

Mother's Day



My brother, Jonathan, is my best friend. I'm very lucky to be so close to a sibling. Jonathan is also a music aficionado-which makes me extra lucky!

Recently, we had a text discussion [that included my parents] about Bob Dylan's masterpiece "A Hard Rain's Gonna Fall." To the casual listener, it sounds like a parent singing to his son, especially with the famous line "Where have you been my blue eyed son"? However, Jonathan read that Dylan may have written the song for his father. The writer's opinion was that Dylan is the blue-eyed son and he's "talking" to his parents.

According to historians, Dylan wrote the song at a time when he didn't have much of a relationship with his parents (by his own account.) They believe he wrote A Hard Rain because he had

no one to talk to, no one he could call. If you listen to the song again, through the lens of a 20 year-old living alone in a big city, it takes on new meaning and is sad (in my opinion).

My parents gave us the gift of music, which Jonathan has taken to a new level. I learned that you get from music what you give. There are songs and artists for everyone, for every life experience a person can possibly have. It's always there for us and never lets us down. There is self-discovery with subjective interpretations that are never ending.

Mother's Day was last week and I leaned on music to help me deal with the emotions of what the Moms in my life mean to me. My mother-who did so much for me -there isn't enough space in this article to capture it. My wife, who gave me the gift of my son- and he has changed me forever, for the better. He is my little angel and the biggest source of my happiness. For this, I'm eternally grateful for her sacrifice to bring him into this world.

"You've given me everything that I will need / To make it through this crazy thing called life" - Carrie Underwood

> Sincerely, Gary

Trivia:

1. Mother's Day is the biggest holiday in the United States for?

a. Greeting Card Sales

b. Flower Sales

c. Chocolate Sales d. Long-distance Telephone Calls

2. What President made Mother's Day an official national holiday in the United States?

a. George Washington

b. Woodrow Wilson

c. John F. Kennedy

d. Abraham Lincoln

Bonus Questions:

What is the traditional Mother's Day flower in Australia?

(The best answer will receive a \$25 gift card!)

April 2017 Trivia Winner is...

Bill Cottrell

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.

Gas_prices_are_falling

by Chris Isidore

Drivers are getting a break at the pump, thanks to the recent slide in crude oil prices.

Gas prices have fallen virtually every day for the last three weeks, pushed down by the sudden drop in crude oil prices. The national average is now \$2.34 a gallon for regular, according to AAA, about 8 cents cheaper than it was on April 20. Crude oil prices have fallen about 11% since early April.

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Sears CEO: 'We don't need more customers'

by Matt Egan

Normally when retailers like Sears are fighting to stay alive, they sound desperate to lure shoppers.

Sears Holdings (SHLD), which recently warned it may not survive due to mounting losses, is taking a different approach. The owner of the Sears and Kmart stores is choosing instead to focus on the shrinking number of customers it still has.

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Wells Fargo doubles cost-cut goal in response to Wall Street pressure

by Dan Freed

Wells Fargo & Co (WFC.N) doubled its cost-cutting target on Thursday after seeing expenses soar in the aftermath of a sales scandal that the third-largest U.S. bank is still trying to recover from.

But the move, detailed at Wells Fargo's investor day, failed to impress Wall Street, because management also indicated that revenue growth is suffering from the scandal, which involved employees creating as many as 2.1 million unauthorized accounts in customers' names to hit sales targets.

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Adidas_finds_buyer_for_its_golf_unit_

Adidas has sold its struggling golf operations to investment firm KPS Capital Partners.

Adidas will receive \$425m (£330m) for the business, which comprises the golf brands TaylorMade, Adams Golf and Ashworth.

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Most Moms Are Too Busy to Buy Mother's Day Gifts for Their Own Mom by Nicole Spector

Got kids? You may be less likely to splurge on your own mom this Mother's Day.

A new survey by DealNews found that people with children are actually less inclined to buy gifts for their parents on Mother's Day: 44 percent of parents will buy their mom a gift this Mother's Day, as opposed to 56 percent of consumers sans kids. Consumers showed similar thinking when it came to Father's Day: 28 percent of people with children will buy a gift for their dad, compared with 39 percent of consumers without kids.

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13 perfect Mother's Day gifts under \$25

by Mara Leighton

As many misshapen clay pots brought back home from pottery class may have taught you, it's not always the amount of money spent that makes a mom love her gift.

Which is good news for those of us who know our moms deserve a yacht but at most can afford the boat shoes. Read More

"Mama was my greatest teacher, a teacher of compassion, love and

Quotes

fearlessness. If love is sweet as a flower, then my mother is that sweet flower of love." ~ Stevie Wonder Sometimes the strength of motherhood is greater than natural laws." ~

Barbara Kingsolver

If you would like to meet with *Gary Tier* at any event he is attending, please click here to request a

Calendar of Events

CLLA/IACC Seattle, WA

http://clla.org/events/EventDetails.aspx?id=856513&group= A<u>C</u>A

DBA

Lake Tahoe, CA

August 1st - 3rd, 2017

July 14th - 17th, 2017

Seattle, WA July 16th - 18th, 2017 https://www.acainternational.org/register/convention2017

https://rmassociation.org/events/2017-executive-summit/registration/ By becoming a member of NARCA - The practices and defense with local colleagues **National Creditors**



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