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GREETINGS FROM YOUR CHAIR

By John D. Guerrini

Greetings from warm and sunny Southern California! In a mere week, we'll be back in Chicago for the annual meeting for shopping, networking, catching up, and the transition of officers. For me that means stepping down as the YMS Chair and passing the proverbial baton to Jeff Lippman, your current Chair-Elect. It's been a fun ride, these last seven or so years involved with the YMS, and I see them culminating with the privilege of serving as your Chair. Though we did not pass the Walk Lockhart Amendment (which would have required that all YMS Members spend at least two hours in the bar each day of every Conference), we did however accomplish quite a bit. Let's review.



Nearly twelve months ago, at the beginning of my term, I proposed several concrete goals: (1) Revise the YMS bylaws, (2) Create a YMS Listserv, (3) Increase YMS outreach and networking.

BYLAWS. The very much outdated and internally inconsistent YMS Bylaws were indeed updated and revised early on in my term by a special committee of YMS Members. And the general membership did pass them in New York. Instead of ratifying them, the CLLA Board of Governors asked for them to be revised again, which your Council has done. The new revised proposed Bylaws have been published and await general membership approval in Chicago. Make sure to vote!

LISTSERV. It is off to a slow start but it is moving. I rely upon the various listservs to which I belong, to keep me up to date on relevant legal issues, and to keep me in touch with colleagues, but first and foremost, I rely upon them to keep me (1) visible to others and (2) ready to follow up on leads for new cases. As a self-employed attorney with a staff of many mouths to feed, I'm always on the lookout for my next meal, and frankly, I find the Listserv concept to be a great way to generate leads. I've picked up many great cases this way, and I hope you too find that the Listserv can be used to generate business. If you have not joined the YMS Listserv, now is the time to come on board.

YMS PRESENCE. If you were at the New York meeting and attended the sold out YMS event at L'Ecole, then you know that the YMS truly does throw the best parties. 100 people attended our special wine tasting and five course five star meal at L'Ecole, which was closed except for our special event. YMS Sponsors Provest and Asset Source International helped out, and I even threw in signature souvenir wine glasses especially created for the event. The YMS was the talk of the Conference. This Chicago will no different, as we have once again sold out the Friday Night YMS Event - a Dinner Cruise on Lake Michigan. Once again, we will offer some serious drinks, food and networking. The YMS has long been known as the place to be if you are new to the CLLA, or if you just want to be with those who hang out with the new members. I am proud to say that the YMS has been able to throw two great parties. And it's not all about the partying (though who am I kidding - I love to party), let's all realize that it's the parties that lead to the connections . . . and connections lead to relationships . . . and relationships lead to referrals . . . and referrals lead to business.

To be clear, I didn't do this all myself - in fact, it wasn't even close. I leaned heavily upon my YMS Officers Jeff Lippman, Walt Lockhart and Tim Wan. I won't get all misty eyed with you all, but it truly seems like yesterday that the four of us were running around at League meetings nearly a decade ago - long before we had aspirations of YMS leadership. Thank you, Matt Richburg and Gary Tier, for all their help with selling out the New York L'Ecole event. Thank you, Matt E. Garcia and Dan Kerrick, for taking over the YMS Newsletter. Tim and I were very sad to leave the posts we'd held for many years, but we were confident that you two would make the YMS Times even better! And thank you to the rest of the YMS Executive Council David, Matt, Jon, Neil, Derek and Shawn. It's been a great year because of you.

TO ALL OTHER YMS MEMBERS. For the second year in a row, the YMS has a contested election for the four open slots on the YMS Executive Council. Make sure to attend our General Membership meeting on Thursday in Chicago to hear speeches and then vote! And if you want to get involved with the most exciting section of the CLLA, send me your name and let's get you signed up.

