

1: This Is What It Takes to Own an NFL Football Team

(Applause Books). Now in its 25th year, the Commercial Theater Institute sponsors an annual intensive program in New York for individuals interested in producing or investing in the theatre that attracts people from all over the world.

Mason and Denise R. Had substantial cause been alleged and established, a hearing on the merits of the objection to the motion for relief from stay would not have been warranted under Local Rule 14 g 2 A because the objection to the motion for relief from stay failed to comply with the requirements of Local Rule 14 f 2. Iowa, filed October 10, Steven Roger Penney Case No. Linda Lou Hirsch Case No. See Local Rule 14 j. Sciarrotta and Deborah D. Trustee should accompany a motion to dismiss filed under section b and Fed. Alternative analysis noted that, unlike Carver, debtor could not utilize specific exemption under Nebraska because law of domicile Iowa controlled exemption issue; that ERISA did not preempt Iowa Code section Alternative analysis noted that, unlike Carver, debtor could not utilize specific exemption under Omaha Code because law of domicile Iowa controlled exemption issue; that ERISA did not preempt Iowa Code section Her interest was exempt from the estate by operation of Iowa Code section 97B. Harold Van Voorhis Case No. Fact that IRS discovered after the confirmation hearing that it did not hold a priority claim was not a ground for reconsideration under Fed. In re LeMaire, F. Earl Melvin Schamerhorn Case No. Adversary proceeding brought pursuant to section b 1 and Rule , not under section d , is proper vehicle by which validity of claim may be challenged. Iowa, filed July 20, Decision was rendered prior to U. However, Chapter 12 debtor directed to segregate or otherwise to account for the payments in accordance with section b 4. Noted that FCB did not seek payments pursuant to sections and b 3. Butz and Patricia Butz Case No. Mehrhoff and Vanita C. Ralph Bunche Lassiter Case No. Iowa Appeal withdrawn by the United States on September 8, Wubben and Renea S. Application to proceed in forma pauperis with respect to Chapter 7 filing fees denied. Dale Edward Kumbier Case No. Spears and Phyllis M. Pebbles and Rebecca Pebbles Case No. Under facts of case, lump sum payments to be received in future did not impact on confirmation findings. Hoyt and Sherry L. Fick and Larry L. Brownlee and Ruth A. Iowa Appeal dismissed, Brownlee v. Iowa filed January 23, Le Roy Feldhahn Case No. Billman and Virginia L. Unsecured creditor is not entitled to more than the present value of its unsecured claim; II. Undersecured creditor did not establish that debtor was solvent at time of confirmation; III. Amortization of claim secured by real estate over 25 years with balloon payment at end allowed; IV. Resolved by parties; V. Debtors were not required to submit disposable income to plan payments where debtors were paying their only unsecured creditor in full as of the effective date of the plan; VI. Best interest of creditors test should be analyzed as of or close to the time of confirmation, rather than as of the petition date; II. Mortgage lien could be extinguished upon discharge; IV. Adequate protection under section not warranted where value of collateral had not declined; V. Feasibility determination continued pending amendments to include, among other things, price assumptions; VI. Debtors were not responsible for unreasonable delay as contemplated by section Chapter 11 plan not confirmable under section a because not feasible. Dicta regarding cram down and absolute priority rule. Hollinrake and Patricia L. Arvin Van Waarduizen Case No. To extent mortgage lien exceeded value of real estate, lien would be void upon discharge; II. Judge Hill has also issued an opinion holding likewise in In re Sexton, B. Iowa, filed April 19, Dewulf and Kathryn C. Heights Ban Corporation Case No. Wilson and Janet L. United States of America v. Iowa, filed March 21, Hotopp and Lois J. Donald Ray Wubbena Case No. Linda Kay Fisher Case No. Chapter 11 trustee was not pursuing a debt of a failed bank but rather was seeking to recover sums the debtor may have transferred to the failed bank in a preferential or fraudulent manner. Michael Allan Broughton and Roberta A. Michael Allen Broughton and Roberta A. Appeal dismissed upon compromise and stipulation. Iowa, filed December 28, Stadiums Unlimited Incorporated Case No. Subsections b 3 A and b 4 require notice and hearing with respect to the approval of certain costs as administrative expenses. But see section b 3 B. Remanded to Bankruptcy Court for approval of stipulated settlement. Crozier and Shirley M. However, court sustained objection to exemption as to debtor who frustrated discovery efforts of creditor. Iowa filed June 8, Clarification pursuant to limited remand in Civil No. Iowa filed June 23, Iowa filed July 26, House

