

Moving Forward

The Forwarders List of Attorneys
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Publisher's Memo



"Trick or treat, smell my feet, give me something good to eat!" These words are sung every year by many children as they swarm neighborhood streets in celebration of Halloween. If I were from another country and visited the United States during this time, I would be terribly confused as to why children dressed in costumes are knocking at my door, hands outstretched, saying to me "trick-or-treat". I would need some sort of explanation. For those who live in the United States, the celebration of Halloween and the time honored tradition of trick-or-treating have developed their own set of habits that occur without participants even thinking about them - they happen automatically. But what do those words actually mean?

As it turns out, the phrase actually refers to a threat being made. If a "treat" is not given, the phrase indicates that the person will have to act on the "trick" portion of the phrase and perform an act of mischief on the homeowners or their property. How many children do we think actually mean to imply the threat of mischief? In my opinion, not many. They are simply saying those words because that's what they were taught to do so in order to receive a treat.

We can take lessons from this situation in the collection industry. Take a few minutes to review your placement and acknowledgement letters. Are there any assumptions being made? Is everything spelled out such that a third party, who has no knowledge of the industry, could easily understand the agreement and expectations?

The most common issue we see is in the placement letter used by some commercial collection agencies. The placement letter will refer to a certain acronym as the basis for a specific rate structure, rather than spelling the rates out. Unfortunately, this particular rate structure is no longer published so a new lawyer entering into the industry today or a third party would have no idea what that acronym means. This type of correspondence leaves room for interpretation by both parties and could lead to problems in remittances down

the road. This is the unintended "trick" behind that treat.

At Forwarders List, we are here to resolve disputes should they arise, but our goal is to prevent them from happening in the first place. If you are unsure whether your letters say what you mean for them to say, give us a call. It would be a treat for us to hear from you.

Regards,

Gary

Consumer Group Criticizes Education Department's Debt Collectors

By Shahien Nasiripour

The Obama administration should radically restructure the office of the Education Department that handles student aid, and it should stop paying private debt collectors to chase borrowers who have defaulted on their student loans, attorneys at the National Consumer Law Center said in a report Wednesday.

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39 New Ways to Decorate Your Halloween Pumpkins

By Country Living

Hit the road, Jack! Check out our best ideas for painting, decorating, carving, and displaying your Halloween pumpkin.

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New Jersey Supreme Court Adopts Uniform Interstate Deposition & Discovery Act

By John Perez, Esq.

Effective September 1, 2014, New Jersey will join the ranks of a majority the states that have simplified the procedure for issuing foreign deposition subpoenas consistent with the Uniform Interstate Deposition and Discovery Act (UIDDA).

In This Issue

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WELCOME!

Welcome to the newest members of **The Forwarders List!** Click **here** to request a list of these firms.

Food for Thought

"There is a child in every one of us who is still a trick-or-treater looking for a brightly-lit front porch. " -Robert Brault

"Halloween wraps fear in innocence, As though it were a slightly sour sweet. Let terror, then, be turned into a treat..." - Nicholas Gordon

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Halloween Recipes

By The Food Network

Throw a party with these Halloween party treats and easy Halloween snacks from Food Network.

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What do *YOU* think?

What does the word "Hallow" in relation to Halloween mean?

- A. Spook
- B. Saint
- C. Spirit
- D. Sin

Bonus Trivia!

Which country did Halloween originate in?

- A. Italy
- B. Germany
- C. Ireland
- D. Poland

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.

The results will be posted in next month's issue of "Moving Forward."



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**.



Receive Our E-Newsletter

September Poll Winner

Frank Boni From Smyyth Collections

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, or click on the event title for more information.

NARCA 2014 Fall Collection Conference
The Wynn, Las Vegas, NV
October 22-25, 2014

Source Media Financial Services Collections &
Operational Risk Conference
The Cosmopolitan of Las Vegas, Las Vegas, NV
October 27-29, 2014

CLLA The Eastern Region Conference
The Sheraton New York Times Square Hotel, New
York, NY
November 6-8, 2014

IACC'S 44th Annual Convention
The James Royal Palm Hotel, Miami Beach, FL
January 21-23, 2015

