



**Maximizing your Internet Investment:  
A “How To” Guide For Bankruptcy  
Attorneys**

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## *A. Introduction*

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Almost 70% of American households have at least one person that uses the internet regularly. Internet use continues to increase in the United States at every income level every year.

Americans use the internet to obtain information before making purchase decisions, and Americans in financial difficulty are no exception.

If bill collectors are calling, if you are threatened with wage garnishment, or if your financial problems are so overwhelming that you can't sleep at night, what do you do?

An increasing number of Americans log on to the internet, go to their favorite search engine, and start looking for help.

As a bankruptcy-america.com sponsor, they will probably find you.

The first step in this process is to "get spotted" on the internet and the creators of moneyproblems.ca are constantly refining their methods to ensure that we retain top spots on the major search engines.

But "getting spotted" isn't enough.

When a potential client e-mails or calls, you must respond quickly and appropriately if you want to translate that "hit" into a future bankruptcy or wage earner plan file.

As a moneyproblems.ca sponsor, you have made a financial commitment to growing your business through the internet. While the size of the financial commitment is less than a comparable yellow pages, newspaper, radio or TV campaign, your investment is still significant and we want you to maximize the return you receive on your investment.

If you do not respond appropriately to the leads generated from the internet, your investment will be wasted (and you're not likely to renew your commitment to our business.)

That's what this guide is all about: we want you to maximize the effectiveness of your internet commitment by taking advantage of some of the techniques that we have learned over the years.

We know that these techniques work – now we want to share them with you so that when you do "get spotted" on the internet you can turn those contacts into clients.

The thinking that got us into our problems is not the thinking that will get us out.

- Albert Einstein

## ***B. Top Dozen Tips For Turning Internet Leads Into Files***

We have taken our experience and summarized our success into our top twelve tips for turning internet leads into files:

1. Commitment
2. Provide exceptional service
3. Respond NOW
4. Respond appropriately
5. Staff time is good; bankruptcy attorney time is better
6. Add a signature line to all e-mails
7. Document all potential client calls
8. Don't put too much in writing
9. Maintain an appropriate calendaring system
10. Have a separate group e-mail address for questions
11. Be prepared for SPAM
12. Have a separate "new client" phone line

Read on for a detailed description of each tip. Most of these techniques are very easy to implement, and will make you and your team more efficient immediately.

### ***1. Commitment***

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To be successful in the personal insolvency business, you must be committed to the personal insolvency business.

While commitment may appear to be an obvious requirement for success in any endeavor, consider this scenario:

It's 5:30 on Thursday afternoon. Your desk is piled high with documents that you planned to review today, but haven't gotten to yet. You got to the office early this morning, and you haven't even stopped for lunch. You are tired and hungry.

The phone rings. It's a potential new client. What do you do? Do you:

- a) Let the caller go through to voice mail. It's late, you're tired, and you can probably call the potential client back tomorrow.
- b) Answer the call, because you know if you don't, that person may call one of your competitors, and you may lose the file.

If you are truly committed to growing your practice, you answer the phone. If your practice is "just a job" or worse a sideline, you probably send it to voicemail.

Commitment means booking appointments at 8:00 am so potential clients can see you before they start work at 9:00 am. Commitment means seeing clients one or two evenings a week, even though you would rather be home with your family.

Commitment is a state of mind. You can't fake it. Either you have a passion for your work and you want to succeed, or you are just going through the motions.

### **Commitment Means Exclusivity**

The authors spent the first 15 years of their professional careers doing corporate insolvency work for three of the "big" accounting firms. We were originally of the view that corporate work was exciting and important, and personal insolvency work, well, wasn't.

However, as we became more exposed to personal insolvency work, we came to two very important realizations:

#### **First, personal insolvency work is often more demanding and more interesting than corporate insolvency work.**

Instead of working with a banker on one of the hundreds of files they will handle this year, we are working directly with a human being who will, if we are successful, only experience severe financial problems once in their entire life. Our efforts will stop their wage garnishments, relieve their crushing burden of debt, teach them budgeting, and give them a fresh start. We help real people. We make a difference.

#### **Second, personal insolvency work can be very lucrative, if done correctly.**

Corporate work can be inconsistent; personal work is relatively constant and stable, so it's easier to staff towards expected volume levels in a personal practice. Most corporate work must be done by relatively experienced people; in a personal practice, most of the administrative work can be done by less experienced (and therefore less expensive) staff. This "leverage" greatly increases the profitability of a well run personal insolvency practice.

Based on these two important realizations, the authors now practice exclusively in the personal insolvency area.

