



MOVING BUSINESS FORWARD SINCE 1922

Monthly, News & Updates January 2025

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Publisher's Memo

Spring Into the New Year!

New Year's Resolutions

When looking around at various sources through Google searches, it appears the most common New Year's Resolutions are related to:

- Weight Loss
- Saving Money
- Eating Healthier
- Spending More Time with Family
- Learning a New Skill
- Drinking Less (alcohol)
- Exercising More
- Reducing Stress
- Reading More
- Volunteering
- Sleeping More

There are others but those are definitely the most common. I will share that many of these hit home for me, glad to know that I am not alone in that!

In addition to personal goals for 2025 (which this list is based on), we also like to look at resolutions or goals for our business in the coming year.

There are some very obvious choices that apply to just about any business:

- Review your business plan
- Increase sales and marketing
- Saving money/better budgeting
- Growing your business

Forbes.com has a great article that focuses on small businesses and you can find it here: <https://www.forbes.com/sites/rohitarora/2024/12/30/10-small-business-new-years-resolutions-for-2025/>.

Two of the items that they mentioned particularly resonate with me – Take Advantage of Technology and Take Care of Yourself. Both of these are important to everyone, but



particularly to the small business and small business owner.

When properly used, Technology can level the playing field and be a big advantage in the marketplace for a small business that doesn't have the resources that it's larger peers and competitors have. Right now, A.I. is obviously the big topic across our industry and the economy in general.

Taking Care of Ourselves doesn't always jump out as a "business" goal but it certainly is because if we are not at our best, we don't function at our highest level when we are working. It's important to take time off and to be healthy in general. If we are strong and healthy it will allow us to be at our best in the work place!

--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>

January News

10 New Year's Resolutions For Small Businesses In 2025

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Bell's five global trends for 2025

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Tom Standage's ten trends to watch in 2025

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2025 Tech Trends in Small Business: What to Watch

[Read more](#)

Quotes of the month

"New Year's Day is every man's birthday."

– Charles Lamb

"The future belongs to those who believe in the beauty of their dreams."

– Eleanor Roosevelt

Recipe of the Month

Instead of choosing one, here is a link to a bunch from the Food Network:

<https://www.foodnetwork.com/recipes/photos/recipe-of-the-day-what-to-cook-in-january>

Industry Calendar

February 10 - 13, 2025

Receivables Management Associations, Inc.

Annual Conference

Aria Hotel, Las Vegas, Nevada

<https://rmainl.org/>

April 3 - 5, 2025

Commercial Collection Agencies of America

Semi-Annual Conference

W Hotel, Nashville, Tennessee

<https://www.commercialcollectionagenciesofamerica.com>

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