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CHARLES CHRISTIAN'S

# LEGAL TECHNOLOGY INSIDER

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THE ESSENTIAL GUIDE TO WHAT'S HOT (AND WHAT'S NOT) IN LAW OFFICE SYSTEMS

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## AND THE NEXT EDITION...

LTi is taking a  
summer break and  
will be back on the  
26th August.

## PC DOCS TO BUY QUINTEC

The seemingly unstoppable march of North American software companies into the UK legal market moved up another gear last week when the PC Docs Group of Toronto announced it had agreed to acquire the UK distributor Quintec International.

Since 1994, when the company was appointed exclusive UK distributor of the DOCS Open document management system, Quintec has been winning a growing volume of business from both medium and large sized law firms.

More recently Quintec became the exclusive UK distributor for CMS Open, a US developed financial information and practice management system which is in use in a number of large American law firms. Like DOCS Open, the CMS Open system was also developed by a subsidiary of the PC Docs Group.

☞ **Comment...** With Quintec clearly doing so much sterling work for the PC Docs camp, the proposed takeover makes a lot of sense. Although the full terms of the deal will not become known until the transaction is completed - and this is conditional upon satisfactory completion of due diligence and the receipt of all necessary regulatory approvals - the talk in Basildon (the location of Quintec's head office) is of "golden handcuffs" so it looks like most of the existing management will stay in place.

The proposed deal also comes at a highly propitious time for Quintec which has just completed the first sale of a CMS Open system to a UK law firm. A formal announcement is still being finalised ➔

➔ but **LTi** understands the buyer is Reynolds Porter Chamberlain, the 35 partner insurance practice with its head office in Holborn, London.

With the Quintec takeover to strengthen the commitment to supporting CMS Open in the UK, the Reynolds Porter deal is expected to open the door to many more orders.

All of which begs the question: will the empire ever strike back?

UK legal IT suppliers who visit the United States always return convinced their home-grown software is superior. But that is about as far as it goes.

Axxia Systems has muttered about moving into the US market but is currently concentrating closer to home on Scotland and the Republic of Ireland, where the closure of its first order is imminent.

Meanwhile Elite, ProSoft's Carpe Diem, CMS Open and, as was reported in the last edition, Great Plains Dynamics and Richmond Technologies, continue to make inroads into the UK market. ☐

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## PROBATE ACCOUNTS SOFTWARE ENHANCED

The increasingly competitive probate software market continues to be a focus for systems development. Excelsior Law-Desk (☎ 01273 494978) reports that its probate accounts tool ProbateDesk, which runs on the Microsoft Excel spreadsheet, can now export data directly onto Laserform's Inheritance Tax forms IHT 200, 201 and 202.

Because ProbateDesk will run on Excel 7, it will also be compatible with the pending Windows 95/32-bit version of Laserform's products. ☐

**COMPAQ CUTS PRICES**  
PC manufacturer Compaq has upped the ante in the PC price wars by cutting the price for both new and existing models by 10-to-23%. An entry level 100MHz Pentium should now retail for £795 + monitor (approx £200) + VAT. Dell has also reduced its prices in the last fortnight.

**MISSING THE MARKETING POINT?**  
At a recent conference, IT consultant Andrew Levison suggested many law firms might get better value from their marketing systems if they paid more attention to the data they put into them. Andrew, who always wears a yarmulke, says he never ceases to be amazed by the number of people who still invite him to events held on Saturdays.

### OYEZ NEGOTIATING TO SELL LAW SOCIETY SOFTWARE

The Solicitors Law Stationery Society (Oyez) is finalising negotiations with the English Law Society to become the official UK distributor for the "Debt Collector" low cost debt recovery software package.

Although the £475 Windows or DOS based system, which was developed for the Law Society by Beaver Software, is technically very attractive, there has been concern that the Law Society has lacked the resources to market it in a sustained fashion. The deal with Oyez, which has a nationwide sales operation, is expected to remedy this shortcoming. For Oyez, (☎ 0171 232 1000) it adds another product to its growing software portfolio, along with electronic forms and the "intelligent" wills writing system.