DISPOSING OF DISPOSABLE INCOME RODGER HESS pdf

File became effective at or about the time this order was filed but did not apply by operation of section 9, paragraph 2. Iowa Power and Light Company vs. Accordingly, summary judgment on issue of dischargeability was denied. Iowa, filed May 23, Hogan, F 2d. Custom Woodcrafters Company Case No. George Vernon Hunerdosse and Audrey E. Owens and Shirley A. Gerald Bruce Simmons and Patricia A. Longfellow and Anita K. First National Bank In Lenox vs. Hawkeye Chemical Company Case No. Amount of disposable income must satisfy best interest of creditors test at a minimum; actual amount to be determined on annual basis. Appeal dismissed Hingorani v. Iowa, filed July 17, Sowers and Judith L. Debtor was entitled to postpetition, not prepetition, crop production expenses. Albert Heers Case No.

2: Tom Ireland's Web Links

/ William Craver --The view from here / Jack Tantleff --The center of tension, the physical production / Neil A. Mazzella --Things that have been done to me, confessions of a theatre landlord / Alan Schuster --The road not taken / Mike Isaacson --Financing commercial theatre / Steven Baruch --Disposing of disposable income / Rodger Hess.

History of marketing thought In the s and 50s, marketing was dominated by the so-called classical schools of thought which were highly descriptive and relied heavily on case study approaches with only occasional use of interview methods. At the end of the s, two important reports criticised marketing for its lack of methodological rigor, especially the failure to adopt mathematically-oriented behavioural science research methods. From the s, marketing began to shift its reliance away from economics and towards other disciplines, notably the behavioural sciences, including sociology, anthropology and clinical psychology. This resulted in a new emphasis on the customer as a unit of analysis. As a result, new substantive knowledge was added to the marketing discipline – including such ideas as opinion leadership, reference groups and brand loyalty. Market segmentation, especially demographic segmentation based on socioeconomic status SES index and household life-cycle, also became fashionable. With the addition of consumer behaviour, the marketing discipline exhibited increasing scientific sophistication with respect to theory development and testing procedures. By the s, marketing began to adopt techniques used by motivation researchers including depth interviews, projective techniques, thematic apperception tests and a range of qualitative and quantitative research methods. Consumer behaviour is concerned with: As a field of study, consumer behaviour is an applied social science. Consumer behaviour analysis is the "use of behaviour principles, usually gained experimentally, to interpret human economic consumption. Understanding purchasing and consumption behaviour is a key challenge for marketers. Consumer behaviour, in its broadest sense, is concerned with understanding both how purchase decisions are made and how products or services are consumed or experienced. Consumers are active decision-makers. They decide what to purchase, often based on their disposable income or budget. They may change their preferences related to their budget and a range of other factors. Some purchase decisions are made by groups such as families, households or businesses while others are made by individuals. When a purchase decision is made by a small group, such as a household, different members of the group may become involved at different stages of the decision process and may perform different roles. For example, one person may suggest the purchase category, another may search for product-related information while yet another may physically go to the store, buy the product and transport it home. It is customary to think about the types of decision roles; such as: In a family unit, the adult female often makes brand choices on behalf of the entire household, while children can be important influencers The Initiator the person who proposes a brand or product for consideration something in return; The Influencer someone who recommends a given brand; The Decider the person who makes the ultimate purchase decision; The Purchaser the one who orders or physically buys it; The User the person who uses or consumes the product. The importance of children as influencers in a wide range of purchase contexts should never be underestimated and the phenomenon is known as pester power. The decision model situates the black box in a broader environment which shows the interaction of external and internal stimuli e. The decision model assumes that purchase decisions do not occur in a vacuum. The elements of the model include: In practice some purchase decisions, such as those made routinely or habitually, are not driven by a strong sense of problem-solving. High involvement products are those that carry higher levels of risk and are often expensive, infrequent purchases. The strength of the need drives the entire decision process. Information search describes the phase where consumers scan both their internal memory and external sources for information about products or brands that will potentially satisfy their need. The aim of the information search is to identify a list of options that represent realistic purchase options. Throughout the entire process, the consumer engages in a series of mental evaluations of alternatives, searching for the best value. Towards the end of the evaluation stage, consumers form a purchase intention, which may or may not translate into an actual product purchase. The stages of the decision process normally occur in a fixed sequence. Problem recognition[edit] The first