AWESOMELY AWESOME BBQ SAUCE RECIPE:

Ingredients:

- Cup brown sugar
- 1/2 cup chile sauce
- 1/2 cup rum
- 1/4 cup soy sauce
- 1/4 cup ketchup
- 1/4 cup Worcestershire sauce
- 2 cloves garlic, crushed
- 1 teaspoon ground dry mustard
- Ground black pepper to taste



Directions: In a saucepan over low heat, mix the brown sugar, chile sauce, rum, soy sauce, ketchup, Worcestershire sauce, garlic, dry mustard, and pepper. Simmer 30 minutes, stirring occasionally. Cool, and refrigerate until ready to use. (<http://allrecipes.com//Recipe/absolutely-awesome-bbq-sauce/Detail.aspx>)

THE JAPAN EFFECT

By Lanhi H. Saldaña

Probably every American is familiar with the big names in Japanese manufacturing – Toyota, Honda, Canon, Nikon, Sega, Nintendo, Sony, and Panasonic to just name a few. In fact, Japan is our fourth largest trading partner with more than \$60 billion worth of goods exported to Japan and \$120 billion imported to the United States in 2010. And if we didn't quite recognize the critical role Japan plays in supporting our economy, the consequences of the horrific earthquake and tsunami that hit Japan in March are making that clear. According to the New York Times, the disaster in Japan has immediately affected the supply of all sorts of components used in a

“Business etiquette exists in the context of an entire culture, and in Japan, people value demonstrating their respect for others.”

myriad of consumer electronics and other products. It was cited there is a price increase of about 33 percent for the eight-gigabyte chips used in digital cameras, smart phones, and other devices as a result of the natural disasters. Some U.S. automakers may

have to halt production of certain models and Apple may not be able to get the parts it needs to meet the demand for its recently released iPad 2 due to damaged factories and disruptions in Japan's power and transportation infrastructure. Recognizing the volume of trade and mutual economic interests between our country and Japan, businesspeople might profit from a greater knowledge of Japanese business etiquette.

In particular, they value customers and people of higher rank or age. Because in America, an illusion of equality is maintained and casualness often trumps formality, Americans may be surprised or uncomfortable in business interactions in Japan.

A bow is a greeting. In America, people show their friendliness by shaking hands or smiling.

In Japan, people bow to express their respect for others. This practice led to some misinterpretation and criticism in the United States when President Obama went to Japan and bowed deeply to the Japanese Emperor Akihito. It was viewed in the U.S. as an act of subordination by President Obama when, in fact, the President was simply following customs. By doing so, President Obama achieved the desired result of the Japanese people viewing him favorably for having learned and actually practicing Japanese culture while in their country.

“A bow is mandatory in a business situation . . .”

A bow is mandatory in business situations, except with colleagues, where an informal “hi” will do. But, for people meeting for the first time or for clients or people of higher rank, a bow is required. A proper bow is not a head nod. A bow means the person should lean from the waist with a straight back, and depending on the angle, the meaning of the bow will be different. A 15-degree bend is a casual bow; a 30-degree bend expresses general welcome; and a 45-degree bend communicates an apology or appreciation.

Business cards are exchanged ceremoniously. At networking events in the U.S., exchanging business cards is casual. People hand their cards at someone's request and the cards are often stuffed in a pocketbook or pocket. But in Japan, the person sharing a business card extends it to someone while holding it in both hands and with the card facing toward the person receiving it. It is polite to look carefully at the card. In Japan, the card represents the person and if treated roughly, it sends the message that the person isn't being respected.

Dining Etiquette is according to sex and status. When dining in Japan, women are expected to pour alcohol for men and as between two men, a

person of lower status pours for a higher-status person. If a woman does not pour for a man, she is considered inconsiderate. She is also expected to pour with two hands, with one hand under the bottle, because it is considered more elegant. Women are expected to be elegant at all times in behavior and action. Men in Japan pour like their American counterparts.

