



MOVING BUSINESS FORWARD SINCE 1922

Monthly, News & Updates June 2023

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Publisher's Memo

My Love for Labradors

When I was growing up, we had a Dachshund in my teenage years. While I certainly liked the dog, I never loved her. Fast forward decades, and three years ago, I surprised my family with a Yellow Labrador named Rose.



The dog was intended for my family, not for me. I had little to no expectation of genuinely loving a dog – but boy was I wrong! On the drive home, Rose slept in my passenger seat, which was adorable, but it was not love at first sight. I arrived home, and the video I captured surprising my wife was priceless – and that's not hyperbole! That was the moment I realized the joy this puppy would bring to my family.

Next came introducing her to our kids, which was equally magical. They were beside themselves with happiness – a treasured moment I will NEVER forget!

As Rose settled into our home, it became clear that I was her favorite. She would sit under my chair, often lie down in my office (it was COVID, so I was working at home) during the day and just generally stayed close to me.

This past September, I surprised my family for the second time with a Black Labrador named Adonis (more often called "Donni"). Adonis was "for me" somehow in my mind – yes, of course he is also our family dog, but I felt a different connection to him from the moment I saw his pictures, there was just something about him. The family joke is that I am "Team Adonis", and they are "Team Rose", and we tease each other about who is the better dog.

Things have changed and sadly, I am no longer Rose's favorite, but I maintain that it's because my wife works from home and I'm back at the office...she has the unfair advantage of having more time with her! Somehow, Adonis remains my biggest fan.

I don't have to explain it to "dog people" – the unconditional love of a dog (and in our case Labradors) is something extraordinarily special. Even on the worst day they have a way of cheering us up or cheering us on. Their loyalty is unwavering (unless food is involved). Occasionally we put the pups in doggie care if we are traveling, or something along those lines, and the house feels empty. Even though they can be a pain in the you-know-where, when they aren't here, there is a void of love and energy that is felt by all.

When I started writing this memo, there wasn't a clear vision of how I could tie it back to business, but it became clear about halfway through. We can learn a lot from our dogs in both life and business. In no order, here's what comes to mind for me:

- Naps. Lots of naps!
 - Loyalty. Pretty straight forward – it's a wonderful quality to possess.
 - Being present – dogs do not think about yesterday or tomorrow, they are always in the moment. We should be more like them.
 - Happiness – choose happiness, dogs always do. Five minutes after doing something wrong and being scolded, a dog wags its tail waiting to play.
 - Do not hang on to negativity, embrace positivity.
 - Protect what matters. Dogs will fiercely protect their masters, families and homes.
 - Dogs aggressively warn anyone (or anything) who could be a threat to their loved ones. We should do the same, just like with our businesses.
 - Follow your instincts. Sometimes we over think things and end up making the wrong decisions. Most times our initial instincts are correct.
 - Remember - Dogs always follow their instincts! We should do so more often.
- While I don't know if I can love a dog "as much" or in the same exact way that I love my family, there is a love for them and a lesson from them that is incredibly special and unique - Who knew!

--Gary

Megatrends: The Future of Emerging Markets

These high-growth regions carry elevated risk but show significant potential over the next decade.

<https://money.usnews.com/investing/articles/megatrends-the-future-of-emerging-markets>

How a Dishwasher Engineer Challenged Elon Musk's Grip on Commercial Space

A Kiwi named Peter Beck built Rocket Lab into the second coming of SpaceX. An exclusive excerpt from *When the Heavens Went on Sale*, by the bestselling author of *Elon Musk*.

https://www.bloomberg.com/news/features/2023-05-04/peter-beck-s-rocket-lab-challenges-elon-musk-and-spacex?srnd=businessweek-v2&leadSource=verify_wall

US Airlines Are Sitting Out China's

Reopening

United, Delta and American are pressing Washington to ban Chinese planes headed to or from the US from flying over Russia.

<https://www.bloomberg.com/news/articles/2023-05-10/us-airlines-are-sitting-out-china-s-reopening?srd=businessweek-v2&leadSource=uverify wall>

Photos From the 2023 Westminster Dog Show

<https://www.theatlantic.com/photo/2023/05/photos-2023-westminster-dog-show/674014/>

Don't Forget to Write! Why Letters and Cards Are More Important Than Ever

Your handwriting may be rusty, but we say: enough with the Zooms. Foster some real connections by putting pen to paper

[Why Handwritten Letters and Cards Are More Important Than Ever - Bloomberg](#)

Quotes of the Day

“June is the time for being in the world in new ways, for throwing off the cold and dark spots of life.”

— Joan D. Chittister

“It was June, and the world smelled of roses. The sunshine was like powdered gold over the grassy hillside.”

— Maud Hart Lovelace

Recipe of the month

INGREDIENTS

2.5 lb tomahawk steak

2 teaspoon Worcestershire Sauce

2 teaspoon kosher salt

1 ½ teaspoon black pepper

½ teaspoon garlic powder

INSTRUCTIONS

(4-24 hours before grilling) Salt (I prefer Montreal Seasoning) the steak on all sides and edges. Use 1 teaspoon kosher salt per pound of steak, less the bone weight. Put the salted steak on a cooling rack set inside a rimmed baking sheet. Then place it into the refrigerator uncovered to dry brine for 4-24 hours before grilling. One hour before grilling, splash Worcestershire sauce (or olive oil) on the steak and apply the black pepper and garlic powder on the sides and edges of the steak.

Allow the seasoned steak to rest at room temperature for one hour.

Set up your grill for indirect cooking by placing hot coals to one side of your coal grate.

Allow your grill to pre-heat to 300 °F for a minimum of 15 minutes with the lid on.

Any consistent temp you establish between 225 °F - 375 °F is acceptable.

Insert a meat thermometer into the thickest part of the steak and then place the steak on the grill, opposite where the hot coals are. Orient the steak so that the side with the bone faces toward the hot coals.

Lid the grill and allow the steak to cook with indirect heat until your meat temperature is 10 °F below your desired doneness level (reference the temperature chart in the post above).

Once your temp is achieved, remove the steak to rest covered with tinfoil.

With tongs, move your hot coals to the center of the coal grate and add 10-20 additional unlit coals to the pile. The pile should be just wider than your steak and 2-3 coals high.

Open your lower vents to 100% and keep the lid off. After 10-15 minutes, the coals should be ashed over and red hot.

Place your rested steak directly over the red-hot coals and let it cook, uncovered and undisturbed, for one minute.

After a minute, take a peek to see if the sear is to your liking. If so, flip the steak over and repeat on the other side. If not, allow it to sear another 30-60 seconds before flipping.

When both sides are seared, remove to cutting board and allow to rest 5 minutes before slicing and serving.

Industry Calendar

July 24th - 26th
IACC Mid-Year Conference
Hilton - Chicago, IL
www.commercialcollector.com

July 26th - 28th
ACA International Convention & Expo

Hilton Chicago
www.acainternational.org

August 1st - 3rd
RMAI Executive Summit
Monterey Plaza Hotel & Spa, Monterey, CA
www.rmaiintl.org

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