



September 2019 Newsletter

Current clients - please accept your invitation to join new client portal!

We recently invested in new case and practice management software called MyCase® that should greatly improve our clients' experience with us, and also provide added security. If you are a current client, you likely have or soon will receive an email invitation to log in to our new client "portal."

Please accept the invitation. And don't worry about the invitation being spam, it is not. You can sign in and receive several very positive benefits in dealing with our firm:

Central client communication. You can securely send and receive confidential messages from inside our client portal, keeping you up to date on your case much easier than playing "telephone tag." And the portal stores all the messages so you have a complete record of all the messages with us.

Easy file sharing. The program allows you to securely share documents with us, and vice-versa. You can add comments to a document if you wish, and the program notifies you when a new document is uploaded to your portal.

Added security. All of your information and documents in MyCase® is safe and secure. The program uses best-in-class security technology like 128-bit SSL encryption for data transmission and 256-bit AES encryption when storing data. You don't have to worry about any of your information falling into the wrong hands.

Other reasons that we began using MyCase® include the fact that we can manage our cases better and more efficiently, because the program keeps everything in one place. Instead of having several different programs to manage a client case, most of the information needed can

be accessed in this one program. Informed clients are happy clients, and we definitely want our clients to be informed about the status of their cases!

I hope our clients appreciate our investment in this new program. There will be a period of transition but we hope to have all of our current and new clients using the portal soon. ■



If you are one of our current clients, please accept our invitation to join the MyCase® client portal to exchange messages and documents. And yes it can work on your phone or tablet too!

Quotes:

Technology is anything that wasn't around when you were born.
—Alan Kay

Any sufficiently advanced technology is equivalent to magic.
—Arthur C. Clarke

One machine can do the work of fifty ordinary men. No machine can do the work of one extraordinary man.
—Elbert Hubbard

Our law firm is a federally designated Debt Relief Agency under the United States Bankruptcy Laws. We help people find answers to their debt problems, including when necessary, helping them file bankruptcy under the United States Bankruptcy Code.

BOARD CERTIFIED®

Texas Board of Legal Specialization

CONSUMER BANKRUPTCY LAW

In September Mr. Black became board certified for the 7th time!

J. Thomas Black is one of only 117 lawyers in the State of Texas that is Board Certified in Consumer Bankruptcy Law by the Texas Board of Legal Specialization. He was first board certified in 1989. He has successfully re-certified every 5 years since then, in 1994, 1999, 2004, 2009, 2014, and now in 2019.

Bankruptcy Law involves working with consumers and businesses experiencing financial difficulties. Consumer Bankruptcy Law deals with issues related to the Bankruptcy Code, consumer debtor-creditor relations, as well as homestead and exemption laws. These lawyers primarily deal with transactional aspects of consumer bankruptcies, including loan negotiations, payment plans, evalua-

We help Magnolia Texas couple clear most tax and other debts, then make fair payment plan with I.R.S.!

When this couple from Magnolia Texas first came to see us, an I.R.S. Revenue Officer was coming by their house on a regular basis trying to collect delinquent taxes. Not an ideal scenario!

Revenue Officers are highly trained I.R.S. debt collectors with extensive collection powers. If one of them is coming by your house, it's time to hire an attorney or other tax professional to handle your tax problems.

Revenue Officers can seize your bank accounts, certificates of deposit, and accounts receivable without anyone's approval. With an I.R.S. manager's approval they can seize your automobiles, business assets, contents of safe deposit boxes, jewelry or other collections, and real estate other than your homestead.

The Revenue Officer was justified in trying to collect

tion of assets, filing bankruptcy petitions, and credit recovery advice.

The Texas Board of Legal Specialization (TBLS) was established in 1974 by the Supreme Court of Texas. TBLS certifies lawyers and paralegals that have substantial, relevant experience in select areas of law, completed continuing legal education hours in the specialty area, and passed a rigorous exam. Consumers and organizations get the highest quality of legal services when working with Board Certified lawyers and paralegals.

Why should you choose a lawyer that is Board Certified in Bankruptcy Law? Qualifications include:

- Practice law full time for at least 5 years as an active member of the State Bar of Texas;
- At least 3 years of Bankruptcy Law experience with a yearly minimum 30% substantial involvement in Bankruptcy Law generally and a yearly minimum 20% focus on Consumer Bankruptcy Law in particular;
- Qualified vetted references from judges and lawyers in the area;
- Complete 60 hours of TBLS approved continuing legal education in Bankruptcy Law;
- Meet all of the TBLS Standards for Attorney Certification; and
- Pass a comprehensive 6-hour examination in Bankruptcy Law. (Source: tbls.org) ■

from our clients because the couple owed over \$285,000 in I.R.S. income taxes. The husband had gotten behind with taxes while being self-employed selling real estate and the wife was not employed at the time.