After dinner, no tips are required in Japan. If the diners are colleagues, they divide the bill equally. If executives are at a business dinner or lunch, they normally pay more than others do; for a small group, the executive may pay everything. If a higher-ranked individual has paid for the meal, the other attendees not only need to say thank at the time, but the next day they should either thank the person again personally or in an email.

Dress code. Simple dress is appropriate in large corporate settings. The clothes are expected to be simple and functional and are usually the standard dark colored suit and white shirt. In smaller companies, the attire is more casual and traditionally does not require a suit.

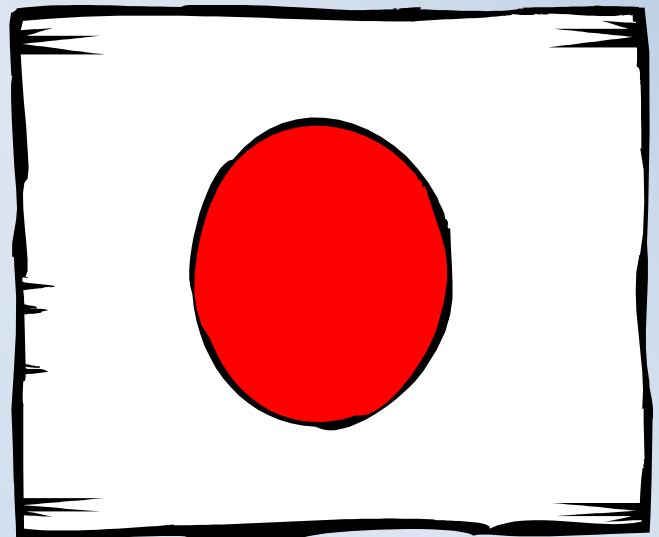
International business is conducted in English. Meetings with business people from foreign countries are usually conducted in English. But because the Japanese language is so different from English, the Japanese often do not have a strong handle on spoken English. Moreover, when people translate Japanese to English, some cultural nuance can be lost because language is always related to cultural background. As a result, American businessmen who speak Japanese have an advantage because the Japanese often transact business after hours where they tend to communicate more casually over drinks. Speaking in simple words is the best approach in dealing with a Japanese client. It is even better to know several key words in Japanese to communicate your message. It will leave a good impression.

As we all attempt to find new ways to expand our collection practices, it has become

increasingly important to understand how to conduct ourselves in the international arena. Japanese businessmen have long been perceived as serious minded individuals with a shrewd business sense. But they have never lost sight of the basics of transacting business, which is simply comprised of acting with grace and composure. During this difficult time in Japan, the people will undoubtedly overcome the tragedies brought by the earthquake and tsunami with dignity.

God bless the people in Japan and may we continue to learn from them.

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MAKE MEDIATION MATTER

By Daniel C. Kerrick

Most jurisdictions have local court some alternative dispute resolution is scheduled for trial. Parties often of alternative dispute resolution, provide mediation services free of “has no interest in settling” or them”, developing a strategy to is always beneficial. Before goals:



rules that require parties to engage in (ADR) process well before a case select mediation as their mode because many courts now charge. Even if your client “wants every penny owed to engage in a meaningful mediation mediation, I typically have three

1. Prepare for mediation like it’s a trial. I hate to learn new facts from my client at mediation. So I discuss the case in detail with the client’s representative before the mediation. My goal is to have a strong clearly and concisely describe mediator and my adversary. I anticipate my adversary’s without delay.

2. Give the client a of the case. As a counselor and my client an objective provides them with legal endeavor to bring the strengths, associated with litigation to the client’s attention. At the same time, I explain to the client how I can highlight the strengths of their case to achieve the best result. By providing the client with both an objective and subjective evaluation, there are no surprises for my client.

