterproductive behaviors in your quest to achieve your goals

Success isn't always about dominating the landscape. Sometimes it lies in what you're willing to give up.

- **The need to be right.** Concentrate on getting results, not on proving your own intelligence and accuracy. Be open about your mistakes, and don't worry about who gets the credit for victory. Help others succeed, and you'll share in the glory.
- **Speaking first.** You don't have to dominate every meeting and conversation. Make an effort to really listen to the people around you. Ask for their ideas and opinions. Give them the opportunity to share their thoughts, and they'll become more comfortable communicating with you.
- **Making every decision.** Ask others what they would do, and be willing to accept that there may be more than one way to accomplish a task. Don't insist that everyone do things your way.

- **Control.** You can't stay on top of every task and decision, and you'll drive yourself to exhaustion if you try. Identify what you really need to handle, and delegate responsibility for tasks that others can do just as well. Accept that some things (personal popularity, for example) are beyond your control so you can concentrate on the influence you have. ■



HAVE SOMEONE GOING TO COLLEGE?

Now, **right now**, is the time to file your FAFSA or Free Application for Federal Student Aid.

You must fill out a FAFSA to qualify for Federal Student Aid, including Pell Grants that particularly benefit low-income students. You also must do it to qualify for federal loans. Also, depending upon the school, some colleges want you to fill out the FAFSA to qualify for merit-based scholarships.

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.

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