



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

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July 2020 Newsletter

FBI warning on COVID-19 scams

The COVID-19 outbreak and its impact on the economy are giving crooks the opportunity to take advantage of widespread fear and uncertainty. The FBI is warning against “money mule” scams, in which fraudsters enlist innocent people into moving money around for laundering purposes. Specifically, the bureau advises you to watch out for two common schemes:

Work-from-home scams. These promise lots of money for little to no effort. Red flags include:

- The “employer” you communicate with uses web-based email platforms such as Gmail, Yahoo, Hotmail, Outlook, etc.
- You are asked to receive funds in your personal bank account and then “process” or “transfer” funds via wire transfer, ACH, mail, or money service businesses, such as Western Union or MoneyGram.
- You are asked to open bank accounts in your name for a business.
- You are told to keep a portion of the money you transfer, which could expose you to criminal charges.

Overseas individuals. Watch out for emails, private messages, and phone calls from individuals you do not know who claim to be located abroad and in need of your financial support. Criminals are trying to gain access to U.S. bank accounts to move fraud proceeds from you and other victims to their bank accounts. Common scenarios include individuals who claim they are:

- U.S. service members stationed overseas asking you to send or receive money on behalf of themselves or a loved one battling COVID-19.
- U.S. citizens working abroad asking you to send or receive money on behalf of themselves or a loved

one battling COVID-19.

- U.S. citizens quarantined abroad asking you to send or receive money on behalf of themselves or a loved one battling COVID-19. (See next page)



Don't fall for a COVID-19 or Coronavirus scam. Anything that sounds too good to be true, probably is too good to be true. I won't generally answer the phone any more unless I know who is calling, there are just so many scam artists.

Famous quotes from Winston Churchill:

“The price of greatness is responsibility.”

“The optimist sees opportunity in every danger, the pessimist sees danger in every opportunity.”

“The greatest lesson in life is to know that even fools are right sometimes.”

“A fanatic is one who can't change his mind and won't change the subject.”

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.



Tips for working with telecommuters

Working remotely has become the norm for many employees as COVID-19 remains a threat. It's convenient and even vital in many industries, but the lack of direct interaction—ease of access, on-site collaboration—can create unease and confusion. Follow this guidance:

- **Hold more meaningful video meetings.** Schedule regular one-on-one video calls at least weekly to keep connections strong, but don't limit video calls to business. At the beginning of every call, catch up on remote workers' personal lives, so they feel less like contractors and more like valued team members. No

Covid Scams, from previous page

- People working in the medical equipment business asking you to send or receive money on their behalf.
- Affiliates of a charitable organization asking you to send or receive money on their behalf. ■

Keep your family healthy during COVID-19

Every parent wants to keep his or her family healthy, especially these days. The Times Square Chronicles website shares this essential advice for maintaining a healthy household:

- Adopt an active lifestyle. Exercise is important for good health at all ages. As much as possible, take walks and bike rides, or at least work out indoors with some simple exercises on a regular basis.
- Eat a healthy diet. Avoid fast food and processed meats. Eat plenty of fruits and vegetables, and stay away from foods with added salt and sugar. Make

need to pry; just stay up to date at an office appropriate level. Do the same for full-team meetings. We have a weekly case status call to review the status of all pending chapter 13 cases, in order to keep them on track and to keep all employees in the loop about the status of cases and clients.

- **Keep communication clear and consistent.** Pay close attention to IMs and emails from telecommuters. They will call when something is urgent, but they shouldn't have to wait 24 hours to get answers to their shorter questions.
- **Don't overload them.** Communication with remote employees can present a Goldilocks problem. Too little makes employees feel frustrated and unappreciated. Too much can make them feel untrusted. However, the "just right" amount makes employees feel supported, not smothered. Ask employees how much communication they like, and then work together to find a system that works for both sides.
- **Keep regular hours.** I work regular hours, just like I would at the office. Whether it's 8:00 am to 5:00 pm with an hour for lunch, or whatever schedule works for you in your industry or profession, keeping regular hours and committing to staying on task until assignments are complete, really helps me get things accomplished. ■

large meals so you can freeze leftovers for days when you don't feel like cooking.

- Spend time together. Mental health is as important as physical well-being. Spending time as a family encourages open communication and emotional bonding—both vital to forging a strong family unit. ■

Please Note Our New Mailing Address!