As a result, we never have to cancel a sign-up meeting with a personal insolvency client because we got called away on a "more important" corporate file. We are never out of the office for days at a time administering a corporate receivership, and therefore taking "our eye off the ball" on our personal practice.

We are therefore of the view that to devote the time and energy required to a personal practice it is impossible to also be taking bankers and lawyers on three hour lunches and afternoon long golf games. The two practices are not compatible.

Either your personal practice or your corporate practice will take priority, and the other will suffer. So, if you want to be successful doing personal insolvency work, you must commit to doing personal insolvency work.<sup>1</sup>

Consider this scenario:

It's 5:30 on Wednesday afternoon. You are planning to work late reviewing files, because tomorrow you have three consultations and three sign-ups in your calendar, and you know that tomorrow you won't have any time for paperwork. The phone rings. It's a potential new client. You spend five minutes on the phone with him, and then book him a consultation for 9:00 am tomorrow morning.

Then the phone rings again. It's a banker that you have been trying to get work out of for the last year. This is the first time he has called you. They have a potential file, and they want you to go meet with the principal of the company tomorrow morning at 9:00 am. What do you do:

- c) Call all of your morning personal insolvency clients, already booked for tomorrow, and cancel; or
- d) Advise the banker that you are already booked for tomorrow, and attempt to re-schedule the meeting with the company's principal for another day

Obviously in this scenario you can't serve two masters. If you don't jump when the banker calls, it is likely that they won't call you again. If you routinely cancel appointments with personal insolvency clients, word will spread that you are unreliable, and your business will suffer.

If you treat your personal insolvency practice as a part time job, or as an add-on to your corporate practice, your personal insolvency business will not be successful. It will fail because at least one of your competitors is working 60 hours per week, responding quickly, and treating clients with respect, so over time they will win and you will lose.

## ***2. Provide Exceptional Service***

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The logical extension of a commitment to your personal insolvency practice is that you will always strive to provide exceptional service to your clients.

**If you treat each client with respect, and respond in a timely manner, you increase your chances of success.**

Many professionals do a very poor job of client service. When their phones ring, potential clients are routed to voice mail. They do not speak to a live person. If a caller manages to connect with a live person, they are often told to "pick up an application, once you complete it and return it to us, we will talk to you." Unfortunately for the general public, this has become the standard that most professionals are held to.

Here are some examples of exceptional service:

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<sup>1</sup> The authors acknowledge that there are practices that are successful doing both corporate and personal insolvency work. However, those practices are usually organized as two distinct business lines, with sufficient resources specifically allocated to each activity.

- Extended Hours** If your competitors are open from 9:00 am to 5:00 pm, you should have days where you are available to see clients from 8:00 am to 8:00 pm. That's exceptional service.
- Live People** The authors know of one bankruptcy attorney that directs all new client calls directly to voice mail. Every three days the bankruptcy attorney's secretary retrieves and transcribes the voice mail calls, and then calls them back to book appointments. That's NOT exceptional service. Contrast that with the firm that has numerous staff always available to answer the phone, so that client's never get voice mail. That's exceptional service.
- Qualified People** Of course answering the phone isn't enough. If a receptionist answers and simply takes a message, the prospective client will probably call another bankruptcy attorney. It is essential that qualified people are available to answer the phone and answer basic questions for the client. By showing that your staff are interested, you increase your chances of success.
- No "Brush Offs"** It is standard practice for many bankruptcy attorney firms to respond to new callers by saying "please pick up our application form, fill it out, send it back to us, and then we will meet with you for a consultation." This type of "brush off" is lousy service. The potential client is nervous and embarrassed, and has finally gotten up the nerve to call for help. Instead of a sympathetic and empathetic ear, they get a bureaucrat that says "fill out a form, and then we'll talk." Exceptional service means spending five or ten minutes on the phone up front with the client. They will feel better, and if they have "bonded" with you, they have no need to call another bankruptcy attorney, or seek a second opinion, before meeting with you in person.

These are just a few simple examples of exceptional service. You know what it is – it is how you want to be treated when you are purchasing services for yourself. It's that simple and that important to your success.

### ***3. Respond NOW***

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If a potential client goes to the trouble of asking a question then they are more likely to deal with the firm that answers that question promptly. You may provide the best technical service in your area, but if you don't get back to potential clients before your competitors it won't matter – clients follow the path of least resistance and that means you have to get to them first.

Think of things from the debtor's prospective: most are embarrassed. They have suffered in silence for many weeks, months or even years. They are surfing the internet at 3:00 am when they find your web site, and finally decide to send you an e-mail for help.