We first researched the I.R.S. records to be sure the taxes met the legal qualifications to be discharged in bankruptcy. Luckily most of the taxes did qualify.

Then we filed a chapter 7 bankruptcy for our clients and discharged \$196,000 worth of the taxes, along with almost \$100,000 in other debts, mostly credit cards.

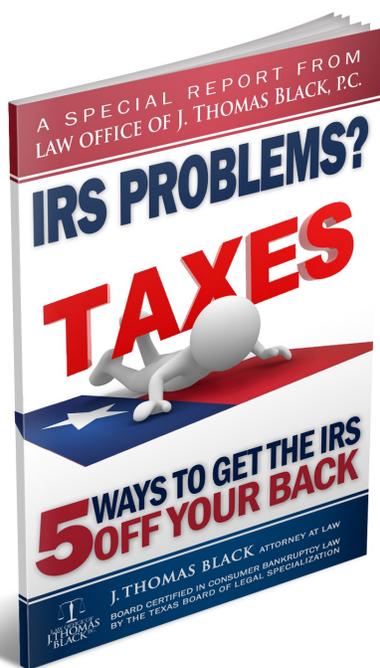
After the bankruptcy was over, we negotiated an Installment Agreement or payment plan to pay the remaining \$100,000 to the I.R.S. over about 7 years. The payments were pretty stiff (\$1260) but by then our clients' income had stabilized and it was an affordable amount.

They never would have been able to pay all of their taxes and other debts, so this was just what they needed, a chance to pay off what they could and get a fresh financial start in life. ■

Avoid these money mistakes in your thirties (or anytime)

Your thirties are the most important decade in your life when it comes to your long-term financial well-being. The *Forbes* website reminds thirtysomethings to avoid these money mistakes:

- **Running up credit card debt.** Credit cards are easy to use, but you can too easily fall into the trap of making only the minimum payment while the total amount keeps rising. Pay off your



Do you or someone you care about have serious I.R.S. tax collection problems? I.R.S. problems don't get better with time! Call our office or go to our website 24/7 to make an appointment with Mr. Black. Or, request Mr. Black's book "I.R.S. Problems? 5 Ways to Get the I.R.S. Off Your Back." Download your copy instantly for free at jthomasblack.com or pick a copy up at our office.

balance every month to keep your credit status healthy.

- **Buying a house you can't afford.** A house can be a good investment, but be realistic. The more expensive a house is, the higher your mortgage, homeowners insurance, real estate taxes, utilities, and other expenses will be. Follow the 28/36 rule: Spend no more than 28% of your income on housing and 36% for total debt, which includes your mortgage payment.
- **Buying a car you can't afford.** The same logic applies to car purchases. Don't overextend

yourself with car payments. Consider buying a used car—new cars lose half their value in the first three years, so you can buy a three-year-old car for half the price and a much lower monthly payment.

- **Spending too much on entertainment.** Movies, concerts, restaurants, sporting events, and travel can eat up a lot of your money. Set a monthly budget for entertainment and stick to it. Don't hang out with friends who live a lavish lifestyle, so you won't be tempted to imitate them.
- **Not investing.** Take the money you've saved through all the advice above and invest it prudently. Work with a financial advisor on a long-term investment plan that will keep your money growing safely so you'll have a nice nest egg when you retire. ■

Pets in heaven

A German shepherd, a Doberman, and a Siamese cat had just arrived in heaven. God asked them all what they believed in.

The German shepherd said, "I believe in discipline, training, and loyalty to my master." "Very good," said God. "You may sit at my right side."

The Doberman said, "I believe in the love, care, and protection of my master." "Good," said God. "You may sit at my left side."

Then God looked at the cat. "And what do you believe?" The cat yawned and said, "I believe you're sitting in my chair." ■

Thank You For Your Referrals!

We accept referred cases in the following areas-

Chapters 7 & 13 Bankruptcy.

I.R.S. Settlements and Payment Plans.

ARE YOU IN CHAPTER 13 WITH OUR OFFICE NOW?

PLEASE 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.

Are your chapter 13 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.



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A Little Humor – The “Cowboy’s shave” edition...

An old cowboy walks into a barbershop for a shave and a haircut.

He tells the barber he can’t get all his whiskers off because his cheeks are wrinkled with age.

The barber gets a little wooden ball from a cup on the shelf and tells the old cowboy to put it inside his cheek to spread out the skin.

When he’s finished, the old cowboy tells the barber that was the cleanest shave he’s had in years, but he wanted to know what would have happened if he had accidentally swallowed the ball.

The barber replied, “Just bring it back in a couple of days like everyone else does.”