3. Attach value to arguments. Mediations are settlement discussions. During the course of mediation, the strengths of certain facts and arguments are debated and the weaknesses of other facts and arguments are exposed. So I try to specifically place a value on the strengths and weakness of certain facts and arguments for both parties. Each “good” or “bad” fact and resulting argument effects one party’s bottom-line. As a result, each “good” or “bad” fact and resulting argument can provide a layer of negotiation for the parties. So I try to determine how many layers of negotiation are possible and what positive or negative value can be associated with each layer.

If you and your client are prepared for mediation, you will provide your client with an opportunity to walk away from the dispute with an acceptable agreement that takes away all risks and costs associated with future litigation. So take the time to make mediation matter.

“Mediation is an opportunity for adversaries to sit across the table . . . resolve their dispute.”

command of the facts so I can my client’s position to the also attempt to understand and arguments so I can respond

subjective and objective view advocate, it is critical that I give evaluation of the case that guidance and practical advice. I weaknesses, costs, and risks

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THE CARE AND FEEDING OF CLIENTS, PART II: THE CARE AND FEEDING OF YOUR EMPLOYEES

By Matt Garcia

No, this is not an article on whether to have your next employee meeting catered or at a restaurant. This is the second article in a five part series on how to be more competitive in an ever changing and high paced environment.

In my first article, I started the conversation by stressing that client development and retention, the care and feeding of your clients, can only occur if you start by taking the time to focus on yourself. I'm not necessarily stating that it should be all about you but taking care of yourself and understanding

“It is extremely important to choose employees with good skill sets; not just good qualifications and experience.”

your passions are important if you are going to lead your firm to success. With this in place, you can proceed to the next step, which is taking care and feeding your employees.

Caring for and Feeding Employees: “The choice of advisers is of no little import to a prince; and they are good or not, according to the wisdom of the prince. The first thing one does to evaluate the wisdom of a ruler is to examine the men that he has around him; and when they are a capable and faithful one can always consider him wise, for he has known how to

recognize their ability and to keep them loyal; but when they are otherwise one can always form a low impression of him; for the first error he makes is made in his choice of advisers.” - Niccolo Machiavelli, The Prince.

Get the best and nothing but the best. We have all heard similar sayings: “The fruit doesn’t fall too far from the tree” or “Tell me who your friends are and I’ll tell you who you are”. It is extremely important to choose employees with good skill sets; not just good qualifications and experience. Being the best requires that you have the best. Without good employees, all you have are exhausted lawyers.

Caring for your employees. Maslow’s hierarchy of needs is often helpful when determining how to maximize your employee’s creativity. Wikipedia Encyclopedia defines Maslow’s hierarchy as a “Pyramid consisting of five levels: the four lower levels are deficiency needs associated with physiological needs, while the top level is termed growth needs associated with psychological needs.” Maslow concluded that it is only when all the needs that are at the base of the pyramid are mainly or entirely satisfied can the higher needs come into focus.



I remember that shortly after I bought my first house, I was determined to win “Yard of the Month”; so I went out shopping and decided to buy all of these wonderful flowering plants. Excited and feeling confident about my purchases, I knew that I would be getting a call from the Homeowner’s Association congratulating me on my wonderful garden. Within a few days, most of my flowers died. Needless to say, the only recognition

“... educating allows your employees to have a complex understanding ... in such a way that allows them to independently solve unforeseen problems.”

I received from my homeowner’s association was a postcard informing me that I was in violation of the homeowner’s regulations by failing to keep a tidy yard. In a rush to pick the biggest and the brightest flowers, I failed to consider variable such as seasons, soil

and water levels that a young associate spending most of his time and mental energy in a law office working furiously for senior partners would not instinctively consider. A good garden requires the right soil. You need to water and feed your plants regularly. You need to be on guard for pesky pests, fungi and weeds. Being a successful gardener is more than just picking few plants and placing them in a hole, it requires constant attention.

Physiological needs. Like gardening, running a successful practice requires attention to choosing, developing and nurturing; instead of flowers, we focus on employees. Clean workspaces, good equipment, fair wages, retirement plans, health care coverage, and vacation and sick leave are essential if you want to keep your employees healthy and focused on the task at hand. Once those physiological needs are met, studies have shown that productivity increases.