No-one expects you to respond to e-mails at three o'clock in the morning. However, you should be able to respond to all e-mails within an hour or two during normal business hours. If you don't, the person may send an e-mail to one of your competitors, who may be more efficient at responding quickly.

Your challenge: set a target, right now, for how fast you will respond to new e-mails. For example:

"Our firm responds to all potential client e-mails within one hour, from 8:00 am to 8:00 pm on business days." (For some advice on how to do this, see Tip #10).

Obviously this target will take some planning. You may need to buy a Blackberry or other offsite e-mail response system to use when you are out of the office. You may need to have two or three of your staff "on call" to answer e-mails when you are out of the office. You may need to buy a laptop, get the internet at home, and learn how to respond to e-mails from outside of your office.

The point is this: if you don't respond quickly, you will not get the full benefit of your internet advertising investment.

#### ***4. Respond appropriately***

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A timely response is important; an appropriate response is critical.

Financial problems are often complex. The solution to your prospective client's problem will depend on their income, marital status, family size, level of debt, assets, and numerous other factors. "What should I do?" is not a question you can answer by e-mail until you have had the opportunity to properly assess the person.

In fact, the purpose of responding to e-mails is **not** to answer their question! You respond to e-mails to "get the person in the door." Your response is a "teaser"; you give just enough information to bring them back for more.

If you give a full and complete, five thousand word answer to a potential clients' question, then what reason is there for them to talk to you again? You want them to use your services, so you should give them just enough information to encourage them to call you to set up a personal consultation.

There is another equally valid reason to keep your responses brief and non-specific. Without all of the facts, you may give incorrect advice. Obviously you do not want incorrect advice floating around in an e-mail with your name attached to it.

In summary, here's what you need to know to respond appropriately:

- a) Keep all e-mails brief, and to the point. Less is usually better than more.
- b) Only give general advice; you need to meet the person and hear all of the facts before you can advise them on their personal situation.

- c) E-mails contain neither vocal inflection nor facial expressions. The reader cannot always discern humor. **Do not put anything in an e-mail that you would not want your mother to read!**

In Section C of this report we have included a number of actual e-mails, along with some sample responses for your consideration. These responses are a guide; you will of course develop your own style for responding to e-mails.

## ***5. Staff time is good; bankruptcy attorney time is better***

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In most firms, the bankruptcy attorney is the most experienced and capable employee. It therefore makes sense that the firm's chance of success will increase directly in proportion to the amount of time that the bankruptcy attorney devotes to meetings with clients.

Unfortunately many bankruptcy attorney firms make the mistake of assuming that a bankruptcy attorney's time is too valuable to "waste" on consultations or sign-up meetings with clients. As a result, many firms have inexperienced administrators doing initial phone consultations and initial personal consultations. The client may only meet the bankruptcy attorney for two minutes at the end of the session, thereby fulfilling the Assessment Directive requirements, but really not maximizing the impact of the bankruptcy attorney's knowledge and experience.

We are of the view that the more time a bankruptcy attorney or very experienced administrator can spend with clients, the better, for the following reasons:

- Clients will feel more confident and at ease, satisfied that they have obtained the best possible advice;
- A bankruptcy attorney is more likely to identify potential problems and issues, and can then take steps to solve them before they become an issue. (Fewer contentious issues leads to much more efficient file administration).
- A bankruptcy attorney should be more efficient at performing the assessment or the sign-up, reducing the total amount of time spent directly on the file by staff; and
- Satisfied clients are more likely to refer their friends and family, so in the long term more bankruptcy attorney time means more business

Clearly the bankruptcy attorney can't do everything, but in our experience, time spent up front by the bankruptcy attorney reduces the overall workload of the file and pays dividends in enhancing the overall management of the file.

## ***6. Manage your time efficiently***

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If the bankruptcy attorney will be spending as much time as possible doing initial consultations and sign-ups, that logically means that the bankruptcy attorney cannot also prepare the paperwork, and personally handle all other areas of file administration.

Proper time management and task delegation is essential.

The number of tasks that a bankruptcy attorney can delegate to staff will of course depend on the size of the bankruptcy attorney firm, and the number and experience level of the bankruptcy attorney's staff.

For example, when an e-mail from a prospective client is received, it probably makes sense for the bankruptcy attorney or a senior staff member to respond to those e-mails. This is not a task to delegate to the receptionist you just hired yesterday.

Conversely, when the phone rings, it is not necessary for the bankruptcy attorney to physically pick up the phone. The receptionist can answer the phone, screen the callers, and then pass them on to the bankruptcy attorney where appropriate.