stage of the purchase decision process begins with problem recognition also known as category need or need arousal. The strength of the underlying need drives the entire decision process. These are typically expensive purchases, or purchases with high social visibility e. Routinized problem-solving Repeat purchases or habitual purchases Consumers become aware of a problem in a variety of ways including: Regular purchase When a consumer purchases a product on a regular basis e. Dissatisfaction When a consumer is not satisfied with the current product or service. New Needs or Wants Lifestyle changes may trigger the identification of new needs e. Related products The purchase of one product may trigger the need for accessories, spare parts or complementary goods and services e. Marketer-induced problem recognition When marketing activity persuades consumers of a problem usually a problem that the consumer did not realise they had. New Products or Categories When consumers become aware of new, innovative products that offer a superior means of fulfilling a need. Disruptive technologies such as the advent of wireless free communications devices can trigger a need for plethora of products such as a new mouse or printer. Information search[edit] Customer purchase decision, illustrating different communications touchpoints at each stage During the information search and evaluation stages, the consumer works through processes designed to arrive at a number of brands or products that represent viable purchase alternatives. Typically consumers first carry out an internal search; that is a scan of memory for suitable brands. The evoked set is a term used to describe the set of brands that a consumer can elicit from memory and is typically a very small set of some 3- 5 alternatives. The fact that a consumer is aware of a brand does not necessarily mean that it is being considered as a potential purchase. For instance, the consumer may be aware of certain brands, but not favourably disposed towards them known as the inept set. Such brands will typically be excluded from further evaluation as purchase options. For other brands, the consumer may have indifferent feelings the inert set. In practice, the consideration set has assumed greater importance in the purchase decision process because consumers are no longer totally reliant on memory. The implication for marketers is that relevant brand information should be disseminated as widely as possible and included on any forum where consumers are likely to search for product or brand information, whether traditional media or digital media channels. Alternatively, evaluation may occur continuously throughout the entire decision process. Consumers evaluate alternatives in terms of the functional also called utilitarian and psycho-social also called the value-expressive or the symbolic benefits offered. Brand image or brand personality is an important psycho-social attribute. Consumers can have both positive and negative beliefs about a given brand. Consumers who are less knowledgeable about a category tend to evaluate a brand based on its functional characteristics. However, when consumers become more knowledgeable, functional attributes diminish and consumers process more abstract information about the brand, notably the self-related aspects. During the evaluation of alternatives, the consumer ranks or assesses the relative merits of different options available. No universal evaluation process is used by consumers across all-buying situations. Thus the relevant evaluation attributes vary according to across different types of consumers and purchase contexts. For example, attributes important for evaluating a restaurant would include food quality, price, location, atmosphere, quality of service and menu selection. Consumers, depending on their geographic, demographic, psychographic and behavioural characteristics, will decide which attributes are important to them. Potential patrons seeking a hedonic dining experience may be willing to travel further distances to patronise a fine-dining venue compared to those wanting a quick meal at a more utilitarian eatery. After evaluating the different product attributes, the consumer ranks each attribute or benefit from highly important to least important. Purchase intentions are a strong, yet imperfect predictor of sales. Sometimes purchase intentions simply do not translate into an actual purchase and this can signal a marketing problem. The extent to which purchase intentions result in actual sales is known as the sales conversion rate. The provision of easy credit or payment terms may encourage purchase. Sales promotions such as the opportunity to receive a premium or enter a competition may provide an incentive to buy now rather than defer purchases for a later date. Advertising messages with a strong call-to-action are yet another device used to convert customers. Other types of calls-to-action might provide consumers with strong reasons for purchasing immediately such an offer that is only available for a limited time e. The key to a powerful call-to-action is to provide consumers with compelling reasons to purchase promptly rather than defer purchase decisions. As consumers approach the

