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Publisher's Memo

Are You Ready for Some Football?



Dear Friends and Colleagues,

Summer has unofficially ended. The school buses and faded leaves on trees tell us this is the case. But there's another sign of Autumn's arrival that is much more obvious than the yellow buses and leaves. Football.

Although baseball is often referred to as "America's Favorite Pasttime", it's actually football that reigns as king. Few sports compare to football in generating the level of fan participation and money as this gladiator team sport. The excitement and passion shown by both the players and the spectators is enormous.

The aesthetics of football are wonderful. The athleticism of football is truly magnificent. We can get lost in the movement of the players, the antics of the coaches, and swept up by the fans who are dynamic and passionate. The excitement is contagious. Game day is filled with activities. People pull up trailers or pop open the back of their vehicles to tailgate in the parking lot hours before kickoff. Homes are filled with friends and family beer in hand and buffalo wings stacked on platters. Seats at sports bars and restaurants are taken up by strangers who become friends as they root for their favorite team. They proudly wear their team colors like a badge of honor. There is a noise and buzz in the stadiums that is simply electrifying. People sing songs and chant together. The common interest and energy bonds everyone together regardless of differences in religious or political beliefs. None of that matters during a game. For sixty minutes, while watching athletes on a simple rectangular piece of grass, people forget whatever might be going on in their lives and rejoice in this communal celebration of humanity. It is a welcomed distraction that brings everyone together.

At Forwarders, we bring people together everyday. We strive to give our customers something to cheer about in their day-to-day business. Our world revolves around connecting clients and law firms that make sense for each other. Although our uniforms are different than those on the football field, we do start each game day with an excellent game plan and play hard for our fans!

Sincerely,

Gary

Factors to Investigate Before Suing Your Customer



Last week we talked about how to decide if you should sue a business for unpaid invoices. We focused on Return on Investment (ROI) as the primary criterion. This week we are discussing

facts and circumstances to consider when evaluating ROI and how ROI expectations have changed over the last few years.

Since the beginning of the financial crisis in 2008, we have seen five major changes impacting key factors in the ROI equation on many of the cases we evaluate:

- The Real Estate Bust
- Weaker Economy
- Improvement in Information Availability
- Slower Court Process
- Higher Court Costs

Business owners are far more likely to own real estate than the average American. This used to be a positive indicator that an owner had personal assets available that they could tap to cover business obligations. Even if our clients didn't have a personal guaranty, we could expect that eventually during the judgment collection process, we could put so much pressure on the business that the owner would prefer to inject personal funds instead of having business assets seized. Many business owners had used historical profits to finance real estate investment beyond their primary home, giving them more personal assets to access as our pressure increased. **Continue Reading.**

Town to Increase Collections by Posting Debtor Names on Facebook

A town in Mississippi recently discussed the possibility of publicly naming the people who owe it money, including using popular social media site Facebook to distribute the list, all in the name of stepping up its debt collection results.

In This Issue

Factors to Investiage Before Suing Your Customer

Tow n to Increase Collections by Posting Debtor Names on Facebook

What do YOU think?

Gary's Calendar of Events

WELCOME!

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

Food for Thought

"Football is like life - it requires perseverance, self-denial, hard work, sacrifice, dedication and respect for authority."

-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 army, or in an office."

-Dwight D. Eisenhower

TRIVIA

When was the first Super Bowl?

Answer: The first Super Bowl was



The Daily Corinthian (via the Associated Press) is reporting that the Board of Aldermen in Farmington, Miss. last week approved the creation of a system that would publicly

disclose the name of anyone that owes money to the town. Once the system is set up, the Board will then vote to approve it make it live.

Officials there reckon there is no legal problem with the plan, since owing a debt to the town is a matter of public record. There were no details on how, exactly, Facebook would be used. **Read More.**

What do *YOU* think?

What is your favorite football team?

- A. New York Giants
- B. Green Bay Packers
- C. New England Patriots
- D. San Francisco 49ers
- E. Dallas Cowboys
- F. 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 what is your favorite Summer Olympics event?
Here's what you had to say:**

It seems like the majority of you are split between swimming and track and field.

Our August winner, **Brenda Majewski from Kohn Law Firm**, shared why Gymnastics is her favorite:

played on January 15, 1967 at Los Angeles Memorial Coliseum.

61, 946 people watched as The Green Bay Packers defeated the Kansas City Chief's 35 - 10.



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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](#).

"Graceful" and my name have never been in the same sentence! I am in awe of their dedication, sportsmanship and talent."

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.

Debt Connection Symposium and Expo 2012

Red Rock Hotel, Las Vegas, NV
September 10-13, 2012

***The Eastern Region Triadic Day**

LaReggia Restaurant at Meadowlands Plaza Hotel, Secaucus, NJ
October 3, 2012

***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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