Education vs. Training. Oftentimes, employers spend more time training than educating. In considering the differences, while it is true that some tasks simply require training, a good leader recognizes the distinction and chooses

appropriately. I find in my own experience that when I take the time to *educate* my employees, they are better equipped to critically analyze a problem when it presents itself. Investing in your employees’ understanding and knowledge of the law can be an invaluable asset to your practice.

Empower and Delegate. In Leadership Secrets of Atilla the Hun, Wes Roberts writes, “Even I Attila, cannot accomplish for you what you are not willing to accomplish for yourselves. You must be willing to accept the responsibilities that I choose to delegate to you. At the same, your charters are too great for you to accomplish alone. You must trust to your subordinate leaders those responsibilities that fit their office.” The nature and demands of our job make it easy for lawyers to think that only they and they alone can solve the problem. When you choose good people and invest in their training and education, a successful leader will delegate and empower his employees to complete the tasks at hand.

Tools. Finally, invest in good equipment. What good is an excellent butcher with impeccable experience, training and education if she has a dull knife? While it is always good to be conscientious of the bottom line, investing in good equipment will save you more money by increasing your employee’s productivity. How much time do we lose when we equip our employees with old, crashing computers, cheap staplers and fickle faxes? Considering an employee’s hourly wage, wasted minutes on rebooting, reprinting or re-faxing can easily turn into hours; and as time is money, pretty soon we are talking about huge losses of both

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FINDER, MINDER OR GRINDER: A LESSON FROM NEW ORLEANS

By Alison B. Weinroth-Shaw



As a partner of one year in my firm, I am getting acclimated to projected revenue, operating expenses and the exuberant cost of insurance but I am struggling with my new position while also trying to run a successful collections department. What is my role? Who in the firm assists with success?

Last month I attended the Southern Region meeting in New Orleans in an effort to network, attend useful seminars or at least learn how to hold my liquor better thanks to various attendees. However, I returned with a much more important lesson. While sitting at one of fine establishments on Bourbon St another attorney brought up the theory of “Finder, Minder or Grinder.” At first I laughed it off and continued to drink but then a light bulb went off (or beads hit my head) – a law firm is a team effort and I need to make sure I have the best team.

While many attorneys I subsequently spoke with were familiar with this theory, none seemed to further discuss how it is implemented in their office. I decided to apply the theory to my office and determine what teammates we were missing and how we can build a championship team. My office has one main Finder, our managing partner who seeks to slow down at some point and relax on the beach. Without him, who was going to become our Finder? We have plenty of Grinders but without Finders and Minders, we would not need so many Grinders. We have Minders that do an excellent job but rely upon our main Finder to have clients to maintain. As I observed, without the Finder, there are no clients. Without the Minder, there is no backup to attend to the client’s needs. Without the Grinder, there is no one doing the legal work. So now what?

“... a law firm is a team effort and I need to make sure I have the best team.”

I am beginning to take action to step into a Finder role while maintaining my Minder status by looking to increase the work our firm does for current clients. My firm has started sending monthly newsletters via email to clients including updates in staffing, interesting articles and information. By maintaining and developing the firm’s current clients, I can practice my finding skills in a familiar setting as I already know the client’s business and their needs. If I can continue to increase the work I receive from current clients, will this be enough? In fact, do I need to be a Finder?

Our firm has been in existence for more than 60 years and has a long list of clients through those years. Do we need more clients? Are these the right clients? A key source of our income is repeat business from our clients, especially those clients that pay on a regular basis and continue to refer business (always the best clients to have!). As a minder, I have a special relationship with clients already and understand their needs. By “minding” our current clients, I can begin to step into the Finding role both by obtaining additional business from our current clients and using that comfort level to step into a Finding role. The answer is clear – it is not enough to only mind current clients, I need to also become a Finder to grow my firm and increase revenue. That being said, who needs a reputable firm in NJ, PA or DE??

