



LAW OFFICE OF **J. Thomas Black, P.C.**

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June 2020 Newsletter

There is big news about our law firm this month. Please read this!

As you know, our law office has been closed during the coronavirus pandemic in response to health concerns and the “stay-at-home” orders. Many businesses, including ours are realizing that it is not really necessary to maintain a physical office to serve their customers and clients. So our office at 2600 S. Gessner will likely not be reopening to the public.

After 14 years at that location, the office will be closed and our law office will become a “virtual law office” whose work is done remotely.

Not only that but after over 40 years, Mr. Black is nearing retirement age. After June 1, 2020, the firm will not be filing any new chapter 13 bankruptcy cases. Don't worry—the firm will continue to service all existing cases until they are completed, 5 to 7 years in some cases.

And we will still be filing chapter 7 cases to help people get out of their overwhelming debt. We will also still be helping people that owe a lot of money to the I.R.S. For our current clients only, we will be available to help with their student loan problems after their bankruptcy is completed. But be aware, most of our current staff will be permanently laid off by the end of July, 2020.

Please don't hesitate to contact us if you need our help! You can reach us a number of ways. First, by emailing Mr. Black at tom@jthomasblack.com. Email is easiest for us. You can also call the office at 713-772-8037 and leave a message or you can text us at that number.

If you are a client, the most secure way to contact us is to go to your MyCase online portal and send us a secure message or upload documents. And of course if you are “old school” you can send us a regular first-class letter via the Postal Service, although that may take the longest to get a reply.

And we are not going anywhere! If anything, we will likely be better able to help you with your questions and issues because we won't have to waste time commuting, and we will have a much lighter caseload because of not filing any new chapter 13 cases. ■



We enjoyed working at 2600 S. Gessner and met a lot of you great clients there. But nothing lasts forever, and times change. We know that many of you are going through your own life changes because of the coronavirus. We will close this location by the end of 2020 and in future work remotely.

Quotes:

Success means doing the best we can with what we have. Success is the doing, not the getting; in the trying, not the triumph. Success is a personal standard, reaching for the highest that is in us, becoming all that we can be.

—Zig Ziglar

Success does not consist in never making mistakes but in never making the same one a second time.

—George Bernard Shaw

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.



Want to save \$150 per month on your next vehicle purchase? Maybe more?

It's not that hard. Improve your credit score! It can make a huge difference on how much you are charged for credit purchases such as a car, truck or SUV. You can literally save thousands of dollars in finance charges, and some insurance companies and even utilities also set prices at least in part based on customers' credit scores.

On May 15, we enrolled all of our current clients into a credit rebuilding course called "7 Steps to a 720 Credit Score," by credit expert Phillip Tirone. You should have received an introductory email. If you didn't, check your



Own a business affected by the coronavirus? You could have a claim.

If your business has been severely impacted by the coronavirus and state-mandated "stay at home" orders, you may have a legal claim. Businesses across the country are filing lawsuits against their insurance companies for denying coverage for COVID-19-related claims.

spam or junk folder on your email program.

The course will teach you seven simple steps to reach a 720 credit score (yes, even with a bankruptcy on your credit report). A score this high will qualify you for some of the very best interest rates on credit purchases.

There is no charge to you to take the course, although it would cost you as much as \$1000 if you purchased it online yourself. As a client of our firm, we license the course for the use of our clients.

You can read more about the 7 Steps course at 720creditscore.com. If you follow the steps in the course, you can rebuild a 720 or higher credit score after your bankruptcy discharge within as little as 1 to 2 years.

The 7 Steps course consists of a series of short videos that explain to you exactly how to recover your good credit after bankruptcy. The course also includes "call-in" days every two weeks, during which you can call in and ask questions about your credit from Mr. Tirone, and listen to other people's questions and answers.

The 7 Steps course is an excellent resource for you. I have taken it myself. Even if your discharge is years away, I encourage you to take the course so that you have the knowledge of how to recover your credit after bankruptcy. It can be a very valuable skill, and we're providing you the tools at no charge! ■

Business interruption insurance policies are individually crafted based upon the insurance provider and the insured's business. Compensation may be available in cases where the federal or state government ordered businesses to close or reduce operations. Further compensation may be available where businesses have incurred additional costs to continue business operations, such as sanitation/disinfecting services or the purchase of equipment for remote work.

