



Happy Holidays



During this season, we take time to reflect upon the good things we have... like our partnership with you. We appreciate working with your office and hope that the holidays and the coming year bring happiness and success. From our family to yours, have a very happy and safe holiday season.

Thank you for making 2016 a successful one for The Forwarders List family. We appreciate your business, friendship and camaraderie.

Sincerely,
The Forwarders List Family

Trivia:

1. . In which author's novel is it "always winter but never Christmas"

- a. C S Lewis
- b. John Masefield
- c. Jacob Marley
- d. Sherlock Homes

2. Which ocean is Christmas Island in?

- a. Pacific Ocean
- b. Atlantic Ocean
- c. Indian Ocean
- d. Arctic Ocean

Bonus Questions:

1. Name at least three out of the eight original Reindeer.

2. Name that Christmas movie!

Rules: Below are the quotes and you name what Christmas movie it's from.

- a. "What if Christmas, he thought, doesn't come from a store. What if Christmas, perhaps, means a little bit more."
- b. "We're your worst nightmare... Elves with attitude."
- c. "Fog as thick as peanut butter"

(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.



Hackers are selling Yahoo data on the dark webs

by Selena Larson

The most recently revealed Yahoo hack is considered the largest data breach in history, and the saga just got worse.

In 2013, more than one billion Yahoo (YHOO, Tech30) accounts were breached, and personal information like phone numbers, passwords, security questions and backup email

addresses was stolen.

All of that data is for sale on the dark web, according to cybersecurity firm InfoArmor, which discovered the compromised information in August. At the time, it was sold to three parties for \$300,000 each. Data is still for sale, but now that the breach is public, the price is expected to drop. (The dark web is an encrypted network only accessible through software like the privacy program Tor.)

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[7 Healthy Ways to Deal With Working Over the Holidays](#)

by Anna Medaris Miller

There's no place like work for the holidays?

When Bred Farmerie started cooking professionally in 1995, he stopped something else: spending the holidays with family. "I spent my holidays with the crew in the kitchen," remembers Farmerie, executive chef of AvroKO Hospitality Group, which operates seven New York City restaurants and bars. Some doctors, flight attendants, hotel cleaning crews and others must work through the holiday season - a tough break if it conflicts with their family values, says Satoris (Tori) Culbertson, an associate professor at the University of Portland, where she studies work-family issues. Still, if you must punch in this season, there are ways to make the season bright. Just follow these expert tips:

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[Retail sales rise on Black Friday discount boost](#)

Retail sales volumes jumped by 5.9% in November compared with the same month last year as shoppers took advantage of Black Friday discounts.

But higher fuel costs meant the rise was not as strong as in October, when annual retail sales growth hit a 14-year high of 7.2%.

Monthly sales in November rose 0.2%, compared to October's increase of 1.8%.

The data showed annual fuel sales hit a two-year low last month as fuel prices rose at the fastest rate since 2011.

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[Cuba wants to pay off \\$270 million debt in rum](#)

by Ivana Kottasova

Cuba wants to pay off its Soviet-era debt in rum.

The cash-strapped island nation has offered to pay back \$270 million in debt to the Czech Republic using rum and pharmaceuticals instead of money.

The Czech finance ministry said negotiations over how the old debt will be paid are still in the "early stages," and stressed that it would like at least part of the debt to be paid in cash.

"The Cuban side has offered a list of commodities, including medications and several brands of rum, to settle part of the debt," said ministry spokeswoman Katerina Vaidisova.

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[Wall St economists doubtful Fed will deliver on rate rises](#)

by Eric Platt

The Federal Reserve will wait six months before raising interest rates again, according to a survey of top economists that suggests policymakers will maintain a cautious approach to tightening policy until they see the economic package US president-elect Donald Trump has promised.

Officials will raise the Fed's key short-term rate just twice in 2017, starting with a move in June, an FT survey of 31 Wall Street economists found. The findings come days after the central bank pushed its official rate higher for only the second time since the financial crisis and rattled bond markets by projecting three further moves next year.

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[Uber Fires Back at California DMV in 'Self-Driving' Car Spat](#)

Uber Technologies Inc on Friday again defied a demand by California regulators that the ride-services firm apply for a permit to test self-driving cars, setting up a possible legal battle.

Uber said its self-driving cars, unveiled to the public on Wednesday, would remain on the road, and reiterated its defiance of an order from the California Department of Motor Vehicles to "cease" operations.

"We respectfully disagree with the California Department of Motor Vehicles legal interpretation of today's autonomous regulations," Anthony Levandowski, vice president of Uber's Advanced Technologies Group, said on a call with reporters.

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[Next Year is Shaping up to Be Another Good One for Airlines - and Travelers](#)

by Martha C. White

The airline industry is enjoying a financial tailwind thanks to low oil prices and a bevy of add-on fees for everything from bags to boarding. This is good news for airline executives and stockholders, but it also benefits travelers, delivering cheaper ticket prices and more choice on competitive routes.

In a new report published this week, the International Air Transport Association said global airlines will be in the black again next year, although it predicts a collective profit of \$29.8 billion, a fall from this year's \$35.6 billion.

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[The '12 Days of Christmas' Costs a Little More This Year](#)

by Ben Popken

This year it'll cost a little more if you want to put everything from the "12 Days of Christmas" song under your tree.

The price of turtle doves taking flight along with the cost of musicians marching upwards has caused the overall tally of the 12 gifts listed in the carol to bump up to \$34,363 from \$34,131, according to the 33rd annual PNC Wealth Management Christmas Price Index.

The birds increased from \$290 to \$375 while the 11 pipers piping increased from \$2,635 to \$2,708 and the 12 drummers drumming from \$2,885 to \$2,934.

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Quotes

"Christmas waves a magic wand over this world, and behold, everything is

softer and more beautiful." ~ Norman Vincent Peale

"Christmas is a season not only of rejoicing but of reflection." ~ Winston Churchill

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.

IACC

Miami Beach, FL

January 11 - 13, 2017

<https://www.commercialcollector.com/iacc/events>

DBA

Las Vegas, NV

February 7 - 9, 2017

<https://www.dbainternational.org/2017conference/registration/>

CCA of A

Atlanta, GA

March 9 - 11, 2017

<http://commercialcollectionagenciesofamerica.com/events>

CLLA

Chicago, IL

April 6 - 8, 2017

<http://clla.org/events/EventDetails.aspx?id=856487&group=>



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