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I Can't Hear You With All the Noise!!

By: Gary Tier

Have you ever had a discussion with a coworker, colleague or potential client and found yourself bewildered at the end of the conversation? You may have walked away thinking, "Did he or she hear a word I said?" This frustrating experience is not necessarily caused by anyone's incompetency or the inability to communicate clearly — it may be caused by noise that is getting in the way of what it said and what is understood.

Noise is anything that interferes with the communication process.

Noise comes in many forms and can get in the way when trying to deliver your message to a coworker, client or potential client. If we are aware of the different types of noise that occur every time we communicate, we have a better chance of speaking and listening more effectively. If we work at eliminating noise from the communication channel, we stand a much better chance at being successful in all that we do.

Types of Noise:

External Noise: outside interference that prevents a listener from receiving the message.

Environmental – lights, heat, construction, traffic, crowded conditions, seating, distance from speaker, other people talking.

Internal Noise: Inside interference.

Hunger, anxiety, fear, discomfort, fatigue, boredom, cultural differences, lack of understanding.

Physiological Noise: Can block sender or receiver unless compensated for.

Hearing, eyesight, physical and mental challenges, injuries.

Psychological Noise: When we are stressed, frustrated or irritated we send and receive messages ineffectively.

Fear, poor history with person, self-confidence, self-esteem, poor knowledge base, intimidation.

Cultural Noise: Terminology that is used by a particular group based on customs, language, expressions, experiences, nationality, gender, location, socio-economic status, etc. This type of noise can prevent the receiver from understanding because he or she doesn't have a similar frame of reference.

Behaviors, e.g., eye contact, body language, terminology

Industry example: being an expert in an industry, such as trucking or insurance audit premiums, you become accustomed to the regular debtor objections and learn how to best deal with them. You learn the *culture* of the work and it helps you be more effective!

In the collection industry, noise comes in all shapes, sizes and volumes – remember to get through the noise and try to focus on the important elements of a conversation. If able to do so, you'll find yourself having better communication with clients and co-workers, and who doesn't want that?

At The Forwarders List of Attorneys, we work continuously on filtering out the noise, so we can better understand your individual needs and concerns. We listen. We care. We are here to help you. Come experience a better, clearer way to do business!

Gary Tier is Publisher of The Forwarders List of Attorneys, the leading source for quality legal collection referrals. For more information on finding quality collection law firms, please visit www.forwarderslist.com. Gary can be reached at 800-638-9200 or via email at gtier@forwarderslist.com.

THE LITTLE THINGS COUNT

By Jeremy Brown

With the worst of the winter weather hopefully behind us and Spring (knock on wood) just around the corner, I for one am looking forward to developing new relationships as we work towards closing out Q1 and move into Q2. With that in mind, I wanted to share a few things that I've noticed that firms sometimes seem to take for granted that can have a huge impact on the bottom line of acquiring and retaining forwarders and building a reputation that will position you as the "go to" firm in your region. What I am about to share is not rocket science or groundbreaking insights, but rather a review of the fundamental building blocks. These are small things that I see firms constantly do, or fail to do time and time again that ultimately hinders their level of success. Here are some immediate things to implement into your practices if you have not already, or review the process if you currently are. These can be easy to implement, yet have a big impact on the level of success:

Timely acknowledgment of claims; you do not get a second chance to make a first impression: This would seem to be a no brainer and you may be thinking that it is redundant for me to even bring up. The reality is that we open a number of service files a month for forwarders who have sent files to a firm to work, often times at our recommendation, who have never received acknowledgment of the claim from the receiving attorney. It may be that the attorney has accepted the file and started work without notifying the forwarder, or may have had a conflict and not been able to accept the claim. In either case, ignoring a forwarder simply should never happen. This is often times the

first impression you are going to be making on a new forwarder, and a timely response or lack thereof can often set the tone for the entire relationship moving forward.

