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Publisher's Memo

The Wiser Investment



The Super Bowl is the biggest event in the United States if we use television ratings as our measure. That's because it's more than a football game, it's a cultural event. People who aren't even football fans are attending Super Bowl parties, buying football apparel, and are glued to the big screens as if they've followed the season all along. On the Monday after the game, many people won't know what's making headlines on the news, but they will know who won the game and, most importantly, which commercials were the funniest or a snooze. The energy, money and creativity put into the advertising has become more important than the game to most people - my wife and mother included.

The Big Game is unique because we get to see in one broadcast what some of the best minds in the world have been working on all year in these commercials. Big businesses unveil new products or strategies every year during the Super Bowl, capitalizing on the excitement and huge viewership associated with watching the game. But it's not a forum for the little guys. In 2012, commercials cost an average of \$3.5 million for a 30-second spot. The audience was around 111 million fans last year, but the investment didn't pay off for everyone. Few commercials were standouts. This goes to show that sometimes it's not about the size of the company or how much money the company throws at its customers. At the end of the day, the quality and value of the product still matters, and customer service is still a priority for most consumers.

Great companies ebb and flow over time, their services and products improve or change altogether to meet the needs of their customers. I'm constantly inspired by the innovative, creative and, often times, remarkably simple (yet effective) ways that organizations help their customers. We aspire to be that great company for our clients. At Forwarders List, we know we aren't the biggest legal directory out there, but that's not what it's about for us. It's about doing our best for those who rely on us to help grow their business, not just ours. We believe that's an investment worth making.

Before signing off, this month's newsletter comes with some sad news. Steve Baer, who owned The Forwarders List for many years, lost his battle with cancer recently. Although, I cannot speak about Steve personally or professionally because our paths never

crossed, he was a part of the Forwarders List legacy and should be remembered for his contributions. For more on Steve and his life, you can read below later in this newsletter.

Regards,

Gary

Aggressive Chicago Debt Collection Law Vote Put on Hold

A new debt collection law pushed by Chicago Mayor Rahm Emanuel did not receive an expected vote Wednesday when it was heard by the City Council Committee on License and Consumer Protection. At the urging of ARM industry representatives, the committee will receive input from debt collection stakeholders before proceeding next week.

Emanuel's intent in the proposal was to license and regulate debt collectors operating in Chicago, similar to the law passed in New York City in 2009. But opponents said that the law was extremely aggressive and that no one on the debt collection side was consulted prior to the writing of the proposal.

The law would require debt collectors operating in Chicago to get licensed. The mayor's plan would also require anyone trying to collect a business debt to keep detailed records of contact with the debtor and any payments made, and would allow for cash penalties and up to six months in jail for violations. And a provision in the law would suspend licenses for up to four years for even minor or technical violations of any collection law.

At a public hearing Wednesday, many business leaders gathered to voice their concerns. [Continue Reading.](#)

Value Healthcare Services Announces First Company Dedicated to Healthcare Bankruptcy Receivables

Introducing a bold new strategy for healthcare bankruptcy receivables. Value Healthcare Services is the first company of its kind, dedicated exclusively to working with healthcare facilities in the area of patient bankruptcies. Until now, most facilities write off a large percentage of their bankruptcies. These accounts are too valuable to be written off and VHS has assembled a team of bankruptcy professionals to revolutionize the recovery process.

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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

"I firmly believe that any man's finest hour, the greatest fulfillment of all that he holds dear, is that moment when he has worked his heart out in a good cause and lies exhausted on the field of battle - victorious."

-Vince Lombardi

"The supreme quality for leadership is unquestionably integrity. Without it, no real success is possible, no matter whether it is on a section gang, a football field, in an

"It's time to start thinking differently about bankruptcies," says Ezra Zucker, CEO, Value Healthcare Services. "In 2012, I traveled to over 100 hospitals, big and small, and they all face the same financial pressures. When I asked what they thought their bankruptcies were worth, they said very little or even nothing. We know that's not true from our experience working with non-Healthcare related bankruptcies." [Read More.](#)

Steven David Baer

Virginia Beach - Stephen David Baer; Publisher, lawyer, entrepreneur, and pianist extraordinaire, passed away on Wednesday, Nov. 28, 2012. Born to Eli and Sadie Glasser Baer in Washington, DC where he lived until age 10 before moving to Baltimore, Maryland.

Mr. Baer graduated from the University of Virginia with a degree in Economics and from the University of Maryland Law School. He was a member of the Maryland State Bar.