As announced in last month's newsletter, Law Office of J. Thomas Black, P.C. is closing the office at 2600 S. Gessner, Ste 110, Houston TX. Most of our staff is being laid off. We will be working remotely to complete our current chapter 7 and chapter 13 cases, and Mr. Black may work on a limited number of I.R.S. and chapter 7 cases in the future. But it will be a "virtual" law firm, i.e., no physical office. Our new mailing address is 14019 SW Freeway, Ste 301 #336, Sugar Land TX 77478. All letters, certified mail, Fedex, UPS, etc. should be directed to that address for delivery to us. ■

An Oldie but Goodie “Dear Tech Support”

Cleaning out the office I’m running across old files and some old jokes. I hope you enjoy an old one and don’t find it to be too “politically incorrect.”

Dear Tech Support,

Last year I upgraded from Boyfriend 5.0 to Husband 1.0 and noticed a distinct slow down in overall system performance particularly in the flower and jewelry applications, which operated flawlessly under Boyfriend 5.0.

In addition, Husband 1.0 uninstalled many other valuable programs, such as Romance 9.5 and Personal Attention 6.5, and then installed undesirable programs such as NBA 5.0, NFL 3.0 and Golf Clubs 4.1.

Conversation 8.0 no longer runs and Housecleaning 2.6 simply crashes the system. Please note that I have tried running Nagging 5.3 to fix these problems, but to no avail. What can I do?

Signed,

Desperate

Dear Desperate,

First, keep in mind that Boyfriend 5.0 is an entertainment package while Husband 1.0 is an operating system. Please enter the command: I thought you loved me.html, download Tears 6.2 and be sure to install the Guilt 3.0 update. If those applications work as designed, Husband 1.0 should then automatically run the applications Jewelry 2.0 and Flowers 3.5.

However, please remember that overuse of the above application can cause Husband 1.0 to default to Grumpy Silence 2.5, Happy Hour 7.0, or Beer 6.1. Please note that Beer 6.1 is a very bad program that will download the Snoring Loudly Beta.

Whatever you do, DO NOT under any circumstances install Mother-In-Law 1.0 (It runs a virus in the background that will eventually seize control of all your system resources.)

In addition, please do not attempt to reinstall the Boyfriend 5.0-program. This is an unsupported application and will crash Husband 1.0.

In summary, Husband 1.0 is a great program, but it does have limited memory and cannot learn new applications quickly. You might consider buying additional software to improve memory and performance. We recommend Cooking 3.0 and HotLingerie 7.7.

Tech Support

Finding hope to carry on

Rob’s girlfriend had left him, he’d lost his job, his parents had died, and he felt a hopelessness that made living feel unbearable.

He found an online forum focused on free counseling, and he asked the members, “Why can’t I kill myself?” The No. 1 answer focused on the fact that he must have hope somewhere inside of him that was keeping him around.

Rob thought about it but couldn’t figure it out. The next day he went back to the forum and said he didn’t have any hope inside him. One member replied, “You are too focused on your grief to find the hope. Before you go to bed, try asking to find your hope in a dream. You should find your answers if you

ask for them.”

As Rob went to sleep that night, he decided to try it out.

In his dream, Rob was standing on a sidewalk. A stranger walked toward him and put a slip of paper into Rob’s hand. The writing was fuzzy at first, but then it cleared up and he saw the words, “Life is an adventure.”

As the stranger started walking away, Rob yelled, “I love you!” The stranger turned and smiled and said, “I love you too, Rob,” and then disappeared into thin air.

Rob woke up and felt a renewed sense of hope. The dream he had felt intense and real. His hopelessness had disappeared, and Rob suddenly realized that he was holding on to the hope that this life was an adventure full of both negative and positive chapters. He realized although there were bad experiences, there could also be positive experiences in his future, and he suddenly felt an overwhelming hope that there would be.

He started looking for a new job. He stopped focusing on the loss of his girlfriend and opened himself up to the idea of finding someone new to love. And he looked back fondly on the moments he had with his parents, knowing that they were an important part of this adventure he was taking on. He had found the courage to live. ■

Thank You For Your Referrals!

We are not currently accepting new cases, but we may be in the near future. When we do begin accepting cases they will be 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 payments 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 “Sister Mary miracle” edition...

Sister Mary was a devoutly religious woman. Besides her duties as a nun, she was very active in various hospitals visiting sick patients and taking care of all their needs.

One day she found her car was out of gas in the hospital parking lot, and the only container she could find to put any gas into was a bedpan.

Sister Mary walked two blocks to the closest gas station, filled up the bedpan with gas, and headed back to her car.

As Sister Mary started tipping the gas into the fuel tank, a man walked out of the hospital. He stopped and watched her. Just when she finished pouring in the last drops of gas, he said, “I promise, if that car starts, I’m going to church this Sunday!”