

# Moving *Forward*

The Forwarders List of Attorneys  
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## **Publisher's Memo**

### **Taking the Stairs**



This week marks the 25<sup>th</sup> anniversary of the Americans with Disabilities Act (ADA). For many of us, the ramps leading into buildings are just a matter of convenience when we don't feel like taking the stairs. But for those with a physical disability, the ramps are a necessity in their lives. The ADA has made a difference for many people.

My grandfather was infected with polio a few years before the vaccination became available. He lost the use of his entire lower body. I can't imagine what he must have felt when the doctor told him what it meant. He was a husband, a father of two (they would later have three more kids!), and someone who commuted from central New Jersey to Manhattan for his job as an editor. If he ever felt defeated, it wasn't evident in how he lived his life. Although he could no longer help around the house or participate in activities with his children, he didn't let polio take away his ability to earn a living. Back then in the early 50s, there were no ramps leading into the big buildings. So, my grandfather took the stairs even though he had no use of his legs. He literally picked one leg up at a time and placed it onto the next step. He fell down many times, smashed his head on countless occasions, and suffered other injuries along the way, but he was determined not to let the disease stand in the way of his life. Among his many accomplishments, he was the Editor for the American Management Associations' "Management Handbook" called Effective Communication on the Job. Thru this publication, my grandfather left a sign of his determination that can never be taken away.

I believe I inherited my grandfather's determination, and he is probably the reason why I take the stairs as often as I can. Although my challenges pale in comparison, I've encountered situations that seem daunting. But, like my grandfather I put one leg in front of the other and it all works out in the end.

The last few years in our industry has been challenging because of increasing regulations and ever changing laws. Keeping up in the world of compliance can be overwhelming. That's why at Forwarders we help our clients with every step. We are determined to help our clients succeed. Call or write us an email if you are feeling left behind.

Regards,  
**Gary**

## What the New West Virginia Updates Mean for Debt Collectors

By Mike Bevel

Yesterday's Debt Collection Drill, featuring industry experts John Rossman and Mike Poncin of Moss & Barnett, focused on some changes in West Virginia collection law that might offer some relief to collection agencies working accounts in the "Wild and Wonderful" state.

[Read More](#)

## Woman build bigger businesses

By Alanna Petroff

The results are in: women build bigger businesses than men.

On average, women entrepreneurs start more companies and their main business makes more in revenue, according to a new global survey.

[Read More](#)

## Why FedEx isn't scared of Uber

By Adam Levine-Weinberg

In the past few years, Uber has dramatically upended the taxi business with its cheaper, crowd-sourced alternative to traditional cabs. Its success and rapid growth in this field have scored Uber a \$41 billion (and rising) valuation.

[Read More](#)

## Not loving it: McDonald's franchisees are depressed

By Matt Egan

It's a dark time to be a McDonald's franchisee.

Owners of McDonald's restaurants around the world are grappling with shrinking sales, slumping traffic and stiff competition from more exciting rivals that are serving up appetizing menus.

[Read More](#)



Receive Our E-Newsletter

### Q&A:

What is the best 4th of July experience you've ever had? (The best answer will receive a \$25 gift card!)

### Bonus Question:

How many stars were on the first United States flag?

- A. 25
- B. 13
- C. 50
- D. 10

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.



## **FDCPA/TCPA: Establishing a Bona Fide Error Defense**

**Thursday, August 6, 2015 3:15pm EST. 1.5  
hours  
Teleseminar**

Both the FDCPA and TCPA provide for "Bona Fide Error" as a means to avoiding liability for violation of the respective statutes. Proving this affirmative defense is often an enormous hurdle for debt collectors. In most instances, the defense fails for failing to prove that the collector has maintains policies and procedures that are reasonably adopted to avoid the error complained of.

This 90 minute course will discuss recent court decisions which may require many collection firms to make adjustments to their procedures and policies. The seminar will (1) address misconceptions about the statutory defense, and (2) provide practice tips on how to establish the elements of the defense. Recent lawsuits and judicial perspectives on these lawsuits will be discussed in detail. With over 70 slides and several case excerpts presented, attendees will learn to identify potential issues in their own procedures as well as how to advise clients on modifying procedures in order to succeed on the bona fide error defense. This seminar will go into detail and provide practical take away information to improve your litigation skills.

For more information on how to RVSP or CCEF please contact [jw@ccegroup.com](mailto:jw@ccegroup.com) or [joseph@ccegroup.com](mailto:joseph@ccegroup.com).

### Quotes

"Freedom is nothing but a chance to be better." - Albert Camus

"If we keep doing what we're doing, we're going to keep getting what we're getting."  
- Stephen R. Covey



**Click here** to receive a copy of our printed directory and/or send claims through The Forwarders List.

### **Your Opinion Matters!**

**Comments?  
Suggestions?**

We want to hear from you. Tell us how we're doing and what improvements you would like to see by clicking **here**.

## 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.

DBA  
2015 Executive Summit  
Park City, UT  
August 11 -13, 2015

DCS  
JW Marriot  
Austin, TX  
September 9 - 11, 2015

CLLA  
Western Region Conference

Collections Conference  
Tarzana, CA  
September 11, 2015



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