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JUNE 2016 NEWSLETTER

## DEAR FRIENDS AND COLLEAGUES: DEFECTIVE TAKATA AIRBAGS CAN GO OFF LIKE “HAND GRENADE” SAYS HARRIS COUNTY WRONGFUL DEATH LAWSUIT!

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### HEAT, HUMIDITY CAUSE BREAKDOWN OF CHEMICAL

If you haven't checked to see if you have a potentially defective airbag, and gotten it fixed if you do, you are risking your life.

Go to [safercar.gov](http://safercar.gov) and check it right now! Twelve million cars were added to the Takata airbag recall in May from the following manufacturers: Honda, Fiat, Chrysler, Toyota, Mazda, Nissan, Subaru, Ferrari and Mitsubishi. There are many other auto manufacturers already on the recall list.

As we wrote about last month, a local 17-year old was tragically killed this last March by a Takata airbag that exploded after a minor traffic accident, sending shrapnel into her neck.

A pending wrongful death lawsuit in Houston over her death says the design flaw in the airbag is the use of ammonium nitrate as a propellant. That is the same chemical that exploded and killed over 600 people in the Texas City explosion of 1947, and the destruction in West, Texas in April of 2013 that killed 15.

The lawsuit claims that while ammonium nitrate is cheap, it is “dangerously unstable and highly sensitive to temperature changes and humidity” which causes it to break down.

When it breaks down, it can combust rapidly and explosively, says the petition. Because of Takata's use of ammonium nitrate as a propellant known for its dangerous properties, “Takata airbags are killing and maiming drivers and passengers throughout the country involved in otherwise minor and survivable accidents,” says the lawsuit.

The suit also names as defendants the car manufacturer, American Honda Motor Company, the dealership that sold the car, a company that inspected and passed the car for state inspection despite the recall, and the other driver in the accident.

Please, check your vehicle for recalls and get any potentially lethal defects like this one fixed right away! Go to [www.safercar.gov](http://www.safercar.gov) and enter your Vehicle Identification Number (VIN). This will locate all pending recalls on your vehicle.

You can also go to the website of the National Highway Safety Administration at [www.nhtsa.gov](http://www.nhtsa.gov) and register your vehicles to be notified if a safety issue is discovered, either through a smartphone app or via email.

If you or a friend or loved one has been injured by an airbag, you may have a legal claim. Contact Mr. Black; at no additional cost to you, he can help you locate the very best attorneys for your case. ■

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*Airbags save lives, but they may cost you your life if they are defective. The Takata airbag recall will be the largest recall ever in U.S. history.*

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### Quotes:

I pray every night and I don't ask for much. I just say “thank you.”

---Prince (1958-2016)

The greatest mistake we make is living in constant fear that we will make one.

--- Anonymous

A stumbling block to the pessimist is a stepping stone to the optimist.

--- Eleanor Roosevelt

*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 “Monkey business” edition

A wealthy man took his dachshund on an African safari, but on the second day the dog got scared and ran into the jungle. Lost, he wandered around until a lion spotted him.

Thinking fast, the dachshund turned his back on the lion and lay down, pretending to sleep. “Boy, that was one tasty lion!” he said loudly. “After a meal like that, I need to take a nap!”

The lion backed off. “I’ve never seen an animal like that,” he thought. “He must be dangerous.”

A monkey up in a tree saw the whole thing and realized that the dog had fooled the king of beasts. So he jumped onto the lion’s back and explained that he’d been tricked.

Furious, the lion leaped to attack again. But the dachshund saw him just in time and thought fast again. Lifting his head with a yawn, he said loudly, “Where is that monkey? I thought he’d be back by now with another lion!” ■

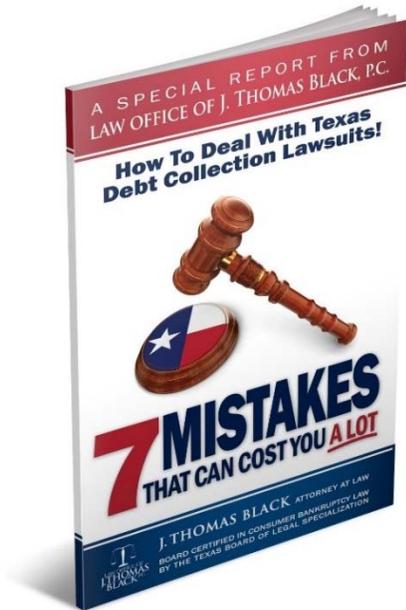
## Steer clear of scams when struggling with debt

The airwaves are filled with debt management advisors claiming they can help you get out of debt and manage your credit. But not all these advisers have your best interests at heart. Heed these tips when deciding to sign on with a service that promises to lead you out of debt:

- **Get the facts about fees.** Reliable credit-counseling services offer more options than just a debt-management program. Be skeptical and ask about all the fees that may be involved and the different types of counseling it provides. So-called “debt settlement” companies often charge thousands in fees which are “front-loaded” or charged in full in the beginning, before they settle any debts.
- **Check when the service pays your creditors.** You may end up paying more late fees if a debt manager sends payments on a different schedule from when they’re due.
- **Make sure your credit report will remain clean.** You may decide to drop out of a bill consolidation program. Sometimes credit trackers will consider it a black mark on your credit report if you don’t stick with a program. By the same token, make sure that enrolling in a program doesn’t have the same result.
- **Consider consulting a debt relief attorney.** Unlike debt management or debt settlement firms, attorneys have a fiduciary duty to give you the advice that is best for you, whether it results in a fee

to them or not. A fiduciary duty is a legal duty to act solely in your interests. For example, our firm often advises prospective clients that they don’t need or shouldn’t file a bankruptcy case for some reason. We give them the advice that is best for them, no matter if it does not result in a fee for us.

- **Do your basic “due diligence” before doing business with any person or company.** Make sure they are properly licensed by whatever state agency licenses them. Check with the BBB for any unresolved complaints. ■



**Are your creditors threatening you with a lawsuit or have you been served with a lawsuit for debt? You have rights. You should learn what it is about, and what you can do. Request our free Special Report, “How to Deal With Texas Debt Collection Lawsuits – 7 Mistakes That Can Cost You A Lot.” Download it at [jthomasblack.com](http://jthomasblack.com) or pick one up at the office.**

### **Thank you for your referrals! We accept cases in the following areas\***

Bankruptcy.  
Stop I.R.S. Liens and Levies.  
Stop Foreclosure and Repossession.  
Serious Accidents and Injuries.  
Student Loan Help.  
Wills and Trusts.

\*certain cases may be referred.

### **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](http://www.ndc.org) to set up your user ID and password.

Plan payment too high? Lose job or overtime? It may be possible to surrender property or if your situation has changed to lower your payments. If this is your situation, contact our office for an appointment to prepare a Motion to Modify.

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.*