



CASTLE LAW OFFICE

Bankruptcy Hotline 816-842-6200
Injury Hotline 816-842-7100

www.castlelawkc.com

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CASE RESULTS

Chapter 7 Case Result

In a Chapter 7 case Castle Law successfully filed and discharged credit card and medical debt where the debtor had leftover income in the budget due to a part-time job and social security. Castle Law attorneys successfully argued that the social security income should not be devoted to the budget since creditors can't garnish it. The Judge agreed and the debtors were given a fresh financial start on life.

BANKRUPTCY NEWS

Tax Refunds

Tax season is a good time to assess your financial health, and if you are overwhelmed with debt, that can lead to stress, sleepless night, etc.

Good people often get behind on their bills due to job loss, payday loans, medical bills and divorce. There's no shame in admitting that you need help. A Chapter 7 or Chapter 13 will give you some breathing room to catch up, as well as stop harassing creditor calls, wage garnishments, bank levies and more. Many people in similar situations as yours are using their tax refunds to help get on the road to a fresh start.

We know that times are still tough for millions of people, and we're here, right here, to fight for you every step of the way. In addition, we're offering clients a FREE credit repair program! By following this program, you can get your credit score repaired within only one to two years.

ABOUT THE FIRM

Super Lawyer Award

Castle Law is happy to announce that Andrew Schendel has won the Super Lawyer Rising Star Award for his fourth year in a row!

Andrew is a Personal Injury Attorney at Castle Law Office. He firmly believes that hard work and dedication can overcome all the resources insurance companies spend to avoid compensating injured people.

AUTO ACCIDENT TESTIMONIAL

"I really liked Andrew. He always called me back in a timely manner. Andrew tried to get me more money for my case. He really worked for me and I got a good amount."

— A.K.

REFER YOUR FRIENDS!

If you have a friend or family member who has been injured in an accident, or who is having trouble with their debt, they may need a good lawyer.

Have them call us! We will be happy to help.

IN THE COMMUNITY

Wide Open Custom Bike Show

Castle Law Office met many bikers over the weekend of January 16 and 17 at the Wide Open Magazine Custom Motorcycle Show.

Over 8,000 bike riders visited the show at the KC Expo. Some of the booths that were at the show included Mike and Angie Ballard from Full Throttle Saloon, Josh Owens from The Moonshiners.

Castle Law Office held a Chiefs watch party. We had a great turn out to watch the game with us.

Personal Injury News

Driving on Wet Roads

The Kansas City metro has so far been lucky this season, we have had very few snowfalls. Mostly, we have encountered wet driving conditions this winter. As we move into Spring we wanted to provide some safe wet road driving condition tips:

- If your car starts to skid, do not slam on the brakes. This could cause your wheels to lock and make the situation far worse. The best thing to do in this situation is to steer straight until the car regains traction.
- At 35mph your car can start to hydroplane. Hydroplaning is when all four wheels lose contact with the road. Do not brake abruptly if this happens. It will cause you to lose control quickly. The best thing to do in this situation is to steer straight until the car regains traction with the road.
- When approaching an area that is completely covered by water, do not cross. If you cannot see the bottom your car could be taken away from the flooding waterway. If you come up to an area that you cannot see the bottom, turn around and find an alternative route.
- Driving in wet weather can present many challenges. Increasing your speed can increase your odds of a car accident. Plan a slower route on your commute. If you come across a water puddle on the road lightly pump your brakes to help them dry off a little.
- Check your windshield wipers to make sure they do not streak when they go across your windshield. This can make your line of sight very difficult while driving.

FINANCIAL NEWS

Live Longer with Filing Bankruptcy

Looking at all the self-help books online and seeing things about eating better, exercise more, don't drink alcohol, don't smoke and get better sleep are the main focal point to a better life. Did you know being out of debt is proven to live a healthier, happier and longer life? Bankruptcy might be a stressful thought, but did you know that people that have filed bankruptcy live longer and lead a happier life.

- Increases annual earnings by \$5,562
- Decreases five-year mortality by 1.2%.
- Decreases five-year foreclosure rate by 19.1%
- If you are facing foreclosure, it could be longer process during a government shutdown to stop foreclosure.

If you are looking at filing bankruptcy, allow your tax refund to help you eliminate all of your debt and live a happier, healthier life in 2016.

Q&A

Does Bankruptcy Help With Payday Loans?

Through bankruptcy, you can usually get rid of payday loans completely. That means no more worrying about the high interest rate. No more wondering where the money will come from. No more harassing calls from creditors.

Not only will it help with payday loans, but it will also help with other debts like medical and credit card debt.



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