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Leon is planning to use a CVA to cut its rent bill. The chain appointed the consultancy Quantuma in June to advise it on seeking new rent terms from its landlords in the light of the coronavirus pandemic, but following England's second national lockdown may now deploy a company voluntary arrangement to do so.

Taxes Come First The 2017 Trump Tax Cuts and Jobs Act has lowered tax rates for the beleaguered American taxpayer. We live in a Golden Age of Taxes. The clock is ticking. The Trump tax cuts are slated to expire in 2025, while a regime change in Washington could undo them as early as 2021. Like grave robbers opening King Tut's tomb, Congress -- with no debate or public discussion -- plans to raid your retirement accounts for even more money under the so-called "SECURE" Act. Hang on to your wallet. Nationally recognized investment advisor Phil DeMuth decrypts the 73,954 pages of tax code to show you where the trip-wires lie. He offers simple rules of thumb to navigate the minefield, all in sparkling English. If you aren't playing the long game with your taxes now, you are sending a valentine to the U.S. Treasury every April 15 with a needlessly fat check attached. DeMuth shows how to safely pare your investment tax bill down to the legal minimum requirement. It adds up to a small fortune that would be better spent on your life, your family, and your retirement.

Economist, actor, author, and former quiz show host Ben Stein teamed up with investment psychologist Phil DeMuth to examine a century of stock market data and discovered a profound and original investment truth: Yes, you can time the market! In their instant investment classic Yes, You Can Time the Market!, Stein and DeMuth show investors simple, readily available measurements that tell them when it's time to invest in stocks, bonds, real estate, or cash. Written for the investor who wants to preserve capital and build wealth steadily, this book offers prudent, bedrock advice for anyone who can no longer afford to play games with their money.

A step-by-step program that shows parents what to do at each stage of a child's life to provide wealth for the next generation. If you're like most parents, you know that you should start saving for your children's future but you're just not sure where to begin. Whether you earn six dollars an hour or six figures a year, Make Your Kid a Millionaire helps your kids acquire everything that more money can provide: Time. Knowledge. Security. Stability. And it will grant you the peace of mind that comes with supplying your children with a financial head start.

Praise For THE LITTLE BOOK OF ALTERNATIVE INVESTMENTS "Ben and Phil have done it again. Another lucid, insightful book, designed to enhance your wealth! In today's stock-addled cult of equities, there is a gaping hole in most investors' portfolios...the whole panoply of alternative investments that can simultaneously help us cut our risk, better hedge our inflation risk, and boost our return. This Little Book is filled with big ideas on how to make these markets and strategies a treasured part of our investing toolkit." —Robert Arnott, Chairman, Research Affiliates "I have been reading Ben Stein for thirty-five years and Phil DeMuth since he joined up with Ben ten years ago. They do solid work, and this latest is no exception." —Jim Rogers, author of A Gift to My Children "If anyone can make hedge funds sexy, Stein and DeMuth can, and they've done it with style in this engaging, instructive, and tasteful how-to guide for investing in alternatives. But you should read this Kama Sutra of investment manuals not just for the thrills, but also to learn how to avoid the hazards of promiscuous and unprotected investing." —Andrew Lo, Professor and Director, MIT Laboratory for Financial Engineering

Explains the primary asset protection and tax minimization strategies that work best for affluent investors, and looks at how to recognize market anomalies and tailor investmests to match personal circumstances.

