



APRIL 2013

# Moving Forward

## The Forwarders List of Attorneys

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## Publisher's Memo

### I'm a Tough Mudder But They Are Tougher



On June 2, I will participate in my first Tough Mudder race and on July 21 I'll compete in a triathlon, both to raise money for the Wounded Warrior Project. This is a charity that is close to my heart because I have family members who are on active duty and many friends whose loved ones are currently serving our country. For those who are not familiar with the WWP, it is an organization that was created to raise awareness and enlist the public's aid to help our injured service men and women. During times of war, we must remember not just those who have passed but also those who have lost limbs and suffered other injuries in the defense of our nation.

I first learned about the WWP a few years ago when playing in the Birdies for the Brave charity golf event. The proceeds of the event went to the WWP to support programs for injured military personnel. The programs help these honorable individuals adjust and succeed in everyday life with their injuries from an interactive approach. The WWP has my attention because they seem to do a lot of their work through physical activities like golf events and the Tough Mudder races. While I can't relate to being in combat and making it

through this world without an arm or leg, I can relate to the need to be independent and active. The WWP helps these folks remove the obstacles and allows them the ability to live a relatively normal life, to include physical activities. For me, our injured military men and women are the toughest people out there.

I often struggle to find the right words to express my gratitude and respect to those who have chosen to defend our nation. So, I put my money where my mouth is and find ways to support our military. I hope you all will stand with me as I cross the finish line at these races by donating to this worthy cause.

Please go to our Tough Mudder page at <http://www.raceit.com/fundraising/donate.aspx?event=13400&fundraiser=r9208144> and make a donation today!

Sincerely,

*Gary*

## Student debt and delinquencies soar

Severely delinquent and charged off student loans soared 36 percent to \$3 billion,

## In This Issue

Student Debt and Delinquencies Soar

according to the latest National Consumer Credit Trends report by Equifax. Outstanding student debt also jumped by double digits to \$852.7 billion from \$746.3 billion a year ago -- a 14 percent hike.

The number of student loans outstanding rose slightly less -- 13 percent, according to the latest Equifax report.

"Driven heavily by economic factors, including unemployed or under-employed consumers going back to school along with the rising cost of tuition, student lending has demonstrated consistent, year-over-year growth," said Equifax Chief Economist Amy Crews Cutts. "Continued weakness in labor markets is limiting work options once people graduate or quit their programs, leading to a steady rise in delinquencies and loan write-offs." **Continue Reading.**

## ACA's New Jersey Unit Leading Recovery Efforts for Hurricane Sandy Victims

Natural disasters can cause devastation, heartbreak, hardship, injury, illness and even death in their wake. Regardless of where ACA members may live, we all are susceptible to some sort of destructive force.

In October 2012, Hurricane Sandy - a Category 2 storm - packed a wallop in the Northeastern United States and became the largest Atlantic hurricane on record. Super Storm Sandy caused more than 70 U.S. fatalities and \$70 million in damages including destroying homes and property, flooding streets, tunnels and subway lines, as well as cutting power to the area for several days.

The lasting impact the storm remains in much of New Jersey where residents and businesses continue to struggle to move forward. To help with providing relief to victims of this devastating disaster, the New Jersey Association of Collection Agencies is organizing an effort to help where federal, state or insurance funds are falling through the cracks. **Keep Reading.**

## What do YOU think?

**What is your favorite way to donate to charity?**

- A. Donate money directly
- B. Spend time volunteering
- C. Raise money by running races or other activities
- D. Donate supplies
- E. Other \_\_\_\_\_

To participate in our poll questions, submit your answer and the reason(s) why 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."



ACA's New Jersey Unit Leading Recovery Efforts for Hurricane Sandy Victims

What do YOU think?

Gary's Calendar of Events

### WELCOME!

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

### Food for Thought

"Not in numbers but in unity that our great strength lies."

- Thomas Paine

"There are two primary choices in life: to accept conditions as they exist, or accept the responsibility for changing them."

-Dr. Denis Waitley

### TRIVIA

**What company gave the most to charity in 2011?**

**Answer:** Wal-Mart tops the list as the most charitable company in 2011. They gave over 342 million dollars, a 7.2% change from the year before.



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***Last month, we asked what is your favorite part of March Madness?***

Everyone agreed that the Cinderella Story is what makes the series so enjoyable.

Congratulations to our March winner,  
**Lorna Walker of Sweet & Walker, P.C.**  
in San Francisco.



Receive Our  
E-Newsletter

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.

**\*NARCA 2013 Spring Collection Conference**

Caesars Palace, Las Vegas, NV  
May 8-11, 2013

**\* IACC Midyear Conference**

Manchester Grand Hyatt, San Diego, CA  
July 13-14, 2013

**\*ACA International Annual Convention & Expo**

Manchester Grand Hyatt, San Diego, CA  
July 14-16, 2013

**\*National Association of Bankruptcy Trustees**

The Greenbrier, White Sulphur Springs, WV  
August 8-11, 2013

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### **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**.

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