☞ **Comment...** Oyez/Solicitors Law is not and never has been a part of the Law Society. Perhaps rather more confusingly, the Debt Collector deal is with Law Society Publications, an entirely separate division at Chancery Lane to the Practice Development/Law Society Services arm that will be launching the "High Street Starter Kit" later this year. ☐

### GAZETTE CORRESPONDENT QUIT OVER EDITORIAL INTERFERENCE

Chris Bidmead, who until this summer was the technology correspondent for the *Law Society Gazette*, quit the magazine after a row with the editor over what he describes as a purely "political" decision not to run a story about the *LawNews* email newsletter service for solicitors (see *LTi Issue No 19* for details).

According to Bidmead, the editor said she was making an editorial decision to pull the story about the *LawNews* venture because "The *Gazette* might decide to do something along the same ➡

➡ lines and we don't want to give publicity to a potential rival."

Bidmead says he was "gob-smacked" as he felt the story would have been of genuine interest to readers and told the editor it was not an "editorial" decision but a political decision, and one he was not prepared to go along with.

☞ **Comment...** Bidmead is the second IT correspondent to have quit the *Gazette* in less than harmonious circumstances in under a year. To paraphrase Oscar Wilde: to lose one may be regarded as a misfortune, to lose two looks like carelessness.

The *Gazette's* coverage of IT has also been the subject of criticism in discussions on the LINK online system, with solicitor and author Nigel Morris-Cotterill recently commenting: "It's clear there is no commitment to technology at the *Gazette* despite the fact it trumpets its association with the *Solicitors & Legal Office Exhibition*". ☐

### HATTON BLUE RETURNING

When Hatton Blue first entered the legal market nearly four years ago, its case management system attracted a lot of interest for what was then its novel workflow approach. Then all went quiet.

In fact the company had won a number of "major contracts" in the banking and government sectors and was kept busy for the next couple of years working on 200+ user projects. These are complete and Hatton Blue (☎ 017894 70489) now intends to concentrate its attentions on the legal market with what it describes as an even more advanced system.

☞ **Comment...** *LTi* has recently been sounding out some medium-to-larger sized firms about their post-Woolf Report case management plans. Along with well known suppliers - AIM, Axxia, Solicitec, Linetime and DPS - a substantial number of firms expressed interest in the Hatton Blue offering. ☐

## **KEYSTONE SYSTEMS OPEN UP**

**More information has now become available about Keystone Systems' practice management software, which has received rave reviews from some City of London IT directors and was recently the subject of a £1 million plus order from Ashurst Morris Crisp.**

Keystone is a full Oracle product based on the Oracle relational database (RDBMS) and supports both Windows and Macintosh "clients". At the server end, Keystone is available on most Unix hardware platforms, as well as Windows NT, and supports all relevant networking standards.

Keystone say the system can deliver a number of benefits to users, including: increased profitability because less time is spent on administration; more accurate and faster billing; better security but without restricting usability; and the ability to deliver quick easy access to vital information.

At the heart of the system is a three core database covering "entity management" (all business, client and professional contact details), "matter management" (all fee generating activities) and "personnel management" (human resources).

From this database, the system can process two broad categories of applications.

Account handling, including marketing management, key reminders highlighting action and review dates, conflict of interest searches, performance reporting, project and resource planning, time capture, case management and inquiries.

The second category relates to financial processing, including billing, debtor management, time and activity recording, costs management, nominal ledger, management of client funds, multi currency processing and centralised "just in time" accounts payable. Keystone Systems UK is on ☎ 0171 583 6393. □

## **NABARRO NATHANSON REVIEWS ITS OPTIONS**

Nabarro Nathanson, believed to be the last major law firm in the UK still using the IBM OS/2 operating platform, (see "Is OS/2 Finished" in Issue No 17) has called in consultants from Arthur Andersen's management consulting arm to help review its options.

In recent years Nabarro's has moved from AS/400 in the back office to an Elite system running on Unix. The consultants will now be assisting the firm to formulate its strategy for migrating from OS/2 on the desktop to Windows.

☞ **Comment...** Elsewhere in London rumours are rife about implementation problems in at least five large firms. One tearful IT manager is reported saying that if he suggested another change in strategy to his partners, he "would never work in the City again". To-date **LTi** has been unable to locate anyone willing to publicly substantiate these rumours. □

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## **FONTWARE SIGNS SIX**

Network fax software specialist Fontware (☎ 01252 815514) has won orders for its RightFax system from six more law firms over the last fortnight. The latest signings are Cobbetts and Pannone & Partners in Manchester, Lewis Silkin, Jeffrey Green Russell and Reynolds Porter Chamberlain in London, as well as a second order from Shoosmiths & Harrison in Reading.