Clarity of rates, fees, and costs; everyone to be on the same page from the start: The terms of working the file should be clearly outlined at the outset, particularly as it relates to suit fees and what the firm will be entitled to should suit commence. You can save yourself a lot of headache and aggravation by clearly outlining what your requirements will be in working a case and when suit fees will be earned. If fees can't be agreed upon up front, it is probably a good indication that it might not be a good fit and you are better off agreeing to disagree with a forwarder and letting them know that your firm is just not a good fit. It is much easier to get those pieces in place before work has commenced rather than have to sort out on the back end whether you will receive a fee you felt was earned but the forwarder did not. For example if a 5% non contingent suit fee and a contingent 5% suit fee are agreed to, when is the 5% contingent fee to be taken - immediately with the first collection, or after the first 50% of the debt is paid?

Reporting; less is not more and no news is not good news: Having spoken with hundreds of agencies over the last several years, what is the number one issue that seems to determine whether an agency is satisfied or dissatisfied with a firm? Were you thinking liquidation rates? That is a logical thought, but the biggest issue actually is whether the firm maintained good communication and provided timely and consistent reporting. You may be reading this thinking, "But I don't have time to

"It is infinitely better to get something into their hands . . . than to ignore requests."

provide reports on these files as often as the forwarders want.” You should make time, because if you do not they will often times be looking for someone else who will. And now you might be saying, “But most of the time there is nothing really new to report as to the status of the case”. And if that is the case, that is what you should tell them. Even something as straightforward as a recap of the last status with the reassurance that you are continuing with efforts and to date their file out 30 days can be sufficient. It can create a difficult situation for an agency when they are unable to get status from a firm and have the creditor breathing down their neck to know what is happening with

a particular file, and make your firm seem disorganized by lack of response.

I am optimistic that 2011 will be the year where the economy and the industry take a large stride on the road to recovery. Liquidity will get better and when it does those firms that have been able to acquire and retain high quality forwarders will be in a position to benefit the most. Keeping an eye on those items I have highlighted will help you to do just that.

** Jeremy Brown is with the American Lawyers Quarterly, a directory of law firms which specializes in collections, creditor's rights and bankruptcy.*



NOMINATIONS

Jon Allen



I am pleased to announce my candidacy for Secretary of the Young Members Section of the Commercial Law League of America and I ask for your vote. I have been an active member of the League for a little over 10 years. In that time, I have been on the Executive Council of the YMS for several years, I am a past Chair of the New England Region and I have served on numerous committees on both a regional and national level. Perhaps more importantly, I have formed fantastic business relationships and friendships with members of the League that are important to me both personally and professionally. I look forward to continuing to work with the Executive Council and officers of the YMS to help, in whatever way I can, ensure a successful future for the YMS, the League and its members.

I am a shareholder of Peskin, Courchesne & Allen, PC in Springfield, Massachusetts where I concentrate my practice in the areas of commercial collections, insurance premium collections, business litigation and construction litigation.

Jeremy Brown



Jeremy has been with the American Lawyers Quarterly since 2008. His primary responsibilities at ALQ are new attorney listings, listee development, qualification and selection, and assisting forwarders with finding attorney representation. He has been a member of the CLLA since 2008 and is a member of the Young Members Section and its Newsletter Committee as well as the Association of Law List Publishers liaison for the YMS. Prior to working with ALQ, Jeremy worked in underwriting at American Express and KeyCorp, and at McCarthy, Burgess & Wolff, a commercial collection agency, in new business development. He is a graduate of Baldwin Wallace College with a BA degree in business. He and his wife Renee have been married for 5 years, and they have a daughter named Bailee.

