

What Will Drive the Changes in 2016?



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WILL 2016 PRESENT MORE challenges to businesses, compared to 2015? What kinds of issues will CEOs and other business leaders be facing in the New Year? *COMMERCE* asked top executives across a range of industries to look ahead and share their thoughts.

Economic and industry developments may offer some new realities for businesses.

2006. If the Fed is correct, then 2016 may see an uptick in insolvency work because businesses have already been taking on more risk. Borrowers accustomed to historically low interest rates will likely find their cash flow constrained, leading to additional bankruptcies or other insolvency options.

of a combination of organic and market share acquisition. The banking industry will remain healthy, exhibiting moderate growth generally reflective of macro-economic trends, which call for continued economic expansion, fairly benign inflation, a modestly improving employment picture and interest rates trending slightly higher.

ACCOUNTING



Bederson & Company LLP
By Matthew Schwartz, CPA, CFF, CFE, CIRA, Managing Partner, Litigation Services Division

There is finally some indication that the economy is moving forward, as evidenced by the Federal Reserve considering its first interest rate increase since

BANKING



Manasquan Bank
By James S. Vaccaro, Chairman, President and CEO

It is expected that Manasquan Bank will continue its rational, fiscally responsible, controlled growth mode in 2016 and beyond. Market successes will come in the form

EMPLOYEE BENEFITS AND INSURANCE



Health Republic Insurance of New Jersey
By Robert Meehan, CEO

For 2016, Health Republic Insurance of New Jersey remains a strong and competitive health insurance company, and we're here to stay. We also see the broad health

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