He is survived by his wife Joan London Baer, his two sons and their wives, David Bryan Baer (Jeannie) and Justin Michael Baer (Marissa), stepchildren Robert and Alicia London Friedman, Stephanie and Scott London, Jonathan and Betsy London Rubenstein and 10 step grandchildren who adored him.

Stephen had 20 first cousins on his mother's side of the family and five first cousins on his father's side. Family was the most important thing to him. He originated and organized 2 family reunions a year for the cousins and their children. It was so important to him for his sons to be close to his family. An only child, Stephen embraced his cousins as siblings, and they embraced him in turn. During his years in Baltimore Mr. Baer was active in the Jewish Community and the Baltimore Community at large. He was interested in scouting as his father had been, and he began the Cub Scout Troop that his sons belonged to and was their Scout Master. He was very active in his synagogue, Beth Tfiloh where he chaired numerous committees and was the President of the Brotherhood..

Professionally he began his career as Assistant Baltimore Solicitor and then developed and published The Forwarder's List, a national publication for attorneys. His business was purchased by K-111, the media division of, Kohlberg, Kravis and Roberts of New York. Subsequently, he moved to New York City as a consultant where he lived for 8 years. It was here that he made the time to renew his love for jazz.

Originally trained as a classical pianist at Peabody Conservatory in Baltimore, as a young boy he played on the Ted Mack Original Amateur Hour on national network TV. In subsequent years he played all over the

army, or in an office."

-Dwight D. Eisenhower

TRIVIA

Which team has won the most Super Bowls?

Answer: The Pittsburgh Steelers have won a record of six Super Bowls. They won in 1975, 1976, 1979, 1980, 2006 and 2009.



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world, Blue Beards Castle in the Virgin Islands, Excelsior in Rome, Bristol in Paris, Little Nell in Aspen, Maxime's in New York and The World, a condominium ship that traveled the world. His talent and ability to entertain made him a magnet for all who heard him play. Stephen had a natural curiosity about the world. His wife and he traveled widely but he always came home to Norfolk/Virginia Beach where his mother's family was rooted. Several years ago he organized a weekend reunion for over 300 people living all across the U.S. whose families had settled in the Berkley section of Norfolk when they immigrated from Europe in the 1880's. His extensive research and organization gave the attendees the background and understanding of their personal histories.

Mr. Baer was a historian and avid reader. He rarely read fiction believing that his time was best spent on reading about the history of countries and the biographies of people who had led interesting lives. He placed an emphasis on fitness of his mind and body. And he began each day with the New York Times and a good work-out at his gym.

He was adventurous, whether skiing black slopes, sky diving or white water rafting. Gregarious, with a wonderful sense of humor, he befriended individuals from all walks of life. His friendships spanned the U.S, Europe, Australia, Asia, South America and South Africa. As a cousin of his once said, " Stephen, you are the hero of your life story."

The family would like to thank Jewish Family Service Home Health Care and a special thanks to Audrey Alexander, Darlene Green and Arlene Ferguson for their loving and dedicated care.

Funeral services will be held at 12:30 p.m. on Friday, November 30, in the Norfolk Chapel of H.D. Oliver Funeral Apts., with Rabbi Jeffery Amowitz and Cantor Gordon Piltch officiating. Burial will be at Forest Lawn Cemetery. Memorial contributions may be made to Jewish Family Services, Congregation Beth El, or a charity of choice. Online condolences may be offered to the family through hdoliver.com

Published in The Virginian Pilot on November 29, 2012

What do YOU think?

What is your favorite part of Super Bowl Sunday?

- A. Relaxing with family and friends
- B. The Food
- C. The Game
- D. The Commercials
- 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."



**Last month, we asked
Which 2012 event had the most impact on you?
Here's what you had to say:**

While the presidential election and Super Storm Sandy had a large effect on everyone, the school shooting in Connecticut had the largest impact.

Our January winner, **Todd E. Houslanger of Houslanger & Associates, PLLC** described his feelings after the event,

"The emotional roller coaster from anger to shock to dismay and more takes its toll. There is nothing more important than protecting our children and creating a safe environment for them to learn and a safe world for them to grow. The events that were caused by one person are unspeakable, yet, we must force ourselves to speak about them to insure they do not occur again. If we learn nothing, then it would be a complete shame."

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.

***16th Annual DBA International Conference**

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

***119th National Convention and 83rd Chicago Spring
Meeting: The Road to Reinvention**
Westin Michigan Avenue, Chicago, IL
April 11-13, 2013

***NARCA 2013 Spring Collection Conference**
Caesars Palace, Las Vegas, NV
May 8-11, 2013



Free Consultation

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