Daniel C. Kerrick



Daniel C. Kerrick is an associate at Ciconte, Wasserman & Scerba, LLC, in Wilmington, Delaware, and practices in Delaware, the U.S. District Court for Delaware, Pennsylvania, and New Jersey. The firm's practice focuses on litigating retail and commercial collection claims, subrogation, complex civil litigation matters and representing creditors in Bankruptcy proceedings in Delaware with a focus on preference defense. Dan is a member of the CLLA, NARCA, Delaware Trial Lawyers Association, and the Pennsylvania Bar Association. Dan has been on the YMS Executive Council for two (2) years, is one of new co-editors of the YMS Times, and is a on the Executive Council for the Eastern Region of the CLLA. Dan resides in North Wilmington with his wife Elizabeth and daughter Isla.

Ken Rozich



Kenneth M. Rozich is a member of the New Haven Law Firm of Jacobs and Rozich, LLC. The firm's primary practice is collections and construction related litigation. Mr. Rozich handles the majority of the firm's litigation, regularly trying cases in both state and federal court.

Mr. Rozich graduated from Niagara University in 1995 and Western New England College School of Law in 1998. Mr. Rozich is admitted to practice before all Connecticut state and federal courts. He is a member of the American Bar Association, Connecticut Bar Association and New Haven County Bar Association. Mr. Rozich is also a member of the Commercial Law League of America, National Association of Retail Collection Attorneys, National Association of Subrogation Professionals and Connecticut Trial Lawyers Association.

Mr. Rozich resides in Cromwell, Connecticut with his wife Alyssa and two sons, Ryan and Dillon.

Gary Tier



Gary D. Tier is the president and publisher of *The Forwarders List of Attorneys*, a leading directory of attorneys who specialize in all aspects of collections, including commercial and retail receivables. FLA was founded in 1922, and under Gary's leadership, its ninety years of rich history has been blended with 21st century customer service and technological initiatives.

Gary is an active member of the Commercial Law League of America. He is currently the Co-Chair of the CLLA's National Marketing Committee, and is on the Executive Council of both the Eastern Region and the Young Members Section. Gary has contributed to a number of CLLA initiatives and programs focused on increasing participation and sustaining membership within the League. Most recently, Gary spearheaded the successful YMS event at L'Ecole in November 2010. Additionally, Gary oversees the Ambassador Program, which is a league wide initiative to welcome new members to the CLLA. Previously, Gary served on the National Education Committee and is the youngest law list publisher to serve as president of the Association of Law List Publishers.

Gary stays current on issues that affect his clients by participating in other organizations, such as The American Collectors Association (ACA), The Debt Buyers Association (DBA), The International Association of Commercial Collectors (IACC), The National Association of Retail Collection Attorneys (NARCA), The National Association of Subrogation Professionals (NASP), and the Princeton Chamber of Commerce.

Gary earned his undergraduate degree from Wesleyan University in Middletown, CT and is active with the Alumni Association. He is an avid sports fan and enjoys running, cooking, and traveling. In his spare time, when he isn't attending charity fundraiser events supporting the March of Dimes, CONTACT of Mercer County, and Birdies for the Brave, he can be found playing golf at TPC Jasna Polana, where he is a member.

Alison Weinroth-Shaw



As Chair of Mattleman, Weinroth & Miller's Creditors' Rights Group, Alison B. Weinroth-Shaw concentrates her practice in creditors' rights litigation and collections. Her clients include individuals, general businesses, medical facilities and commercial businesses. Ms. Weinroth-Shaw works with creditors and lenders to protect their rights and to resolve disputes in an expeditious manner through litigation and negotiation in both NJ and PA while also overseeing the DE creditor rights practice.

Ms. Weinroth-Shaw was named a partner/shareholder in Mattleman, Weinroth & Miller in January 2010.

Ms. Weinroth-Shaw has recently been named to the Cooper Hospital University Medical Center Foundation Board of Trustees, a Level One Trauma Center facility in New Jersey.