At our firm, when the phone rings, all new callers are asked the following set of questions:

- 1) What is your name (be sure to get the spelling correct)?
- 2) How did you hear about us (internet, yellow pages, etc.)?
- 3) Why are you calling (bankruptcy, wage earner plan, debt consolidation, options, etc.)?
- 4) How much do you owe, excluding mortgages?
- 5) Do you have any student loans?
  - i) If yes, how old are your student loans?
- 6) Are you working?
- 7) Does your spouse work?
- 8) How many people are there in your family?
- 9) If the bankruptcy attorney isn't available now, when is the best time to call you back?
- 10) What is the best number to call you back at?

This may seem like a large number of questions, but it only takes a minute to gather this information. We have created a database to record all of this information, so it's easy to record the information, and with a database we can run reports to determine how many callers we had, and from where, in any given period.

Once the receptionist has recorded this information, she passes the call on to a bankruptcy attorney or senior staff member, who may then gather further information, and arrange for a face to face meeting if required with the potential client.

Why bother with all of this call screening?

Simple. The bankruptcy attorney only wants to meet with people that they can help. If a person has \$5,000 in debts and \$100,000 in equity in their house, a bankruptcy or wage earner plan is probably not a reasonable solution. In this sort of case, we would refer the person to a bank or mortgage broker to assist the client. The client is pleased as we have

helped them solve their problem, and we save the bankruptcy attorney from a meeting that probably won't yield any new business.

By spending five or ten minutes on the phone with new callers, the bankruptcy attorney can ensure that they are candidates for our services, and the bankruptcy attorney can tell the person what to bring with them to the initial consultation (list of creditors, monthly budget, asset details, etc).

## ***7. Document all potential client calls***

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In this tip, we describe how each call should be documented to further increase your efficiency and the level of your client service.

Here's a common scenario:

A prospective client calls. You spend ten minutes on the phone with them reviewing their situation. They own a house, and before you can advise them further, they need to get an appraisal on the house, and determine how much is owing on their mortgage. They agree to call their real estate agent for the appraisal.

Two weeks later the caller calls back. They have the appraisal and want to know what is next.

This second call will be handled in one of two ways:

First, if you don't keep some sort of detailed record of your calls, you will have to ask the caller who they are and spend ten minutes gathering all of the same information that you asked for on the first call again (because you didn't document what was discussed the first time you spoke two weeks ago). You have now wasted ten minutes of your time, and the caller is frustrated because you don't remember them.

Alternatively, once you adopt a method for documenting your calls, when the person calls back, you will look up the notes from your first conversation, quickly review them, and then you say to the caller "yes, I remember your situation, were you able to get the house appraised?" The caller is impressed that you care about them, and you can quickly book them an appointment to continue the process, now that the necessary information has been obtained.

Three days later you meet the client in person. You review your notes from your first two telephone conversations, and the consultation is completed very quickly, because you don't have to re-interview the client to obtain the information they have already provided to you.

Whether it's an e-mail from a client or a telephone conversation, all client contact should be documented.

In larger offices, it is possible that many staff members may talk to the same client. It is essential that you know what has been already been discussed and relayed to the client. (We appear unprofessional when one of us tells the client something, and then someone else contradicts it without knowing what was previously discussed).

There are three basic methods for keeping track of prospective client contacts:

- 1) You can record everything on paper, and print out e-mails for future reference. You have one page for each person, and they are filed alphabetically, by last name. When the person calls again, or when you meet with them in person, you retrieve the notes and bring them to the meeting. In smaller offices this method is sufficient. In larger

offices where numerous people talk to clients, this method will not work as well, as it is harder to find the paper if numerous people are handling them.

- 2) You can record everything in a simple computer system, such as a Word document. If you have a central file server, you simply create a new document for every caller, and save it with their last name as the title (ex.: Smith, John), and save it in a central directory. This may be more efficient than a paper system, since documents are less likely to get lost, and anyone can easily find anyone else's notes.
- 3) You can record everything in a database. A computerized database can be accessed from anywhere, and with all data in a central location, you can easily assemble the data and produce summary reports (ex. how many e-mails did we receive via [www.bankruptcy-america.com](http://www.bankruptcy-america.com) this month?). Databases are more complicated to create and maintain, but provide numerous advantages for the growing bankruptcy attorney firm.

In summary, there is no point in e-mailing or talking to a prospective client if you don't remember what was discussed. All contacts must be documented.

## ***8. Add a signature line to all e-mails***

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Virtually all e-mail systems can pre-program a default signature that is automatically placed at the end of all e-mails.