Redefining and Reclaiming Financial Literacy As a certified financial planner with thirty-five years of industry experience, Cindy Couyoumjian is committed to filling the financial literacy void for many Americans. In her timely and thought-provoking book, Cindy gives a unique macro perspective of what she calls "the hidden forces behind your money," which are the unseen political and economic forces that may influence your investment decisions. Through meticulous research, Cindy shows how these hidden forces have contributed to a complex retirement system, which includes pensions, social security, and what she believes is the outdated 60/40 investment model. To address this issue, Cindy spent endless hours developing a new multi-asset class investment methodology, known as the REALM model, that may offer broader investment strategies aimed to mitigate risk from the hidden forces that may negatively impact your goals. Redefining Financial Literacy can help you • Understand the complex macro forces that you cannot control, yet could determine your financial future, • Take actionable steps to regain command of your retirement strategy, • Build a retirement with potential durable income strategies, lesser volatility, and risk-adjusted returns. Redefining Financial Literacy and Cindy's innovative REALM model can open your eyes to investment possibilities while helping you regain confidence in the American dream. Diversification does not guarantee profit nor is it guaranteed to protect assets. There is no assurance that any strategy/model will achieve its objectives. Registered Principal offers securities and advisory services through Independent Financial Group, LLC (IFG), a Registered Investment Adviser. Member FINRA/SIPC. IFG, Cinergy Financial, and Greenleaf Book Group are not affiliated companies.

The world needs a strong America, and America needs an economic revival after the Coronavirus season of shutdowns. Can the playbook that resulted in the greatest job market in history put Americans back to work? From the first moments of his presidency, Donald J. Trump put US economic revival at the top of his agenda. Cutting red tape and slashing business tax rates made companies eager to locate in America again. A surge in corporate investment led to record numbers of US job openings. But there was also another force at work at the start of the Trump era, and it's impossible to provide a fair accounting of Trump's governance without noting the unique obstacles he's faced. The President's critics styled themselves "The Resistance," as if they were confronting a tyrant at the head of an invading army rather than their duly elected President. Much of the media establishment regularly—and wrongly—accused him of betraying the country. Most disturbing was the resistance movement inside government, formed even before the 2016 election, which unleashed unprecedented surveillance against Donald Trump. The political and media warfare has never ended. Just as an impeachment case collapsed in the Senate earlier this year, the world was beginning to realize how large a threat the Chinese communist government had become—and what it had been hiding in Wuhan. The destruction caused by the coronavirus is the latest and greatest test for the Trump prosperity agenda. Once again the health and wealth of the world depend on US leadership for economic revival. This is the story of the man US voters chose to lead in 2016 and will soon consider to lead again.

A madman brutally murders two men--both with ties to an ugly secret shared by Eve's new husband, Roarke.

From the Winner of Top Chef Masters "A fun, fresh, and inspiring collection that deserves room on any self-respecting home cook's bookshelf." —Publishers Weekly, starred review At his many successful restaurants, including New York City's famed Tabla, Floyd Cardoz built a name for himself by bringing extraordinary flavors to everyday foods and using spice to turn a dish into something distinct and memorable. In Floyd Cardoz: Flavorwalla, readers will learn how Cardoz amplifies the flavors in more than 100 recipes. The simple addition of mustard seed and lemon makes grilled asparagus a revelation; slow-cooking salmon with fennel and coriander takes it to another level. But this husband and dad has the same challenges we do when cooking for our families, for guests, and for special occasions. Here he presents the recipes he cooks at home, where even the humblest of ingredients—such as eggs, steak, and vegetables—benefit from his nuanced use of spice and simple yet impeccable techniques, making this book an indispensable resource for getting weeknight dinners on the table or for cooking a holiday meal. The standout recipes include Grilled Lamb Shanks with Salsa Verde; Shrimp with Spicy Tomato Sauce; Coconut Basmati Pilaf; Roasted Cauliflower with Candied Ginger, Pine Nuts, and Raisins; and Cardoz's Tamarind Margaritas, of course.

A "dark and funny debut"(Seattle-Times) about a young police officer struggling to maintain a sense of reality in a town where the dead outnumber the living. Colma, California, the "cemetery city" serving San Francisco, is the resting place of the likes of Joe DiMaggio, Wyatt Earp, and William Randolph Hearst. It is also the home of Michael Mercer, a by-the-book rookie cop struggling to settle comfortably into adult life. Instead, he becomes obsessed with the mysterious fate of his predecessor, Sergeant Wes Featherstone, who spent his last years policing the dead as well as the living. As Mercer attempts to navigate the drama of his own daily life, his own grip on reality starts to slip-either that, or Colma's more famous residents are not resting in peace as they should be.

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