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APRIL 2012

Moving Forward

The Forwarders List of Attorneys

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Publisher's Memo

FORE-Word!



Dear Friends and Colleagues,

Spring has arrived. Flowers are blossoming and the grass literally is greener on the other side of this past "winter" season. The arrival of Spring also marks the official beginning of golf season, and golf enthusiasts everywhere are counting down the days until The Masters golf tournament, which will showcase the skills of only the best professional golfers. But you don't have to be a golfer to appreciate the lessons taught by this game, which incidentally, has been played since the 15th century. It's no coincidence that some of the most successful people around the world are golfers. Here are a few lessons that apply to golf, life, and business.

Golf is not fair

In golf, you can hit your best shots, play your best game, and still not win. Simply put, it often isn't fair! As we all know, life is not fair either. Sometimes we do our best at work and at home, we do everything we are supposed to, and things still don't work out as we planned.

Golf is unpredictable

Golf is played on an uneven course that produces unpredictable bounces. Many sports, including football, basketball and baseball are played on perfectly even ground, allowing participants to know how the respective balls will bounce. Life is not played on a perfectly even surface - we often don't know what the results will be from our actions.

Golf requires the right resources and tools

Professional golfers have swing coaches, mental coaches, mentors, peers, a caddie and the right clubs for their game. Players need to pick the right partners and resources to succeed. Likewise, in life we need to surround ourselves with the right people to be happy, and the right partners and resources to succeed in business.

Also, golf, like life, changes over time. The club(s) and/or coach that works for someone at age 25 might not work for them at 50! How you play the game changes as your body and mind age. Our businesses also change over time, don't be afraid of it. While some core competencies never change, many of the things that worked 20 years ago are different today. Always move your business forward by evaluating your partners and resources.

Playing golf is much like living life - both can be unfair, unpredictable, and require the right tools and resources. As a result, golf teaches accountability (among other things) more than any other sport. In contrast, team sports require teammates and coaches, meaning everyone shares in the ups and downs. In golf, it's just the competitor and the course. If a player hits a bad shot, there is no one else to share the failure. The player bares 100% of the outcome. Success and failure are completely public in a way that few other things are.

The Takeaway

As an avid golfer, I understand the parallels of golf and business. At Forwarders List, we put ourselves out to the credit and collections world to help our clients grow despite the hazards. Most of the time our efforts benefit our clients. Sometimes they don't. But, that's just how the game is played. The one thing our clients can rely on, though, is that we'll keep swinging for them. If you'd like to discuss - either in my office or on the golf course - how we can help further your business contacts, give me a call.

Regards,

Gary

Obama Plans Overhaul of Student-Loan Debt Collector Practices

The Obama administration proposed requiring that debt collectors let student-loan borrowers make payments based on what they can afford, rather than on the size of their debt.

The U.S. Education Department, which hires private collectors, said yesterday it would mandate that the companies use a standard form to gather debtors' income

In This Issue

Obama Plans Overhaul of Student-Loan Debt Collector Practices

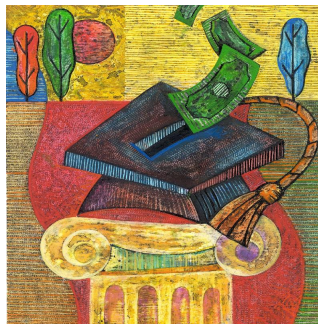
Does this Image about Debt Collectors Step Over the Line?

What do YOU think?

Gary's Calendar of Events

and expenses. If borrowers protest, they would be offered an income-based formula, which can result in payments as low as \$50 a month for an unmarried person with \$20,000 in income and \$20,000 in loans.

Read [*more*](#).



Does this Image about Debt Collectors Step Over a Line?

We love using images to convey the tone of a story. Sometimes, the editorial staff here at insideARM.com uses funny or quirky imagery to draw attention to an article.

But Salt Lake City newspaper, *The Deseret News* - the second-largest paper in Utah - used the image (left) at the top of an article this week titled, "Aggressive debt collection is up: What you need to know to fight it." Read [*more*](#).



photo credit: shutterstock.com / Deseret News

What do YOU think?

Which is your favorite golf movie?

- A. "Caddyshack"
- B. "Happy Gilmore"
- C. "Tin Cup"
- D. "Seven Days in Utopia"
- E. Other _____

WELCOME!

Welcome to the newest members of **The Forwarders List!** Click [*here*](#) to request a list of these firms.

Congratulations!

Steve Kailas, president of Milwaukee-based *Kohner, Mann & Kailas*, has received the Wisconsin Law Journal's Lifetime Achievement Award.

George A. Rubin, Christine Hayes Hickey and **Elliott D. Levin** from the Indianapolis-based firm *Rubin & Levin, P.C.*, have been named as Indiana Super Lawyers; **Hayes Hickey** was also chosen as one of the top 25 women attorneys in Indiana and **Levin** was named as one of the Top 10 Attorneys in Indiana.

The Commercial Collection Agency Association of the Commercial Law League of America has certified **Campbell Hightower & Adams** of Tempe, AZ, as a CLLA-certified agency.

To participate in our poll question, submit your answer and the reason(s) why by clicking [here](#).

**We will select one winner at random to receive a
\$25 iTunes Gift Card!!**

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



Last month, we asked if you will watch March Madness games at work.

The majority of participants said **"A - YES!"** Not only were the bosses big college b-ball fans, but some even allowed their employees to head out early so they could catch the afternoon games. And we were pleased to hear that our friends in the Netherlands were as excited about the tournament as we were here in the U.S.

However, not everyone agreed. Several of you chose **"D"** believing it is very inappropriate to watch sports at the office. One participant said that it "will actually cost millions of dollars in paid wages for them to watch the games at work."

As for the rest of our participants, you chose **"C"** and were **very** disappointed that your IT infrastructure wouldn't allow you to watch the games at work.

Funny, we didn't have anyone choose **"B - Yes, but secretly"**...your secret would have been safe with us!

Congratulations to our March Poll Question Winner,

Lynn Cosentino from GB Collects!

Your Visa gift card will be mailed to you!

Thanks to everyone who participated.

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.

Food for Thought

"Nobody ever remembers who finished second at anything."

- Jack Nicklaus

"Always make a total effort, even when the odds are against you."

- Arnold Palmer

Did you know?

There are 336
dimples on a
regulation golf ball.

The chances of making
two holes-in-one in
a round of golf are
one in 67 million.



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FENCA AGM of BDIU

Berlin, Germany
April 19-21, 2012

***CLLA 118th National Convention**

Chicago, Ill.
May 3-6, 2012

***NARCA 2012 Spring Collection Conference**

Hilton San Diego Bayfront, San Diego, CA
May 16-19, 2012

DBA International's 2012 Executive Retreat

Hawks Cay Resort, Duck Key, FL
June 18-20, 2012

***IACC Annual Mid-Year Conference**

Boston Marriott Long Wharf, Boston, MA
June 21 - 23, 2012

***CLLA Strategic Planning & Leadership Conference**

Fontainebleu Miami Beach, Miami FL
August 2, 2012 - August 5, 2012

FENCA CSA DBSG Annual Conference & Exhibition

Birmingham Metrople Hotel, Birmingham, UK
September 5-6, 2012



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