



Chris Earley
Truth Series Author

The Earley EDITION

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FIVE STAR
CUSTOMER RATING



Success Through Routine

by Chris Earley



Everyone has a different approach to success. I find success through daily, consistent routines.

I have always thrived in an environment of structure. Going to bed early and waking up early works for me. On the weekends, getting all of my weekend chores out of the way before any relaxation occurs also works well for me. During the work week, I arrive to the office before 8 am in order to get a jumpstart on the day before any team members arrive to the office.

Another important component to my routine is healthy eating and exercise. In my early thirties I was not as physically healthy as I wanted to be. A couple meetings with a nutritionist quickly and completely rewired my approach to food. I then started working out and that became, and remains, a serious passion of mine. I am fortunate to have a home gym where stealing a quick workout is easy and convenient. We recently invested in a Peloton exercise bike which Rory and I love.

Finally, I have both the blessing and curse of being married to an excellent cook! Rory loves cooking for people and seeing them enjoy her creations. When we first lived together this was not good for my waistline, as she cooked rich comfort food in the hopes of winning me over (it worked). However, now I am able to utilize Rory's amazing skills in the kitchen to create healthy food that tastes great. Every Monday Rory meal preps several lunches for me, which allows me to eat at my desk and focus on maximizing the efficiency of my routine.

This way of life may seem boring and repetitive to many, and sometimes it is. But for me, it works pretty well. What are some of your routines that bring you success? Email me at cearley@chrisearley.com and let me know! 📧

- Chris Earley



Oliver and Alice, like their peers, are only going to school a couple days per week. The rest of the time they are at home on Zoom calls with their respective classes. But, they have adapted very impressively to this new way of "going to school."

At the same time, Rory has done an incredible job of making sure the kids stay connected to their remote learning schedules.

The pandemic is causing serious financial trouble to many people. Some are forced to consider filing for bankruptcy. My colleague Richard Gottlieb, Esq. is a bankruptcy attorney, and former law professor, who knows this area of law quite well. I asked him to share some information on this topic. Richard was kind enough to share with us the following:



FAQ's for People Considering a Bankruptcy Filing

Q: Is there a minimum amount of debt that you need in order to file a bankruptcy case?

A: No. There is no "minimum amount". So long as you are experiencing financial distress, you can file a bankruptcy case.

Q: I've heard that if you file for bankruptcy, the creditors will take away all of your assets, leaving you with little or nothing.

A: That is simply not true. In fact, in Chapter 7 bankruptcy cases, the vast majority of consumer filings, more than 95%, are referred to as "no asset cases". In these Chapter 7 "no asset cases", what typically happens is that a Chapter 7 trustee reviews the Debtor's various bankruptcy "schedules" and "statements", determines that there are no assets available for distribution to creditors or that the amounts involved are so small to justify administration by a trustee in bankruptcy.

Q: How is it that debtors are able to retain assets despite filing for bankruptcy protection?

A: First of all, you need to understand that there are different types (or Chapters) of bankruptcy. The most basic form of bankruptcy is Chapter 7. A Chapter 7 case is referred to as a "straight liquidation", but the better way to think about it is that it is an "asset-based" form of bankruptcy; that is, what drives the distribution of money to creditors is the liquidation of those assets of the debtor that have a **substantial value in excess of** (a) all encumbrances (for example, mortgages and consensual liens) and (b) claims of "exemption".

Exemptions are statutory "set-asides" for the Debtor, so that when he she or they,

as the case may be, exit the bankruptcy process with sufficient assets with which to move on with their financial "fresh start". Certain types of assets are **not even included** amongst those assets that can even be liquidated, such as 401(k) plans, retirement plans and pension plans. Even if a debtor has assets above the liberal amounts granted by way of exemptions, the debtor generally can instead file for chapter 13 bankruptcy. A Chapter 13 case is an "income-based" form of bankruptcy.

Q: But what if I am behind on my home mortgage or if I owe income taxes to the Internal Revenue Service? I've heard that you can't get rid of taxes through Chapter 7 bankruptcy.

A: While Chapter 7 is by far the most prevalent form of bankruptcy relief, it is primarily focused on dealing with general unsecured debts. There is simply no mechanism in Chapter 7 for dealing constructively with mortgage debt or other secured debts. So, if the debtor receives a Chapter 7 discharge, once the case is administratively closed, the mortgage creditor will be able to proceed with their foreclosure of the mortgage.