☞ In a forthcoming edition **LTi** will be looking at the differences between the newer generation of LAN based client server fax systems and the older fax switch technology. □

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## **WOOLF AT THE DOOR**

On Friday, too late for inclusion in this edition, Lord Woolf published his final report on civil justice. The next issue of **LTi** will explore his recommendations on the use of IT in the litigation process. □

## **STERNBERGS SIGN WITH AVENUE**

**As part of an office automation project to support its large legal aid practice, Barking-based Sternberg Reed Taylor & Gill has placed a major order for hardware, software and support services with Avenue Legal Systems (☎ 01489 885888). The consultant on the project was Andrew Levison of the David Andrews Partnership.**

## **THE FALL OF THE HOUSE OF USHER**

**As part of the ongoing reorganisation of the AIM Holdings Group, the name of the Usher Systems subsidiary has been changed to AIM Solutions. Within the next few days the Group will also be announcing a name change for the AIM Law Data subsidiary.**

### NEW

#### EQUITRAC ORDER

Newcastle lawyers Robert Muckle have installed the Equitrac (☎ 0171 831 7818) cost recovery system. It will record photocopy usage and automatically post billable charges on client ledgers on the firm's Axxia accounts system.

### MORE STAFF WANTED

MCS, the company behind the DPS case management system, is expanding. MCS (☎ 0181 882 7140) has already increased the size of its support desk and is now looking to recruit an additional five training and account management staff.

☞ The AIM group is also looking for additional staff and will shortly be advertising vacancies of its new WWW site.

## THE YEAR 2000 - SHOULD YOU BE WORRIED ?

Today, a joint user group-supplier working party meets at the offices of AIM Professional to consider the problem of the Year 2000. Last week the subject of the Millennium date change was on the agenda of the Line-time user group's meeting. But is it all hype or is there a real issue here?

The problem in a nutshell is how older computer systems that were designed to log dates using the dd/mm/yy format will cope when the clocks strike midnight on the 31st December 1999.

For them, the singing of *Aulde Lang Syne* will accompany the date shift from 31/12/99 to an incomprehensible 01/01/00, which to a computer's simple silicon mind equates to the 1st January 1900 not the 1st January 2000.

Although the tabloid newspaper "shock, horror" scenario of senior citizens having their pensions cancelled and being required to attend primary schools again is unlikely to happen, there is clearly going to be a serious problem if computerised accounts systems are unable to run reports or ledgers spanning a 1999/2000 trading year.

It is also worth bearing in mind that for many firms the problem will first be encountered in December of this year when, for example, attempts are made to set diary dates and limitation periods for in three years' time.

It is then not too early for users to be thinking about the problem and - more importantly - they should certainly ensure their IT suppliers are thinking about the problem today.

How long will it take to resolve?

John Wilde of AIM is confident the Group will have a plan in place by the autumn but warns it is not a simple matter of posting out a standard software "fix" as different hardware platforms and operating systems - particularly the

➔ various flavours on Unix that are in use - may require different approaches.

Wilde is also keen to stress that users of AIM's older generation of Charter products will not be left in the lurch. "Although there is no new development work on the Charter range, it is not a dead product and we are committed to continuing to support it. Just as we dealt with the *Phoneday* changes, so we will deal with the Millennium." □

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### DIARY DATES

☎ **September - Speech Recognition Systems** IBM is running a series of half day (morning) seminars to demonstrate its VoiceType dictation system. The dates and locations are 12 September - London, 19 September - Manchester and 24 September - Warwick. Admission is free and to book a space call the IBM software enquiry desk on ☎ 01705 492249.

☎ **28 October - Internet for Professional Services** One day conference on developing and maintaining a competitive advantage through the Net. Speakers from Bird & Bird, Masons, Clifford Chance and the *Guardian* New Media Lab. The event, which is sponsored by **LEGAL TECHNOLOGY INSIDER**, takes place at the Scientific Societies Lecture Theatre, London W1. Fee £399 + VAT. Registration from 9.00am, closes 17.20pm. Call Amelia Tinsley of IBC UK Conferences on ☎ 0171 453 2709 for details. A copy of the registration form is included with this edition.

