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Publisher's Memo

Where am I? Oh, yes, I'm moving Forward...



As I write this note from our office in Princeton, NJ I am preparing for our busiest travel month of the year. Forwarders List will be traveling coast to coast from Los Angeles to Baltimore to Spain and a few places in between over the next few weeks. Before we make our connecting flights, we'll be making meaningful connections between clients and law firms!

Traveling is a part of my job that I enjoy and there is some glamour and fun involved in being places far from home. But those of you who may travel as often as I do know it can be difficult. The long flights, changes in time zones, living out of a suitcase and lack of sleep can be a not-so-fun combination at times. It also sometimes means I'm missing out on things at home, which can be a tough sacrifice. This is why we make every trip count. There has to be a good result from my trips or it isn't worth the time away from my family.

We are attending conferences, and also visiting clients and law firms in their offices. Just about every day of the entire month of October is filled with time spent in person with our clients, which is excellent. We take great pride in our website and print directory, but we are most proud of the efforts we make in seeing the people who make our business what it is. Few relationships can be sustained without personal contact. This is what we do best and why we are the industry leader when it comes to being a true partner.

The best compliment we received recently came from a good client who described Forwarders List as "the future". It fits because I'm often in a different time zone than my clients. I'm sometimes already in the future, and from my vantage point, action is necessary today if we don't want to be left empty handed tomorrow. While others may be stuck in the past worried about where things are headed, at Forwarders List, every day, we work with a sense of urgency and purpose to help our clients move Forward. The present is pretty good at Forwarders List but the future looks even better.

Regards,

Gary

ARM Attorneys Win Case Challenging New York City Debt Collection Law

A federal judge Wednesday sided with a collection attorney and other plaintiffs in ruling that the New York City Department of Consumer Affairs has no authority to regulate lawyers' conduct. The suit was filed after the city passed a law in 2009 that would have required ARM and creditor's rights attorneys to be registered as "collection agencies" and follow new regulations under the law.

The law, passed in March 2009, required debt buyers and collection attorneys to obtain licenses as collection agencies and adhere to new rules also laid out in the legislation. At the time, the debt buying sector was thought to be the ARM group that would be most impacted. [Continue Reading.](#)

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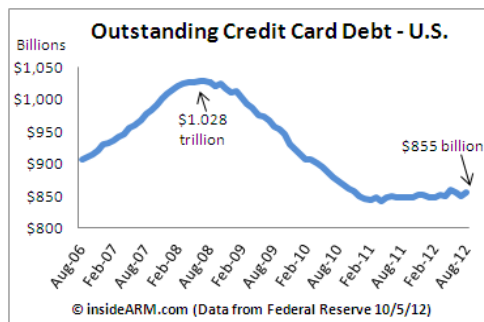
What do YOU think?

Gary's Calendar of Events

WELCOME!

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

Consumer Credit Surges in August



Consumers in the U.S. took on \$18.1 billion in debt in August, according to data released by the Federal Reserve late Friday. The gains were broad

across all types of loans.

The Fed said that overall consumer credit outstanding increased at an annual rate of eight percent in the month.

Non-revolving debt - like that found in auto and student loans - paced the gains, adding nearly \$14 billion in August, an annualized increase of nine percent. Auto sales were up in the month and August is also traditionally a heavy month for student loans as fall semesters get underway. [Read More.](#)

Couch, Conville & Blitt Receives SSAE 16 SOC1 Certification

On September 1st, Couch, Conville & Blitt LLC, a regional

Food for Thought

"In between goals is a thing called life, that has to be lived and enjoyed."

- Sid Caesar

"The only thing worse than being blind is having sight but no vision."

- Helen Keller

TRIVIA

What is the most popular Halloween candy?

Answer: Americans spend over 2 billion dollars a year on Halloween candy. Chocolate candy bars have become the most popular

creditors' rights law Firm, received its SSAE 16 SOC 1 Certification.

"This Certification demonstrates the Firm's commitment to providing compliant legal services to the Financial Services industry," the company noted.

Service Organization Controls are a series of accounting standards that measure the control of financial information for a service organization. They are covered under the SSAE 16 professional standards. SOC 1 reports are examination engagements undertaken by a service auditor to report on controls at an organization that provides services to user entities when those controls are likely to be relevant to user entities' internal control over financial reporting. [Keep Reading.](#)

What do *YOU* think?

We want to know, what is the best Halloween Costume you've ever had?

Please feel free to send in pictures of your creation!

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 what is your favorite football team?

Here's what you had to say:

Not too surprisingly, everyone has their own favorite football team. What is common between all is the pride and loyalty everyone has in relation to their team.

Our September Winner, a Detroit Lions fan, **Victoria Targosz from Targosz Walker Legal Group PLLC**, summed this up well:

"This is a team that inspires fans and gives hope to folks who are tired of being the under dog, tired of losing. THE LIONS INSPIRE HOPE and tenacity!! THIS is a turn around team, that in this day and age; PEOPLE NEED TO SEE. People need to be inspired!! People need to believe that just as a losing team brought itself back, so can WE as a state, as consumers, as a hardworking people who have been so knocked down. THAT THE

treat, with the Snickers bar being number one.



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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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*PRIDE WHICH IS MOTOR CITY IS ALIVE AND
TICKING. TO BELIEVE IS TO ACHIEVE"*

Thank you 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.

***CLLA Meeting**

Hilton Universal City, Universal City, CA
October 12, 2012

***NARCA 2012 Fall Collection Conference**

Marriott Baltimore Waterfront, Baltimore, MD
October 17-20, 2012

***FENCA Conference**

Madrid, Spain
October 18-21, 2012

***20th Annual Financial Services Collections & Credit Risk Conference**

Talking Stick Resort, Scottsdale, AZ
October 24-26, 2012

***CLLA Conference**

Sheraton New York Hotel and Towers, New York, NY
November 8-10, 2012



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