Chapter 13, by comparison, does have legal mechanisms that allow the debtor to cure a default with respect to a mortgage obligation over a period as long as 3 to 5 years, thereby allowing the debtor to incrementally cure the default while maintaining his regular mortgage payments on a going-forward basis. It is possible to similarly pay and discharge these otherwise nondischargeable tax obligations through Chapter 13 without incurring any interest or penalties on a going-forward basis.

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FAQ's for People Considering a Bankruptcy Filing

Q: I have heard bankruptcy lawyers are expensive. Can I and should I try to do this on my own without a lawyer?

A: A person certainly can file their own bankruptcy case if they want. You just wouldn't like the result. The simple fact of the matter is that bankruptcy law and procedure are **exceedingly** complex. It is very common that honest mistakes are made because the language used in bankruptcy documents can be confusing as to what is actually being asked. A solid bankruptcy case is all about **planning** and **accuracy**. The best way to ensure that nothing goes wrong is to retain the services of a competent bankruptcy attorney. Simply stated, bankruptcy cases are not for "amateurs."

If you would like to contact Richard directly with other questions on this topic, or other issues relating to bankruptcy law, here is his contact information:

Richard Gottlieb, Esq.

The Law Offices of Richard N. Gottlieb
Ten Tremont Street, Suite 11, 3rd Floor
Boston, MA 02108

P: 617-742-4491

F: 617-742-5188

www.rngbankruptcy.com

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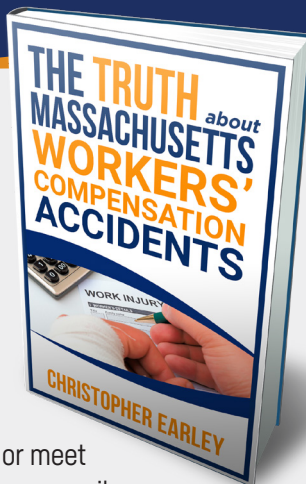
by Chris Earley

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about the Law Office of Christopher Earley

Paula Plum
2 reviews

★★★★★ a week ago

Christopher Earley was such a help to me in a very difficult accident case. I am so grateful that I found him-- he is efficient, careful, and extremely knowledgeable. And he helped me win the case!

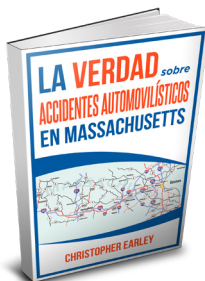
"He helped me win the case!"

Jaime Roberson
2 reviews

★★★★★ 2 weeks ago

My decision to become a client of The Law Office of Christopher Earley was a great choice. Not only was Chris able to provide excellent service by keeping me informed every step of the way, he was extremely empathetic from start to finish. He delivered great results and that has made me a forever client. I recommend the Law office of Christopher Earley if you are seeking a lawyer that is results driven, compassionate, extremely easy to work with and reasonably priced. Thank you Christopher Earley for being a beacon of hope and a great resource to my family and I.

"Excellent service"



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LAW OFFICE OF
CHRISTOPHER EARLEY

44 School Street, Suite 805
Boston, MA 02108

TEL 617-338-7400

FAX 617-367-5025

cearley@chrisearley.com



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FREE Limited Edition Swag Bags

We recently created some "swag bags" to give out to our "extended family." Each contains a free tote bag, cell phone wallet, sport bottle, cup, and pen. They are pretty cool.

If you want us to send you one of these limited "swag bags," just send an email to cearley@chrisearley.com and we'll mail it to you free of charge!



Rory Earley

RORY'S RECIPES: Prep-Ahead Salad with Grilled Chicken

Meal prepping is a tedious task, but definitely worth the effort! Each week, usually on Sunday or Monday, I will grill chicken and chop plenty of fresh organic produce to provide a healthy lunch for Chris' week. Here's an example of the most recent lunch:



INGREDIENTS:

Grilled chicken
Avocado
Tomatoes
Cucumber
Bean salad (black beans, corn, lime juice, cilantro)
Mixed greens

DIRECTIONS:

- 1 Start with a bed of mixed greens and very lightly dress with lemon vinaigrette.
- 2 Then simply arrange each component separately for a nice presentation.
- 3 I usually finish with a few squeezes of fresh lemon to keep things fresh and to avoid browning of the avocado.