All e-mails should contain a pre-programmed signature box indicating the sender's name, company name, and phone number. An example of a standard, pre-programmed signature line is as follows:

Regards,  
John Smith  
Bankruptcy Attorney  
Serving the Greater Chicago Area  
Phone 1-800-555-7775 ext 43

Why is a signature line important?

First, the prospective client now knows they are communicating with an actual person, not some automated auto-response computer.

Second, by including the contact phone number, it's easy for the person to call you back to get further information.

Finally, by listing the areas you serve, you can "weed out" any people who may live in another province (or another country) who you can't help directly.

By pre-programming your signature line, you save having to re-type it each time, and you know that your signature always appears consistently.

Here's a bonus tip: on your company web site, on the home page, put the phrase "If you live outside of our area, click here to find a bankruptcy attorney in other areas of

Canada”, and then link it to [www.bankruptcy-america.com](http://www.bankruptcy-america.com) By doing this, you save time by not having to answer questions from people outside of your area.

## ***9. Maintain an appropriate calendaring system***

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So you have answered the calls, kept track of them, and now you are ready to meet with the client. All this work will still come to naught if you don't have an efficient and effective scheduling system.

Again, there are two ways to schedule appointments.

First, you can use a paper based appointment book to record all of your appointments. For a single person bankruptcy attorney firm this is probably sufficient (provided you don't lose your book).

Alternatively, most firms use a computerized system. There are literally hundreds of systems available, and your computer support person can advise you on your alternatives. Here's what you should be looking for in a computerized scheduling system:

- Your system should be accessible via the internet. Many bankruptcy attorneys operate from a principal office and one or more satellite offices. If each of your offices is equipped with a dial-up or high speed internet connection, you can access your schedule from outside the office.
- The system should be accessible by all of your staff. Once you have spoken to a new caller, it may be most efficient to transfer the caller back to your secretary or receptionist to book the appointment. To do so, everyone should be able to see your calendar, and book appointments as appropriate.
- If you carry a Blackberry, Palm, or other type of PDA, the system should be downloadable to your PDA.
- The system should have regular backups performed, at least nightly.

The size of your office will determine if any additional security and access controls are required. For example, you may decide that everyone can see your calendar, but only certain staff members can book appointments.

### **Standard Appointment Format**

We also recommend that you adopt a standard format for entering appointments in your computerized calendar system.

The following sample formats are used for entering appointments in a bankruptcy attorney's calendar system:

- sign ups are entered as name type (initials). For example, Tom Jones Chapter 7 sign up (SS), to indicate that Sam Smith saw the person for the initial consultation, and therefore a bankruptcy attorney will need to do the sign up;
- consultations and other appointments will be entered with name and description;

By putting all appointments in a standard format it is easier to read the calendar. Detailed descriptions appear below:

### **Sign-ups**

Name Name type sign up (consult person in initials). For example:

Tom Jones C7 sign up (SS)

Mary & Peter C13 sign up (SR)

Johnny Appleseed C7 sign up (JDH)

### **Consultations**

Name Name 1st or 2nd consult. For example:

Peter Rabbit 1st consult

### **Other**

Name Name and what activity is required. For example:

Luke Skywalker to sign documents

Darth Vader to meet with Bankruptcy attorney re: status

## ***10. Have a separate group e-mail address for questions***

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We have put this tip as number 10 on our list, but this may be the most valuable tip of all. And it's simple: have a separate e-mail address for all questions that you receive from your web sites, and make sure that the e-mail address is accessible by more than one senior staff person or bankruptcy attorney.

On all successful web sites you must give prospective clients a way to contact you. The natural inclination is to use your personal e-mail address as the contact address, such as [joe.bankruptcy attorney@hotmail.com](mailto:joe.bankruptcy.attorney@hotmail.com) (or whatever your e-mail address happens to be).

While this is a very personable way to interact with clients, it has two big disadvantages.

First, if it's your e-mail address, only you can respond to prospective clients. If you happen to be on vacation or sick for a day or two, your e-mail goes unanswered.

Second, publishing your personal e-mail address on the internet leads to spam; more about that in our next tip.

What's the solution? Simple: use a separate e-mail address for prospective client questions. We suggest you use [questions@firmname.com](mailto:questions@firmname.com), or something similar.

More importantly, all of your senior staff should be notified when a message is received in this e-mail box, and all of your senior staff should be capable of responding to these messages.

In our firm, the designated e-mail address is [questions@hoyes.com](mailto:questions@hoyes.com). This mailbox has a rule attached to it that automatically notifies two people (a bankruptcy attorney and a senior staff member) that a message has been received. These two people have the ability

to log into that e-mail box and respond to the message. Once they have responded to the message, the message is deleted (to ensure that the other person does not also respond to it).

