



## New Year, New Plans



Millions of people make New Year's Resolutions every year. The research on how many of us keep our resolutions and achieve our goals is all over the map. One thing that seems to be universally agreed upon, however, is that people who actually make resolutions are more likely to commit to their changes than those who just try and change. So, what does that mean for us in business? It means we need to make a plan, develop and maintain good habits, and keep at it. After a while, the 20% growth we seek won't seem so impossible. Reaching for the stars is admirable, but first we have to figure out what changes and steps are needed to get there.

If you need some inspiration, take a look at what billionaire Elon Musk is doing with his SpaceX company. The company aspires to develop a rocket that can be reused multiple times in order to reduce the costs of space exploration. Finding resources in outer space can potentially help us humans here on Earth. The problem that Musk and his company are trying to fix is the costs involved in this exploration, starting with rockets. If he can reduce the costs of the rockets, a lot more can be done for us to go to infinity and beyond. Musk's resolution probably exceeds what most of us resolve to do this year, but we can all share in his vision of skyrocketing our business goals.

At Forwarders, we can help you bring things back to Earth by managing your expectations, helping you set realistic goals, and developing good business habits. Let's take it one rocket ship at a time together. Here's to an explosive 2016!

Regards,  
**Gary**

What began as a small family startup in Chicago's suburbs now celebrates 20 years of service throughout the United States. Firefly would like to thank all of its business partners, past and current employees, as well as all of the many others in the industry for helping us reach this milestone. Without the ability to forge real, meaningful, and rewarding relationships with everybody along the way, we would not have been able to conquer such a feat.

It is our promise that Firefly will continue to be the leading light as a nationwide leader in the process serving industry. Together, we will continue to creatively solve problems, maintain unmatched levels of performance, evolutionize our business practices, and tenaciously pursue greatness! While every industry is cyclical and there are always ups and downs, Firefly will continue to set the bar for integrity and principles-driven choices. We are proud that our relationships have brought client success over the years and will continue to bring even more success into the future.

We are extremely humbled and excited to see what the future holds. From everybody at Firefly, we'd like to give a sincere THANK YOU to everybody who has helped us along the way!

For more information, please visit [www.firefly.com](http://www.firefly.com) or contact Jennifer Dlugolecki at [jennifer.dlugolecki@firefly.pro](mailto:jennifer.dlugolecki@firefly.pro)

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## [Blizzard will cost up to \\$3 billion](#)

by Chris Isidore

The storm that hit the East Coast over the weekend likely cost businesses and residents about \$2.5 billion to \$3 billion.

That estimate comes from Moody's Analytics, which estimates most of the cost of the storm is from businesses that lost sales and employees that lost wages when they could not get to work. Those losses were partly offset by people who earned wages due to the storm, such as workers who got overtime for plowing roads and parking lots.

[Read More](#)

## [Why you should worry about cheap oil](#)

by Matt Egan

Millions of Americans are laughing their way to the gas station. But should they be?

Sure, the stunning crash in oil prices below \$30 a barrel seems great for consumers because it's driven gas at the pump below \$2 a gallon. And the thinking is that it should help boost the U.S. economy, with people spending their gas savings.

[Read More](#)

## [1.2 million Walmart workers to get pay raise](#)

by Hadley Malcolm

Most Walmart employees in the U.S. will get a raise next month as part of the second phase of the company's commitment to higher wages.

More than 1.2 million workers at Walmart and Sam's Club will see a pay bump on Feb. 20, in line with Walmart's promise to bring its minimum hourly wage up to \$10 this year. Entry-level workers, however, will still receive \$9 an hour until completing an in-house training program. The average full-time hourly wage will become \$13.38.

[Read More](#)

## [Macy's Buyout Would Be a Miracle on 34th Street, Investors Say](#)

by Lindsey Rupp

It all sounds so 1980s: Donald Trump is in the headlines, the stock market is in trouble and Wall Street is wondering if Macy's Inc. is up for grabs.

Thirty years after the department-store chain was taken private in a \$3.6 billion leveraged buyout, activist investors are betting Macy's will once again be a takeover target.

[Read More](#)

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### Q&A:

1. What is eaten to symbolize a sweet new year in Rosh Hashanah?

- a. Pears & Oranges
- b. Apples & Peanut Butter
- c. Pears & Strawberries
- d. Apples & Honey

2. In the ancient Roman calendar when did the new year begin?

- a. February 1<sup>st</sup>
- b. March 1<sup>st</sup>
- c. April 1<sup>st</sup>
- d. May 1<sup>st</sup>

## Bonus Question:

What is your new year's resolution?  
(The best answer will receive a \$25 gift card!)

To participate in our trivia questions, submit your answer by clicking [here](#).

We will select one winner at random who will receive a \$25 Gift Card.



December 2015 Winner

is

**Richard Roosen !**

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### Quotes

"Cheers to a new year and another chance for us to get it right." ~  
Oprah Winfrey

"For last year's words belong to last year's language  
And next year's words await another voice." ~ T.S. Eliot, Four  
Quartets

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## 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.

### Debt Buyers Association

Las Vegas, NV

February 9 - 11, 2016

<http://www.dbainternational.org/>

### Commercial Collection Agencies of America

San Antonio, TX

March 10 - 12, 2016

<http://commercialcollectionagenciesofamerica.com/>

Commercial Law League of America

Chicago, IL

April 5 - 9, 2016

[www.clla.org](http://www.clla.org)

National Association of Subrogation Professionals

Ft. Lauderdale, FL

April 7 - 8, 2016

<http://www.subrogation.org/>

NARCA

Chicago, IL

May 2 - 7, 2016

<http://www.narca.org/>



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