



Movember



A few years ago, my close shaven brother sent me a picture of himself sporting a mustache and a silly grin. It was an interesting look for him, and I knew there had to be a good reason for him to dedicate the time and patience into growing those whiskers other than to change things up. It turned out he was participating in "Movember."

Movember is a portmanteau of "moustache" and "November". It is an annual event in which men grow facial hair during the month of November to raise awareness for men's health issues. The idea is to get men thinking about taking better care of themselves to include routine check ups appropriate for their age for early prevention. This campaign is clever because it involves an investment by the participants outside of donating money and it sparks conversation which may lead to contributions. Some subjects are difficult to bring up in casual conversation, especially charitable causes because it often involves solicitation for a monetary donation. Movember and its accompanying lip foliage is marketing and branding at its best and we salute it for thinking outside of the box.

Thanksgiving is around the corner which gives us an opportunity to reflect on our blessings, especially for our health and bounty. Let's use this season to focus on taking better care of ourselves and those in need. Maybe growing facial hair isn't an option for you as a way to bring attention to an important cause in your life, but I encourage everyone to think of fun and creative ways to make your cause known. Forwarders List supports many organizations and we wish we could give to more because so many are in need. Many of you have contributed to One Simple Wish, a non profit organization that helps foster children in immeasurable ways. Your contributions have brought light to the darkness in the lives of many young children without parents and without homes. So, thank you for joining us in giving these children a moment of joy. For those who would like more information about One Simple Wish, please reach out to me.

Regards,

Gary

[The Law and Economics of Consumer Debt Collection and Its Regulation](#)

by [Todd Zywicki](#)

Effective legal rules governing debt collection are essential to the efficient operation of the consumer credit economy. If creditors are unable to effectively collect debts, they will be reluctant to lend. If borrowers feel oppressed by unfair debt collection practices, they will be reluctant to borrow. Maintaining a modern, flexible system of rules for debt collection is essential in order for both borrowers and lenders to have confidence that contracts will be enforced and that the terms of those contracts will be fair and transparent.

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[Wall Street Raises Over \\$1.7 Million For St. Jude In One Night](#)

by Julie Verhage

For 26 years Wall Street had been holding an annual gathering to sample food from some of New York's finest restaurants while raising millions of dollars for children with cancer.

Last night's event was no exception, with hundreds of Wall Streeters heading to New York's Guastavino's to taste food from the likes of Benihana, Bobby Vans, Le District, Luke's Lobster, and Trifecta Wines.

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[Number of \\$5 billion-plus takeover deals hit record](#)

A bumper North American railroad bid and three other big tie-ups announced this week have taken the number of takeover deals worth \$5 billion or more to a record 128 this year, according to Thomson Reuters data.

Canadian Pacific Railway's bid for rival Norfolk Southern on Tuesday would be the biggest ever Canadian acquisition in the United States, and lifted this year's Canada-U.S. M & A activity to \$104.1 billion, surpassing all other years.

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[Uber dealt another blow in labor ruling](#)

by Kate Rogers

In an ongoing battler over whether Uber drivers are employees or independent contractors, the ride-hailing company just took another hit. This comes after decision last week that granted Uber drivers class-action status in a larger case, which stands to greatly impact how Uber and other sharing economy companies operate, as they rely heavily on the independent contractor model.

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Q&A:

In what year did the first Macy's Thanksgiving parade take place?

- a. 2004
- b. 1924
- c. 1993
- d.2002

Bonus Question:

What are you thankful for?
(The best answer will receive a \$25 gift card!)

To participate in our trivia questions, submit your answer by clicking [*here*](#).

We will select one winner at random who will receive a \$25 Gift Card.



September 2015 Winner

is

Lorna Walker !

Quotes

"There is one day that is ours. Thanksgiving Day is the one day that is purely American." ~ O. Henry

"As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them." ~John Fitzgerald Kennedy

Gary's

Calendar of Events

If you would like to meet with **Gary Tier** at any event he is attending, please click [here](#) to request a meeting.

IACC

Miami, FL

January 13 -15, 2016

DBA

Las Vegas, NV

February 9 - 11, 2016

CCA of A

San Antonio, TX

March 10 - 12, 2016

CLLA

Chicago, IL

April 5 - 9, 2016

NASP 2016 Subrogation Litigation:

Skills & Management Conference

Ft. Lauderdale, FL

April 7 - 8, 2016



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