actual purchase decision, they are more likely to rely on personal sources of information. Methods used might include: This is also known as "post-purchase intention". Consumer actions, in this instance, could involve requesting a refund, making a complaint, deciding not to purchase the same brand or from the same company in the future or even spreading negative product reviews to friends or acquaintances, possibly via social media. After acquisition, consumption or disposition, consumers may feel some uncertainty in regards to the decision made, generating in some cases regret. Consumers use a number of strategies to reduce post purchase dissonance. A typical strategy is to look to peers or significant others for validation of the purchase choice. Marketing communications can also be used to remind consumers that they made a wise choice by purchasing Brand X. Consumers can also feel short-term regret when they avoid making a purchase decision, however this regret can dissipate over time. This refers to the formation of hypotheses about the products or a service through prior experience or word of mouth communications. There are four stages that consumers go through in the hypothesis testing: Hypothesis generation, exposure of evidence, encoding of evidence and integration of evidence. Influences on purchase decision[edit] Purchasing is influenced by a wide range of internal and external factors. Internal influences on purchase decision[edit] See also: Market segmentation Internal influences refer to both personal and interpersonal factors. Social theory suggests that individuals have both a personal identity and a social identity. Personal identity consists of unique personal characteristics such as skills and capabilities, interests and hobbies. Social psychologists have established that the need to belong is one of the fundamental human needs. Demographic factors include income level, psychographics lifestyles , age, occupation and socio-economic status. Personality factors include knowledge, attitudes, personal values, beliefs , emotions and feelings. Social identity factors include culture, sub-culture and reference groups. Consumers typically use most of their resources time, energy and finances attempting to satisfy these lower order needs before the higher order needs of belonging, esteem and self-actualization become meaningful. Part of any marketing program requires an understanding of which motives drive given product choices. Marketing communications can illustrate how a product or brand fulfills these needs. A decision to purchase an analgesic preparation is motivated by the desire to avoid pain negative motivation A decision to buy an ice-cream sundae is motivated by the desire for sensory gratification positive motivation Another approach proposes eight purchase motivations, five negative motives and three positive motives, which energise purchase decisions as illustrated in the table below.

3: Disposed to Dispose Sermon – Serminutes – Sermon in a Minute

Disposing of Disposable Income Rodger Hess, President, Rodger Hess Productions VII. Building a Team Developing a Theatrical Property George Elmer, General Manager

