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Publisher's Memo

Happy Holidays



Season's Greetings to everyone - we hope our monthly newsletter finds you in good spirits! I love this time of year. Not just because of the holidays and festive attitudes but also because it means the current year is winding down and a whole new year is approaching. A new year means new opportunities.

My family celebrates Christmas. Over the years our traditions have changed to accommodate the changing family.

Because of various new additions to our family, many years ago we decided to forego buying gifts for everyone. Aside from the financial strain of buying for everyone, the holiday season was quickly becoming consumed with the daunting task of running from crowded store to crowded store under pressure to find the perfect gift for too many people. It turned the season from joyous to stressful. So now, each member of the family brings a small gift under a certain dollar amount to put under the tree. We'd then each pick a number and take turns selecting a present. This "new" tradition made our Christmas gathering less about gifts and more about the fun of being together as a family. Whether your faith observes Christmas, or if you practice any religion at all, the holiday season is still a time where we can celebrate what is important in our lives with the people we love.

This year marked the fifth anniversary of my ownership of Forwarders List. Since that time, we've embraced change to meet the needs of our professional family. But what hasn't changed since 1922 is our tradition of providing outstanding customer service. Our focus on helping improve our clients' bottom line remains the foundation of what we do. We believe this is the reason why Forwarders List experienced growth in 2012 despite difficult economic times.

So, as the year comes to an end, I want to thank all of you for being part of my family. May you have a very happy and healthy holiday season and may the tradition of continued prosperity meet you in 2013!

Regards,

Gary

Law Firm E-Discovery Reaches Crossroad



Litigation support departments in law firms - now largely tasked with helping attorneys manage the e-discovery needs of clients - are at a crossroad. To invest or divest.

Some firms are doubling down and investing millions in e-discovery technology, people, and processes, looking to recapture the revenue paid to e-discovery vendors and offer clients a cheaper way to handle their discovery needs all under one roof.

On the other end of the spectrum, firms are doing away with hosting data, buying software, processing electronically stored information, and conducting forensic investigations. They would rather leave that to the experts.

And when they ship all of those processes out the door, they are often looking for a preferred vendor, known as managed services providers, who can handle it all across the firm's platform in order to manage efficiency and cost for clients. These firms are choosing to handle only the legal work, which some say is often the more lucrative work, associated with e-discovery. [Read More.](#)

New Jersey Victory Leads to More Success

Through careful preparation the New Jersey unit was able to defeat bad legislation and turn those efforts into a platform for launching proactive solutions.

The New Jersey Association of Collection Agencies (NJACA) and its colleagues from the New Jersey Creditors Bar Association (NJCBA) were successful in defeating a recent measure that would have significantly increased court fees on the industry and destroyed the separation of powers between the legislative and judicial branches of government.

NJACA President Paul Matysek, Unit Trustee Elizabeth Mallory and ACA Board Member Keith Kettlekamp, among others, helped keep Unit members abreast of legislative activity and outreach efforts.

NJACA and its lobbyist Barry Lefkowitz were

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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

"The unselfish effort to bring cheer to others will be the beginning of a happier life for ourselves."

-Helen Keller

"Courage is not the absence of fear, but rather the judgement that something else is more important than fear."

-James Neil Hollingworth

TRIVIA

How many Christmas trees are made in the United States each year?

instrumental in this legislation's defeat. Lefkowitz's experience, political skills and knowledge of the industry properly positioned the Unit in meetings with state legislators and the Governor Chris Christie's office. He also provided impactful testimony on behalf of NJACA at a Senate Budget and Appropriations Committee hearing.

The legislative proposal included fee increases that were to be used to fund Legal Service projects and a computerized court information system, which, if enacted, would have placed a massive financial burden on New Jersey businesses and consumers. This burden alone was reason enough to defeat this legislation but the constitutional concerns regarding separation of powers further magnified these objections. By earmarking these fees to fund and create new projects, the legislation essentially put the judicial branch in charge of the budgeting process a duty solely reserved for the legislative branch. [Continue Reading.](#)

Answer: 34 to 36 million Christmas trees are produced in the U.S. each year. This is made possible by over 100,000 people and the over 1 million acres of land devoted to the planting of Christmas trees.

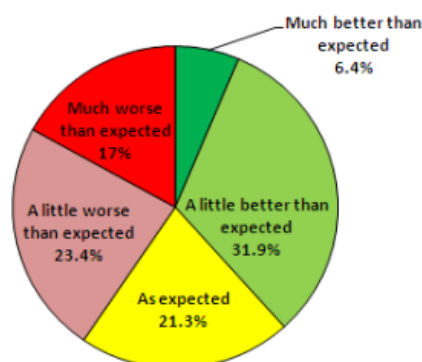


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ARM Companies Largely Meeting Expectations in 2012

How has your ARM company performed in 2012, compared to expectations?



Nearly 60 percent of accounts receivable management companies are meeting or exceeding expectations for performance in 2012, according to a non-scientific poll of

insideARM readers. The poll asked ARM companies to compare their 2012 results so far to expectations heading into the year.

Almost 32 percent of respondents said their firms were performing "a little better than expectations," the most commonly-selected option. Another 6.4 percent reported 2012 performance was "much better" than expectations.

More than 21 percent of respondents reported results in-line with 2012 expectations.

A little more than 40 percent said that 2012 performance was worse than expectations, with 23.4 percent noting that results were "a little worse" than they expected and 17 percent claiming performance is



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"much worse" than they anticipated.

Part of the seemingly positive results is probably attributable to diminished expectations heading into 2012. [Keep Reading.](#)

What do YOU think?

What is your favorite holiday tradition that gets you most excited for the season?

- A. Baking Cookies and Decorating
- B. Cooking a big meal with a warm fire in the fireplace
- C. Holiday Music
- D. Seeing family
- E. Holiday Parties/Gift Exchange

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."*



Last month, we asked "How effected were you by Hurricane Sandy?" Here's what you had to say:

Our audience is worldwide, but the overwhelming responses to last month's question came from our part of the world because the New Jersey & New York area was the most affected. Sadly, some of our colleagues and friends lost their homes and priceless items. The good news is that, to our knowledge, everyone's health is okay.

There will not be a poll winner for last month's newsletter. Instead, we will add the \$25 to a donation we are making to victims of Hurricane Sandy.

Thanks to everyone that 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.

***IACC Annual Convention 2013**

Eden Roc Renaissance Miami Beach, Miami Beach, FL
January 16-18, 2013

***16th Annual DBA International Conference**

Aria Resort & Casino, Las Vegas, NV
February 5-7, 2013

NARCA 2013 Attorney Workshop

Nashville, TN
January 20-21, 2013

***The 2013 Eastern Region Installation Dinner**

The Water Club, New York, NY
March 19, 2013

***17th Annual National Collections & Credit Risk Conference**

Hyatt Regency New Orleans, New Orleans, LA
March 20-22, 2013



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