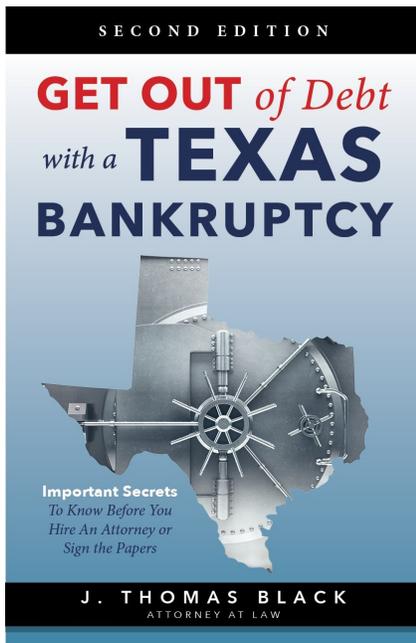
If your business has business interruption insurance, it could be any of four policy types: (1) business income coverage; (2) civil authority coverage; (3) dependent property coverage; or (4) extra expense coverage. These types of coverage are generally available and may be applicable to pay for your damages, depending on your policy and any applicable exclusions.

It's anticipated that insurance companies will deny business interruption/income claims arising from the pandemic. If you own a business and think you may have a claim, contact Mr. Black at tom@jthomasblack.com. ■

Support local business success during the crisis

Your favorite small businesses—the neighborhood bookstore, the family-owned coffee shop, your local grocery store—are struggling to stay afloat during the COVID-19 crisis. The CNN website shares these suggestions for making sure they succeed:

- **Buy gift cards.** Most businesses, even small, local ones, have gift cards for sale. Buying a few puts money in their bank accounts right away, even if you (or the friends you give them to) don't use them right away.
- **Shop locally.** Even if you can't walk down the



Are you or someone you care about in serious debt? Are you facing creditor harassment, a lawsuit, a judgment, or wage or bank garnishment? If you qualify, filing bankruptcy can eliminate your responsibility to pay most debts. If you need help, call us at 713-772-8037 or go online to arrange an appointment or request our free Special Report.

block to the store, you can often order merchandise online. Check their websites for opportunities to buy what you need online instead of heading to Amazon or other internet giants.

- **Look for discounts.** Businesses trying to attract customers when business is bad frequently offer discounts to entice consumers. Taking advantages of these discounts will help support them while helping you to stay within your budget.
- **Order in.** Your local restaurant might be closed for dining on site, but many are still delivering food. You can protect yourself and the delivery person by ordering over the phone, using a credit card, and including the tip on the card to limit

physical interaction.

- **Tip generously.** Your tip may or may not directly benefit the store, but it will show your appreciation to drivers and staff, which can result in higher morale and better retention, which businesses need now more than ever. ■

Working from home? Stay productive and sane

Working from home isn't new—people have been telecommuting at least part-time for years—but it has an added urgency as the world deals with the impact of COVID-19. Here's how to stay productive and sane when your home is now your workplace:

- **Get dressed.** Yes, you could work in your pajamas, but showering and getting dressed, even informally, puts you in the mood to start work for the day.
- **Designate a specific workspace.** Don't just slouch on the sofa with your laptop. Find a specific spot to set up shop, whether you've got a spare room or just a corner of your bedroom. This helps you stay organized and focused, and it reduces distractions and the temptation to goof off or snack incessantly.
- **Stick to firm working hours.** Start at the same time every day, take breaks, and finish up at a reasonable hour. Don't work into the night just because you can—teach yourself to leave tomorrow's work for tomorrow to avoid exhaustion and burnout.
- **Don't let the news distract you.** There's lot to watch and listen to, but a steady drumbeat of bad news can take a toll on your mental health. Listen to uplifting music or inspirational podcasts instead. Stay informed, but don't obsess. ■

Thank You For Your Referrals!

We accept referred cases in the following areas-

Chapters 7 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 “smarter than you thought” edition...

At the bar, Joe made a bet with the man sitting next to him, Bill.

Joe said, “Hey, idiot, every question I ask you that you don’t know the answer, you have to give me five dollars. And if you ask me a question and I can’t answer yours, I will give you \$100.”

Bill shrugged. “OK.”

Joe asked, “How many continents are there in the world?”

Bill wasn’t all that smart, so he didn’t know. He handed over a five-dollar bill. Then Bill said, “Now you tell me: What animal stands with four legs but sleeps with three?”

Joe thought long and hard, but in the end he gave up and handed over the \$100. Then he said, “By the way, what was the answer to your question?”

Bill shrugged and handed over five dollars.