The loan would be given across three or four years, with an interest rate of 30 to 50 basis points 0. So in a situation like that one has to look for new friends. Russian deputy finance minister Dmitri Pankin said that "The meeting took place in a friendly atmosphere We are working thoroughly on the issue to take a final decision". Dutch finance minister Wouter Bos stated that the Netherlands would oppose the loan unless agreement was reached over deposit insurance for Landsbanki customers in the Netherlands. Iceland is in red. In , banks were deregulated in Iceland. As with many banks around the world, the Icelandic banks found it increasingly difficult or impossible to roll over their loans in the interbank market , their creditors insisting on payment while no other banks were willing to make fresh loans. In such a situation, a bank would normally have to ask for a loan from the central bank as the lender of last resort. As such, it was completely dependent on the Central Bank of Iceland for emergency loans of liquidity , and could not turn to the Bank of England for help. The UK Financial Services Authority FSA was aware of the risk, and was considering imposing special liquidity requirements on Icelandic deposit-taking banks in the weeks before the crisis. The Guernsey authorities were also planning on bringing in restrictions on foreign banks operating as branches and on transfers of funds between Guernsey subsidiaries and parent banks "parental upstreaming". Bank restructuring[edit] Wholesale funding disappeared in September leading to the collapse of Glitnir, Kaupthing and Landsbanki. Due to the size of the combined balance sheet of those banks the government of Iceland did not have the means to save those banks. They were put into receivership instead with their boards replaced. Nevertheless, the failed banks were restructured by dividing them into a new and an old bank in order to avoid a credit crunch. The new banks will also have to reimburse their predecessors for the net value of the transferred assets, as determined by "recognised appraisers". As of 14 November , these net values were estimated as: The international businesses remained with the old banks for winding up. Please update this article to reflect recent events or newly available information. November The current[when? Similar job losses are[when? For example, the private Sterling Airlines declared bankruptcy on 29 October The national airline Icelandair has noticed a significant slump in domestic demand for flights. However, the airline states that year-on-year international demand is up from last year. The newspaper 24 stundir has ceased publication due to the crisis, resulting in the loss of 20 jobs. Although Iceland as a member of EFTA already had a free trade arrangement with the EU, it had always rejected full membership due to concerns that its independence could be compromised. On 12 March , Foreign Minister of Iceland Gunnar Bragi Sveinsson stated that he had sent a letter to the EU withdrawing the application for membership, without the approval of the Althing , though the European Union stated that Iceland had not formally withdrawn the application. Other UK organisations said to have invested heavily include police services and fire authorities, [] and even the Audit Commission. The cost of deposit insurance in the UK is not completely clear as of November The crisis also prompted the Ministry of Foreign Affairs to reduce its foreign aid to developing nations, from 0. Opponents of the bill argued that Icelanders, already reeling from the crisis, should not have to pay for mistakes made by private banks under the watch of other governments. However, the government argued that if the bill failed to pass, the UK and the Netherlands might retaliate by blocking a planned aid package for Iceland from the International Monetary Fund IMF. The commission released its report on 12 April

4: Lake of the Ozarks

New York: Applause Theatre & Cinema Books, c ISBN:

Etymology[edit] The origin of the name Malta is uncertain, and the modern-day variation is derived from the Maltese language. Few other etymological mentions appear in classical literature, with the term Malta appearing in its present form in the Antonine Itinerary Itin. History of Malta and Timeline of Maltese history Malta has been inhabited from around BC, [37] since the arrival of settlers from the island of Sicily. The fate of the population after the Arab invasion is unclear but it seems the islands may have been completely depopulated and were likely to have been repopulated in the beginning of the second millennium by settlers from Arab-ruled Sicily who spoke Siculo-Arabic. The islands were completely re-Christianised by The French under Napoleon took hold of the Maltese islands in , although with the aid of the British the Maltese were able to oust French control two years later. The inhabitants subsequently asked Britain to assume sovereignty over the islands under the conditions laid out in a Declaration of Rights, [44] stating that "his Majesty has no right to cede these Islands to any power Malta became independent on 21 September Independence Day. On 13 December Republic Day it became a republic within the Commonwealth , with the President as head of state. This day is known as Freedom Day and Malta declared itself as a neutral and non-aligned state. The extinction of the dwarf hippos and dwarf elephants has been linked to the earliest arrival of humans on Malta. A culture of megalithic temple builders then either supplanted or arose from this early period. Animal bones and a knife found behind a removable altar stone suggest that temple rituals included animal sacrifice. Tentative information suggests that the sacrifices were made to the goddess of fertility, whose statue is now in the National Museum of Archaeology in Valletta. Archaeologists speculate that the temple builders fell victim to famine or disease, but this is not certain. These may have been caused by wooden-wheeled carts eroding soft limestone. They are claimed to belong to a population certainly different from that which built the previous megalithic temples. It is presumed the population arrived from Sicily because of the similarity of Maltese dolmens to some small constructions found on the largest island of the Mediterranean sea. Magna Graecia , Phoenicia , Cippi of Melqart , Ancient Rome , Sicilia Roman province , and Byzantine Empire Phoenician traders [57] colonised the islands sometime after BCE [11] as a stop on their trade routes from the eastern Mediterranean to Cornwall , joining the natives on the island. The depiction of aspects of the Punic religion, together with the use of the Greek alphabet, testifies to the resilience of Punic and Greek culture in Malta long after the arrival of the Romans. In the 2nd century, Emperor Hadrian r. Arabâ€™Byzantine wars and Emirate of Sicily The Majmuna Stone , a Roman period marble stone, was reused as a 12th-century tombstone believed to have been found in Gozo.