☎ **27 November - Litigate '96** One day conference on legal IT, law firm re-engineering and case management. Speakers include Richard Susskind, Neil Cameron and Ken Olisa of Stoy Hayward. The event is co-sponsored by **LEGAL TECHNOLOGY INSIDER** and chaired by **LTi** publisher Charles Christian. Venue: Café Royal, London WC2. Registration from 9.00am. Call Forum Conferences on ☎ 0181 445 8060 for details. □

### LTi INFORMATION - A FREE SERVICE FOR SUBSCRIBERS

Need a telephone number, a product name, a contact name or any other elusive item of information concerning legal technology? We can help.

As a free service - and only available to subscribers - you can call **LEGAL TECHNOLOGY INSIDER** on ☎ 01379 687518 (or email [jcxtian@cloudnine.co.uk](mailto:jcxtian@cloudnine.co.uk)) and we will provide you with the specialist information you require.

We are happy to provide the names of products, information on systems, suppliers, telephone contacts etc between 9-30 and 17.00 Monday to Friday. But, please note the information we supply should not be regarded as an official endorsement - and nor do we offer IT consultancy services.

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### QUESTIONS ANSWERED

Among the questions dealt with over the past fortnight have been:

**Have you any more details on the Milestones' project management system Richard Susskind mentioned in the *Me and My PC* feature in Issue No 18 ?** Milestones was developed by Kidasa Software Inc of Austin in Texas (☎ + 1 512 328 0167). It is available in the UK through the Project Management Software Centre (☎ 0171 402 6406). The software allows the production of Gantt charts using a variety of symbols for start and finish dates although unlike, say, Microsoft Project, it does not allow resources to be attached to tasks.

**Can you suggest any software for calculating legal costs?** Try Costs Plus from Wordwright Associates (☎ 01473 212752), prices are from £300 and Microcosts (☎ 01792 233313), prices from £2500. Both run under DOS. Microcosts is also distributed as Lawcosts by Professional Technology (☎ 01634 815517). ➡

➡ **Can you clarify the position on charging out the cost of faxes to clients. The view in my firm is that you can charge for the physical fax but not for the phone call element?** It is very difficult to charge for the exact time of the phone call unless your accounts system takes a direct feed from BT's billing system, as depending on line quality, the amount of material on the fax etc, one 1 page A4 fax may take far longer than another 1 page A4 fax to be transmitted to the same address.

What most fax charging systems do is record the physical number of pages sent and allocate a charge based on a broad call band (ie time of day, local, national, international) rather than the actual time sent. We understand charge rates of 80p per page for a fax to a UK destination and 120p to the USA have been accepted by taxing masters but you may have to argue it out with the client.

**Can you suggest another executive information system (EIS) besides Cognos PowerPlay that will run on Microsoft SQL Server?** The Forest & Trees system from European Software Publishing (☎ 01628 414268) is in use in a number of law firms and offered as an option by some legal IT suppliers.

Other EIS systems are available but most seem to have been originally developed for the commercial mainframe market and thus are very expensive and/or require a major commitment in terms of inhouse IT resources. Outside of the larger City of London firms, Cognos and Forest & Trees are the most widely used third-party EIS products in use in the UK legal market today.

**Where can I find a videoconferencing system called Picturitel?** Picturitel is the name of the company that makes a range of *rollabout* and desktop videoconferencing systems, including Live PCS which retails for under £2000. These are sold through distributors, call Picturitel on ☎ 01753 673000 for details. ☐

### LIBRARY SYSTEMS ...HELP WANTED

**A reader has asked for information about a library automation system believed to be called Custodian, not to be confused with Cognito Software's Custodiens trust and probate package. This is proving very elusive and if anyone can offer assistance please call LTi on**

☎ 01379 687518.

**NEW NETWORK CONSULTING SERVICE**  
Pericom Desktop Networks (☎ 01908 265533) has launched a new IT consultancy service for small to medium sized law firms. Called Legal Gold, it takes the form of a full computer/network "health check" reviewing existing systems and making recommendations for additional hardware and software.

☞ With a view to the needs of the legal market, the service is offered on the basis of a pre-agreed fixed price, work guaranteed for up to 15 years and full security clearance for all consultants working on-site at a firm's offices. Pericom can also offer secure off-site data storage facilities for archiving records.

