



MOVING BUSINESS FORWARD SINCE 1922

Monthly, News & Updates December 2024

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Publisher's Memo

Don't Give Up, Don't Ever Give Up

The power of speech is immense. It can inspire us to do great things. Leaders of all kinds use speeches to motivate their people – politicians, athletes, business owners – it doesn't matter what the context is, the ability to deliver a powerful speech cannot be underestimated.



On March 4, 1993, Jim Valvano announced the beginning of the V Foundation for cancer research. Valvano was successful college basketball coach who then became a broadcaster for ESPN. He delivered the unforgettable speech while battling cancer and it is probably my favorite speech.

The text is too long to re-print here, but I urge you to watch it using this link:
https://www.espn.com/video/clip/_id/35782910.

A few of my favorite quotes from the speech are:
*"Don't Give Up, Don't Ever Give Up."

**"If you laugh, you think, and you cry, that's a full day. That's a heck of a day. You do that seven days a week, you're going to have something special."

**"Cancer can take away all my physical abilities. It cannot touch my mind. It cannot touch my heart. And it cannot touch my soul. And those three things are going to carry on forever. I thank you and God bless y'all."

These quotes don't do the speech justice, if you have ten minutes please check it out – you won't regret it!

From our family to yours, have a very safe, happy and healthy holiday season!

--Gary

ACA International Announces Enhances State

Guide to Collection Laws Resource

ACA's State Guide is your one-stop shop for collection laws by state or territory—a must-have tool for staying compliant and having everything you need in one place. The newly enhanced version, which capitalizes on the power of AI, brings a new look, fresh content, and new “at-a-glance” charts to help you get the information you need quickly and easily.

If you're not using State Guide yet, now is the perfect time to learn why it's the best compliance tool around. And if you are, don't miss out on this next-level update!

The new State Guide is about to make your life a whole lot easier, faster, and smarter. For more information, visit <https://me.acainternational.org/Store/Subscription-Details?benefitid=adf2c747-f0cd-eb11-bacc-000d3a5a237a>

How are world economies reacting to Trump's imminent return as U.S. president?

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The global economy is forecast to grow solidly in 2025 despite trade uncertainty

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Quote of the month

"Snowflakes are one of nature's most fragile things, but just look what they can do when they stick together." – Vesta M. Kelly

"Winter is the time for comfort, for good food and warmth, for the touch of a friendly hand and for a talk beside the fire: it is the time for home." – Edith Sitwell

Recipe of the Month

Roasted Cara Cara Orange Chicken

PREP TIME: 10 minutes COOK TIME: 1 hour TOTAL TIME: 1 hours 10 minutes Serving size: 4

Ingredients

- 1 whole chicken (approximately 4 pounds, spatchcocked)
- 2 Harry & David® Cara Cara Oranges (sliced)
- 2 tablespoons olive oil (divided)
- 1 teaspoon kosher salt
- 1 teaspoon black pepper

1 teaspoon dried thyme
2 parsnips (peeled and chopped)
2 medium carrots (peeled and chopped)
5-6 fresh potatoes (quartered)

Glaze

1 Harry & David® Cara Cara Orange (juiced)
1/4 cup honey

Instructions

1 Preheat your oven to 425° F and place a rack on the lower middle position.

2 Preparing the chicken: Using kitchen shears, cut up the back of a whole chicken (remove giblets) on both sides of the backbone, removing it completely. This allows the chicken to be spatchcocked, or butterflied, so both breasts face up.

3 Add a few slices of oranges to the bottom of a large, high-walled baking dish (18x13x2-inch size works well for roasting). Place the chicken on the orange slices in the center of the dish, breast side up. Rub the chicken well with 1 tablespoon of olive oil and season with a pinch of salt, pepper, and thyme (approximately 1/2 teaspoon each).

4 Toss the cut-up parsnips, carrots, and potatoes with the remaining olive oil and spices, and spread them around the chicken in the baking dish. Add the remaining orange slices to the dish around and/or on top of the chicken.

5 Bake the chicken for 20-25 minutes until the skin starts to brown nicely. Then, turn the heat down to 375° F and roast the chicken until it reaches an internal temperature of 165° F in the thickest part of the breast, about another 30-35 minutes. Use a meat thermometer to make sure it's cooked through.

6 Once you turn the temperature down to 375° F, brush the chicken with orange honey glaze, and then do so again midway through roasting.

7 For the orange honey glaze

8 While the chicken bakes at 425° F, combine the juice of one orange and ¼ cup of honey in a small saucepan. Bring to a simmer and cook until the mixture reduces by half, about 8 minutes. Let cool.

Industry Calendar

January 22 - 24, 2025

International Association of Commercial Collections
Annual Conference
Royal Sonesta Hotel, San Juan, Puerto Rico
www.commercialcollector.com/

February 10 - 13, 2025

Receivables Management Associations, Inc.
Annual Conference
Aria Hotel, Las Vegas, Nevada
<https://rmaintl.org/>



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