

## January 2015 Newsletter

Happy and Healthy New Year to all our affiliates.

The New Year is a powerful time of the year as we as we reflect on last year's successes and failures and resolve to have a more prosperous year in 2015. I am not a big fan for making New Year's resolutions. But there is a difference between a resolution and reflection and how to improve and assess the previous year.

If it was a successful year, build on those strengths that made it successful. If it was a disappointing year take a look at what you could have done differently and what changes need to be made. And, remember, Hal and Walter are your partners in your endeavors and are available to aid you in any way you see fit.

Happy New Year!