## DIGITAL CAMERAS IN THE FRAME

**Planning to take some snaps while you are on holiday this summer - then why not consider investing in a digital camera as an alternative to taking roll film or a video ?**

It may sound a gimmick but in fact digital photography - which is being touted as the next big thing in consumer electronics - does also have applications of potentially serious business value to law firms. But first the technology...

Although digital cameras - which store the image directly in computer memory rather than on photographic film - have been around for a number of years, until now they have either been horrendously expensive (in excess of £5000) or rather bulky, awkward to use devices. This summer however both Kodak (☎ 01442 61122) and Casio (☎ 0181 450 9131) are rolling out new low cost, lightweight, pocket sized models.

The first from Kodak is the DC20 which retails for around £280 + VAT, has 1Mb of memory and can store 8 or 16 pictures, depending on the resolution. From Casio comes the QV-10a at £300 + VAT, which has 16Mb of memory and can store up to 96 images. The Casio also has a built in colour LCD screen, making it easier to preview images before shooting.

Although the resolution of the pictures taken may be inferior to that obtainable with conventional film, where digital cameras come into their own is that it is very easy to download the image into a Windows PC or Macintosh for storage or processing. In fact the Kodak comes complete with photo and image enhancing software.

And the business applications?

Because uploading an image to a computer is a simple matter of connecting a cable to the camera, it can be used as a data input device for collecting visual images.

Bill Onwusah at Davies Arnold Cooper has been testing the Casio for ➡

➡ some weeks and feels it is an excellent device for gathering pictures of people, events or objects for incorporation into presentations being prepared on a software application such as Microsoft Powerpoint, where a high quality image is unnecessary.

Another potential application is capturing images for publishing on World Wide Web sites.

Onwusah says one of the great benefits is speed. Instead of taking a photograph, having the film developed and then scanning in the image onto a computer, with a digital camera a picture can be taken and loaded directly into a presentation in a matter of minutes.

The price of the QV-10a is already £100 less than Casio's earlier QV-10 model and with Canon, Epson, Ricoh, Polaroid and Chinon all expected to launch models in the course of this year, prices are expected to fall even further. ☐

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## IBM RE-ENTERS THE PRINTER MARKET

After being out of the less than 30 pages per minute (ppm) computer printer market for the last five years, while it was bound by a non-competition agreement with its former subsidiary Lexmark, this month IBM returns to the fray with the launch of four relatively low cost network printers.

Called "workgroup" printers by IBM, they are designed to meet the needs of smaller firms - or departments in larger firms - who want low cost local laser printing facilities. There are four models in the range: one colour and three black & white printers running at speeds of 12, 17 and 24ppm respectively.

The monochrome printers support all major computing environments, including mainframes, AS/400, Unix, Macintosh and PC local area networks. Prices run from £1197 for the 12ppm model through to £7138 for the colour system. For details call IBM Printing Systems on ☎ 0181 818 4483. ☐

### COMMUNIC@TIONS

### FUTURES

Web site operators are welcome to create hyperlink jumps to the **LTi** site at <http://www.cloudnine.co.uk/cloudnine/>

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#### BETA EXPLORER READY FOR DOWNLOADING

**The latest beta version of Microsoft's Internet Explorer 3.0 Web browser is now available for immediate download over the Internet.**

With the introduction of an integrated "just in time" Java compiler, improved HTML layout facilities and native support for more than 1000 ActiveX controls, Microsoft say the latest version is "now the most technically advanced and feature-rich browser on the market".

The Beta 2 version of Internet Explorer 3.0 is already available for the Windows 95 and Windows NT operating systems. Versions of Explorer 3.0 for the Macintosh and Windows 3.1 platforms are planned for delivery "by the end of 1996". Other versions of Explorer available today for no-charge download at <http://microsoft.com/ie/> include Version 2.0 for Windows 3.1 and Macintosh.

☞ **Comment...** If the Windows 3.1 version of Explorer 3.0 really isn't going to be available until the end of the year, this could cause some serious problems for LINK, who had been planning to launch the Link/96 upgrade, which is based on Explorer 3.0, later this summer. ☐

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#### ANOTHER AWARD FOR JGR

London solicitors Jeffrey Green Russell has picked up another award for its innovative Web site at <http://jgrweb.com/>

Called the *Silicon Webbernaut Awards for Legal Web Sites*, Jeffrey Green Russell won in the medium-sized firms category for what the judges described as "an awesome use of technology". ➔

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➔ The winner in the large firms category was Venable, Baetjer, Howard & Civiletti of Washington DC, with a site at <http://199.34.61.2/vbh.htm> that employs MS Explorer 3.0 and ActiveX technology.