The assistance of your computer support people may be required to set this up. At our firm we use Novell GroupWise e-mail, and it is relatively simple to “proxy” between numerous e-mail addresses. However, virtually all e-mail systems can be configured to send notification messages to other e-mail addresses, so this approach is easily implementable regardless of your e-mail system.

With this approach, if you are in meetings all day, new client e-mails can still be answered in a timely manner (see tip #3). If you are sick or on vacation, you do not need to change the contact e-mail on every page of your web site.

## ***11. Be prepared for Spam***

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Named after the canned luncheon meat thought to have no nutritional or aesthetic value, spam is unwanted e-mail sent to hundreds of recipients, generally advertising everything from get rich quick schemes to quasi-legal medications.

Spam is a huge waste of time, because you often have to read the message to decide if it has any value.

Unfortunately, if your e-mail address appears on your web site, it will eventually be found by a spam-crawling robot. These computer programs harvest e-mail addresses, sell them to spammers, and then inundate you with unwanted messages.

What can you do about it?

First, don't make your private e-mail address available on the internet. If the robots can't find it, they can't harvest it and sell it. In tip #10 we suggested you use an e-mail address such as [questions@yourfirm.com](mailto:questions@yourfirm.com) . Not only does this allow multiple users to respond to prospective clients, but it also has the benefit of being disposable: you can change it whenever you want.

Therefore, if you start getting a lot of spam at [questions@yourfirm.com](mailto:questions@yourfirm.com), you can change the address to [help@yourfirm.com](mailto:help@yourfirm.com), or [AskUs@yourfirm.com](mailto:AskUs@yourfirm.com), or whatever you want.

Second, you should install some form of spam protector on your e-mail server, or have it associated with your e-mail account. It is beyond the scope of this publication to explain all of the possible types of protection. We recommend you discuss your options with your computer support person.

Third, you should consider form based e-mail reply systems. For example, if you go to [www.bankruptcy-toronto.net](http://www.bankruptcy-toronto.net) and click on Ask a Question, you will be presented with a form to complete. You enter your e-mail address and question, and the form is submitted for a response. The question will be received by the user in the form of an e-mail, but because the e-mail address is contained in a form, computer robots cannot decipher the

true address, and therefore, no spam. This programming trick is relatively simple to implement, and should be discussed with your programmer for your firm's web site.

## ***12. Have a separate “new client” phone line***

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Our final tip may be difficult to implement for very small firms, but we believe it does have value. If your office has multiple phone lines, it is often worthwhile to designate one of the lines as the “new client” phone line.

For example, if your phone system has four incoming phone lines, line #1 could be designated as the “new client” line, and this phone number is the number used in all of your advertising, including on your web sites for prospective clients that prefer to call instead of e-mailing you.

Line #3 may contain the phone number that you then give to all of your clients, after they become clients. In our firm we give each client a “Client Service” card, contacting our Line #3 phone number.

Why bother? If only one person is in the office and both line #1 and line #3 ring at the same time, we will probably answer line #1 first, because that's the line that is more likely to be bringing a call from a new client.

## *C. Sample E-mail Responses*

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Getting spotted on the internet is important, but converting those initial inquiries into files is obviously even more important. Prospective clients send you an e-mail asking questions, or wanting to book an appointment. How you respond will determine whether or not that person eventually becomes a client.

Presented below are actual e-mails received by the authours over a one week period. Names and personal information have been changed for reasons of confidentiality. We have also presented below our suggested responses.

Here are the key points to remember when responding to e-mails:

- 1) Respond quickly; this point has already been discussed in detail, but cannot be over-emphasized.
- 2) Keep your answer brief. It is not possible via e-mail to cover all aspects of a person's situation, so don't try.
- 3) The objective of your e-mail response is to **get the person in for a consultation**. That's it. You are not trying to solve their problem or discuss every possible solution. E-mail is not the place for that. Give them enough information to show that you are the person to assist with their problem, and then get them in the door. Don't waste your time with twenty back and forth e-mails; your time would be better spent sitting down with the person for an hour and reviewing all of their options.

With that background in mind, here are some sample questions and answers. (The questions appear as received, un-edited, with all original spelling and grammar unchanged).

**Q.** I would like to set up an appointment if possible to come in and discuss my situation with you. You can reply directly to me at this email address or call the number below or my home at 555-1234.

Thanks!

Have a good day!!!!

