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WINTER NEWSLETTER

2021

DAVID P. NOMBERG

BERNARD D. NOMBERG

Lawyers Representing the Injured Men and Women of Alabama Since 1967.



This has been one of the most unusual years for all of us. Not too many people have lived through a global pandemic nonetheless during an election year. We are lucky to be able to continue providing our services for you. As we enter 2021, we are thankful for the health of our families and the opportunity to help our clients. We hope that you all are staying safe. We pray for peace and your health and prosperity in 2021. If we can help you or your family or friends in any way, please give us a call.

BERNARD AND DAVID SELECTED AS 2020 SUPER LAWYERS

The Nomberg Law Firm is pleased to announce that both of the Firm's partners have been named to the 2020 edition of the Mid-South Super Lawyers. This is the 8th year in a row both attorneys were selected as Super Lawyers. Bernard and David were recognized for Workers' Compensation.

Super Lawyers recognizes no more than five percent of attorneys in each state. The multi-phased selection process includes independent research, peer nominations and peer evaluations. Super Lawyers recognizes attorneys who have distinguished themselves in their legal practice.

Bernard and David Nomberg primarily represent injured workers throughout Alabama in workers' compensation cases. Both attorneys were recognized as Top Lawyers for 2020 by B-Metro magazine. The attorneys are AV Preeminent Rated by Martindale-Hubbell. Bernard and David are serving on the Board of Directors of the Workers' Injury Law & Advocacy Group. The attorneys have chaired the workers' compensation sections of the Alabama State Bar, the Birmingham Bar Association and the Alabama Association for Justice.

Congratulations

Mid-South
Super Lawyers

2020

David P. Nomberg • Bernard D. Nomberg

Workers' Compensation, Personal Injury,
Bankruptcy and Social Security Disability
Lawyers Representing the Injured Men and Women of Alabama Since 1907.

BERNARD NOMBERG RECEIVES NATIONAL AWARD



Bernard Nomberg was selected as the 2020 recipient of the Rising Star Award by the Workers' Injury Law & Advocacy Group ("WILG"). This award is given to individuals who have demonstrated outstanding leadership and accomplishments in service to WILG and are new to getting involved in the organization. Bernard was presented with the award at WILG's annual convention.

WILG is the national non-profit membership organization dedicated to representing the interests of millions of workers and their families who, each year, suffer the consequences of work-related injuries or occupational illnesses and who need expert legal assistance to obtain medical care and other relief under workers' compensation programs. WILG is a network of like-minded advocates for workers' rights, sharing information and knowledge, a sense of commitment and kinship, and networking to help each other and their own clients.

Bernard primarily represents injured workers throughout Alabama in workers' compensation cases. Bernard has earned an AV Preeminent rating by Martindale-Hubbell in civil practice, personal injury and workers' compensation. He has been selected as a Super Lawyer by Super Lawyers magazine as well as chosen as a Top Attorney by Birmingham magazine and B-Metro magazine. Bernard is a Board Member of WILG.

"I am honored to receive the Rising Star award from WILG. Joining WILG has been a great benefit to me, my practice and my clients because WILG's membership is comprised of outstanding attorneys from across the nation who are deeply passionate about helping injured workers," said Bernard Nomberg.

CONSIDERING BANKRUPTCY? HERE ARE 7 IMPORTANT THINGS TO KNOW



Many people feel uncomfortable with the negative stigma of filing for bankruptcy. However, if you are like thousands of other Americans struggling with finances and debt, bankruptcy could significantly help you overcome your burdens and lead you to a path of financial freedom.

Below, you will find answers to some of the most common bankruptcy myths. If you are still seeking answers about a specific question, do not hesitate to call Steve Altmann at The Nomberg Law Firm, (205) 930-6900.

7 COMMON BANKRUPTCY MYTHS

1. Filing for bankruptcy will ruin my credit.

Not true! While bankruptcy does stay on your credit report for anywhere from 7 to 10 years depending on the type of case you file, bankruptcy can actually help you rebuild your credit. Bankruptcy gives you a clean slate, and you can start to open new credit cards and rebuild your finances, often as soon as your case is finished.

2. Everyone will know I filed for bankruptcy.

While filing personal bankruptcy creates a public record, those records are not published in the newspapers or a forum that is easy for everyone to see. Only parties relevant to your bankruptcy case need to know about your filing.

3. My spouse is filing, so I also have to file.

No, you do not. If you are responsible for the same debt, you may choose to file together to save on the cost of filing. But, you have the right to choose to file separately from your spouse or to not file at all. An attorney can help you go over your options.

4. I cannot bankrupt on Income Taxes.

Yes, you can! As long as you have timely filed your tax returns and the income taxes are more than 3 years old before you file for bankruptcy, the income tax that you owe can be discharged in your bankruptcy case. To determine if bankruptcy will help with your tax problem, contact my firm as soon as possible.

5. I will lose all my assets and property in bankruptcy.

Not if you file the appropriate type of bankruptcy for your situation. Most of your household furnishings and other personal property can be exempted up to a certain amount— including equity in your home and your primary source of transportation. To determine whether Chapter 7 or Chapter 13 is right for you, contact my office for a consultation to discuss your case.

6. Bankruptcy is shameful.

Absolutely not! Bankruptcy can happen to anyone. So many situations that cause a person to consider bankruptcy are completely out of your hands. Thousands of Americans file each year. Bankruptcy is a way to help you rebuild your credit and get a fresh start in life.

7. I have too much money in my 401(k), so I am not eligible for bankruptcy.

Not true! Retirement funds in your 401(k) and in most IRAs are exempt assets that are protected from your creditors and the bankruptcy trustee. Those funds are for you to use in the future when you retire and should not prohibit you from filing for bankruptcy now. Be sure to call a bankruptcy lawyer to discuss your options.

If you are struggling to pay your debts and concerned about the future welfare for you and your family, it is important that you seek the advice of a bankruptcy lawyer to ensure that your assets are protected and the debts you seek to eliminate are dischargeable. Our attorneys have been assisting consumers and business owners with bankruptcy matters for over 25 years. If you are considering filing for bankruptcy, please consider contacting the Nomberg Law Firm.

Steven D. Altmann has been a lawyer for more than 25 years. Steve has earned an AV rating from Martindale-Hubbell's peer-review rating and was recently named a Super Lawyer and Top Attorney by Birmingham Magazine in the area of Bankruptcy Law.

We are a Federal Debt Relief Agency. We help people file for bankruptcy relief under the U.S. Bankruptcy Code.

No representation is made that the quality of the legal services to be performed is greater than the quality of the legal services performed by other lawyers.



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FIRM PARTNERS WITH THE VINE CHURCH FOR CHRISTMAS TURKEY GIVEAWAY



In December, our firm partnered with the Vine Church in Birmingham for their monthly food distribution. We bought 70 turkeys for families in need. Each month the church feeds the needy with a monthly food distribution. We have worked with the church since 2017 and are glad to play a small role in helping those in need, especially at Christmas.