☞ **Comment...** If you are intending to launch or upgrade your Web site this summer, two other innovative US sites to check for inspiration are the Donahue & Grolman Virtual Office at <http://www.d-and-g.com/> which includes a "legal check-up" quiz designed to convince you that you need legal help - from them. And, the site of immigration lawyers Siskind, Susser, Haas & Chang at <http://www.telalink.net/~gsiskind/index.html> which includes a weekly legal newsletter in MIDI sound format. ☐

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#### NEW SEARCH ENGINE

In a development likely to be of interest to many law firm librarians and information managers, AutoNomy (a spin-off company from Cambridge Neurodynamics) has launched a new range of search tools for Internet users.

Described as "intelligent agents", they employ neural network technology to sift through the Internet to locate specific items of information and as such offer an alternative to conventional keyword and Boolean search techniques. For more details check the AutoNomy Web site at <http://www.agentware.com>

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#### ACCOUNTING ON THE WEB

Computron has launched a version of its client/server financial workflow software as a Web server so users, who in the UK include Simmons & Simmons, will now be able to access Computron applications via a Netscape browser.

Computron (☎ 01923 474200) say this will make it easier and cheaper for organisations to support remote users, particularly those with branch offices located in Eastern Europe and the Asia-Pacific region. ☐

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#### BARCLAYS CRACK SECURITY ISSUE

**Barclays Bank believes it may have cracked the security problem that has been restricting the development of the Web as a medium for financial transactions. After several months of negotiation with US government authorities, Barclays has been granted permission to import 128-bit key encryption technology into Europe. Previously the US had banned the export of anything more substantial than 40-bit encryption.**

☞ **128-bits is reckoned to be hacker-proof. In fact cryptographers estimate it would cost nearly £200million to crack a mere 75-bit key.**

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**LEGAL TECHNOLOGY INSIDER**

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Don't miss the next edition No 21 out: 26th August.

**Alexis Byter's**  
**COMPUTER LORE**

Its the summer survey season. Last month the English Law Society published its private practice "panel" survey. Then we had the Robson Rhodes report on law firm IT. And, finally, last week along came the Coopers & Lybrand/Lawyer annual survey on law firm financial management.

Plenty of fascinating facts to be found in all of them, in terms of providing a snapshot of the health and aspirations of English solicitors' practices. But, the results do also seem to beg one very important question: are law firms in the state they are in because of external market forces - or because of their own stubborn internal intransigence ?

To take one simple example from the Coopers & Lybrand report: 65% of the firms in the survey still employ one secretary for each fee earner (defined as a partner, solicitor or legal executive).

This one-to-one ratio may be a traditional feature of legal office life but the size of the administrative "tail" it creates is also a major handicap for firms trying to increase their competitiveness.

Perhaps more worryingly, it also seems to suggest that many lawyers have still not woken up to the productivity enhancement opportunities law office automation technology has been able to offer for the past quarter of a century. ➔

➔ OK, so times are hard and some firms really cannot afford to invest heavily in IT - but not all of them. Besides, if they are that hard up, how come they can still afford to employ so many staff ?

Another factor to consider is that according to Chancery Lane "more than 40% of English solicitors' practices are still not yet fully computerised". That's over 4000 firms.

Yet when the Law Society recently promoted its new "High Street Starter Kit" aimed at precisely this section of the market, it only attracted 130 responses. So what happened to the other 3900 firms ?

Clearly there are a number of possible explanations, not least the fact Chancery Lane may have picked the wrong medium (ie the *Gazette*) in which to promote the Kit. However, if you ask any legal IT supplier who has tried similar initiatives, you will hear the same story.

It is not that many firms cannot afford to invest in technology but that they choose not to - whether this is out of genuine ignorance, greed or just plain short-sightedness remains a moot point.

Not so much "can't pay, won't pay", as "can pay but I would rather have a secretary to pander to my ego". Fair enough but how will you pay for that secretary when all your clients move to firms who are able to offer cheaper and more efficient services ?

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