Jane Smith  
Customer Service/Fulfillment Clerk

**A.** We would be pleased to meet with you to discuss your situation. Feel free to give us a call at the number below and one of our associates will walk you through your options, and set up a time to meet. It would be helpful if you have a list of who you owe money to when you call, and a list of what it costs you to live each month. We look forward to hearing from you.

**Notes:** The correct response to this question is to pick up the phone and call the person. They have given you a phone number, so use it.

However, if the person has given you a home phone number and you are responding during the day while they are at work, the next best option is to send them an e-mail requesting that they contact your office. Since your e-mail automatically puts a signature line at the bottom of the e-mail, you do not need to include your phone number in the body of your e-mail.

If you are going to be talking to the person, it is helpful if they have all of their information handy when you call. However, we don't ask for "creditor lists"; that jargon may not be easily understood. Instead, we ask for "a list of who you owe money to". Also, preparing a monthly budget may be a daunting task for some, so asking for a "list of what it costs you to live each month" simplifies the process. (Most people know how much their paycheque is each month, so it's not generally necessary to ask them for that information in the e-mail).

The key points: have them gather basic information, and get back to you to book a face-to-face consultation.

**Q.** Hi. Your site indicated that it was o.k to e-mail questions..

I have 3 questions for you:

- 1, From you experience is it better to declare bankruptcy or go on Credit Counseling?
- 2, Is a Student loan classified as "unsecured"
- 3, If you are married does Bankruptcy affect each person?

Thank you

Andrew Smith

**A.** Thanks for your questions:

1. Whether or not you file bankruptcy depends on your income, the size of your family, and your assets. Feel free to give us a call at the number below and we will review you situation in detail and advise you on the advantages and disadvantages of each option.

2. Student loans are unsecured, by they are only automatically discharged in a bankruptcy if you have been out of school for more than 10 years.

3. Your bankruptcy does not impact on your spouses' credit report, unless your spouse has co-signed or guaranteed your debts (in which case they are required to pay them, or perhaps also go bankrupt).

Every case is different, so feel free to give us a call and we can walk you through your options in more detail.

>>> "SMITH, ANDREW" <andrew.smith@websitel.ca> 01/24/05 11:39am >>>

Notes: This question is a classic example of someone who wants to ask lots of questions. In our response we have answered each of the questions, but our answers are really only "teasers" to get the person to call us back for more details.

His first question about whether credit counseling or bankruptcy is better would require knowledge of this person's assets, liabilities, income, tax status, job prospects and family size. This is not a question you want to answer in detail by e-mail. You want them to book an appointment to discuss this further.

The student loan question is relatively simple, but it is also best discussed in person.

A bankruptcy does not directly impact on a spouse's credit, unless they have co-signed. However, whether or not a credit card is joint or supplementary is also a question of fact, and is best left for a face to face discussion. While your

bankruptcy does not appear on your spouse's credit report, it will impact your ability to co-sign for your spouse in the future, so again a personal meeting is important.

Finally, in my response, copied into our database, I have also copied the person's e-mail address for future reference.

**Q** Hi, I am married, if I file for bankruptcy does my husband need to be included as well.

Thanks

**A.** No, however if he has co-signed or guaranteed any of your debts he will be responsible for them if you go bankrupt.

Feel free to give our office a call at the number below and one of our associates can walk you through your options in more detail.

Notes: This question is another classic example of the "does my spouse have to go bankrupt as well?" question.

As noted earlier, the real answer is somewhat complicated, so you want to get the person in to discuss it.

To improve efficiency, you may want to have some standard answers stored in a Word document, that you can cut and paste to respond to some of these frequently asked questions.

**Q.** My name is (edited out), and for the past year i have been unable to pay my Citi bank and Capitol One, visa card payments, the have been after me , and one of the Ladies that called advised me to file bankruptsy, i live on a set income of 1140 dollars a month , after i pay my rent, and utilities it does not leave me much money to pay, and as i do not know what to do i found your site on the computer and i am asking for your help, please help me as they drive me crazy calling me all the time , i owe capitol one just over 6000 dollars and the same with Citi bank, i do not own property or rrsp, and just turned 65 on the 23 of January, I hope i explained myself well . and Thanking you in advance for taking the time to respond, thank you Hoping to hear from you

**A.** A bankruptcy may be an option; there may be other options as well. Feel free to give us a call at the number below and one of our associates can walk you through your options.

Notes: Again we have a somewhat complicated question. There are many possible answers.

First, the person is on a “set income”, which may mean a pension. If it is a pension, they may be creditor proof, and therefore one possible option may be to do nothing.

Second, with what appears to be \$12,000 in debts, it may be possible for a family member to co-sign a loan to reduce the payments.

Third, again with family help, a debt management plan may be a possibility.

Finally, a bankruptcy is also an obvious option, although again without family help it may be difficult to pay the bankruptcy attorney’s required contribution each month.

How much stress is this person under? Do they need to go bankrupt as a stress relieving measure? Or once they understand that they are creditor proof, is that sufficient?

There are no correct answers, and without meeting this person an accurate assessment is not possible.

Therefore the correct answer is to get the person in the door, meet with them, and review their situation, and hence the answer to their question is very brief and to the point.

Here's a common type of question regarding debts while you are married. Here are three examples:

**Q.** I am considering bankruptcy for myself. All my debts are in my name only. What happens if I am living common-law >>> Does my partner get involved in this matter?

**Q.** if my father filed for bankruptcy, would it affect my mother at all.

they are still married and living together, have 2 joint accounts that are positive value, and my mother's life insurance has my father as the first to benefit. He is in dept by about 15 grand and is 67 years old. obtains old age pension and is scared of getting wage garnishment on his pension.

any advice would be helpful  
james jones, the son

**Q.** My fiance is considering declaring bankruptcy and I wonder how that will affect me and my assets. Can we go ahead and get married prior to his bankruptcy or will I be affected by his debt load as well? I own my home (there is a mortgage on it through a financial institution) and my debt load is small and manageable. Can you please send me some information on how his bankruptcy will affect me if we marry before or even after he declares? Thank you in advance for your time.

**A.** Your bankruptcy does not impact on your spouses' credit report, unless your spouse has co-signed or guaranteed your debts (in which case they are required to pay them, or perhaps also go bankrupt).

Every case is different, so feel free to give us a call and we can walk you through your options in more detail.

Notes: How a spouse is impacted by a bankruptcy may be one of our most common questions. As all bankruptcy attorneys know, a bankruptcy does not directly impact on a spouse's credit, unless they have co-signed. However, whether or not a credit card is joint or supplementary is also a question of fact, and is best left for a face to face discussion. While a spouse's bankruptcy does not appear on the other spouse's credit report, it may impact their ability to co-sign for their spouse in the future, so again a personal meeting is important.

It is important to stress in the response that every case is different, and therefore a consultation is important.

**Q** I am in the process of deciding if I need to file for bankruptcy, and I am unsure of what steps I need to take to start this process, and/or who I need to speak to. Can you help with issue and give me some guidance on where I need to start.

Thank you

**A** Thanks for your questions. Bankruptcy is a legal process, and it is important that it is handled correctly. We would be pleased to offer you a no charge consultation to review the process and determine if bankruptcy is the correct solution for you. Feel free to give our office a call at the number below and one of our associates will walk you through your options in more detail, and set up a time to meet if required.

Notes: This question is the classic “what should I do?” question.

Obviously the answer depends on a number of factors. You have two choices in your response.

First, you can send a message back asking a series of questions (what are your assets, liabilities, income, expenses, job prospects, etc.), or you can ask them to fill out your application form and send it back, and then you talk to them. Both responses are time consuming for you, and may overwhelm the person.

The alternate response is presented above: “give us a call”. By opening a dialogue with the person, you can assess their needs, bond with them, and provide an appropriate response.

It is our experience that most people, after meeting with a caring bankruptcy attorney, don’t seek out a second opinion. (Why would anyone want to tell their financial problems to more than one person)? Again, get them in the door, and then you can help them.

## ***D. About The Authors***

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Douglas Hoyes and Ted Michalos are chartered accountants and licensed bankruptcy attorneys in bankruptcy.

In 1999, after many years with “the big firms” (KPMG, Deloitte, and PriceWaterhouseCoopers) they formed Hoyes, Michalos & Associates Inc.

Specializing in personal insolvency services to individual clients, Hoyes, Michalos has grown to become the largest personal insolvency firm in South Western Ontario, and one of the largest centrally managed firms in Canada.

The firm’s web site, [www.hoyes.com](http://www.hoyes.com), continues to rank very highly on the internet.

Realizing that the internet was a great way to “get spotted”, in 1999 Ted and Doug created [www.moneyproblems.ca](http://www.moneyproblems.ca), “The web site for Canadians with money problems”.

In early 2005 moneyproblems.ca expanded its services to include exclusively sponsored web sites in every major city in Canada, and in the fall of 2005 Focus Website Marketing Inc. began offering the same service through [www.bankruptcy-america.com](http://www.bankruptcy-america.com) to cities in the United States.

It is the combination of each of these web sites that has lead Hoyes Michalos to a leading position on the internet, and the firm now generates almost one third of all new files directly from the internet.