5: Economic Indicators: Personal Income and Outlays

We live in a disposable society. We eat off of paper plates, drink out of plastic cups and use throw away napkins. We shave with disposable razors, take pictures with throw-away cameras, clean our houses and baby's backsides with disposable wipes and we even have what the accountants call, "disposable income!"

The report contains two sections, which together provide insight into consumer behavior and total economic consumption. The first section deals with personal income, while the other deals with personal outlays. Personal income is a measure of income received from wages and salaries, dividends and interest, rental income, and the like. All are measured in actual dollars and usually expressed in percentage terms. Wages and salaries are the dominant contributor to the aggregate total. Personal outlays are made up of mostly personal consumption on goods and services, but also includes interest payments made on non-mortgage debt and transfer payments to government or social services. In about two-thirds of consumer expenditures were made for services and the rest for the purchase of goods. The largest services expenditures were for healthcare and housing. Non-durable goods, such as food and clothing, made up the largest part of non-services spending. The report shows current consumer spending versus money saved for the future. Higher levels of personal consumption often translate into short-term GDP growth, a sign of potential growth in the near term. However, if this consumption is at the expense of consumer savings and investment, this could hinder long-term growth. For example, there are some goods or services that consumers will forgo if prices increase, while others that are more essential will not be as severely impacted by price increases. The Fed has also anointed personal consumption expenditures with food and energy removed the core PCE Index as one of its favorite inflation indicators, some preferring it to even the Consumer Price Index CPI. However, because the CPI will be released prior to this report, there is rarely much overall surprise and, therefore, little market reaction to the PCE index. A Friend To Investors. One important thing that is excluded from the personal income figures are capital gains, as from the sale of appreciated stock. In the past decade, there has been a lot of wealth created in the stock market for many investors. While there are no official measurements of it, capital gains represent a source of disposable income for many and, as such, the personal income figures are known to be incomplete. Released after many other indicators in the month, reducing its timeliness Not all sources of consumer income are included No extensive industry or demographic breakdowns.

6: Malta - Wikipedia

Electronic equipment is the fastest-growing portion of the municipal solid waste stream, according to the Texas Natural Resource Conservation. Lead and other toxic materials used in computers and.

Search by First Letter: Some employers may match a stated percentage of employee k contributions. The reduced cost and liability of k plans appeal to employers. Account Balance The net of credits and debits for an account at the end of a reporting period. Account Reconciliation The process of ensuring that the beginning balance plus the sum of all entries on an account statement equals the ending balance. After deposits, interest received, and credits are added and automatic withdrawals, outstanding checks, negotiated checks, and account charges are subtracted, if the resulting balance equals the ending balance on the statement, the account is reconciled. Accountant An individual trained and knowledgeable in the profession of accountancy. Accounting Accountancy The function of compiling and providing financial information primarily by reports referred to as financial statements. Accounting includes bookkeeping, systems design, analysis and interpretation of accounting information. Accounts Payable Obligations to pay for goods or services that have been acquired on open accounts from suppliers. Accounts Payable is a current liability in the Balance Sheet. Accounts Receivable Amounts due the company on account from customers who have bought merchandise or received services. Accounts Receivable is a current asset in the Balance Sheet. Accrual Basis The method of keeping accounts which shows all expenses incurred and income earned for a given period of time, even though such expenses and income may not actually have been paid or received in cash during the same period of time. Accrued Expense An expense incurred, but not yet paid. Accrued Revenue Revenue earned, but not yet collected. Accumulated Depreciation An account to which estimated depreciation is added. Active-Participant Status A person who participates in a qualified pension, stock bonus, or profit-sharing plan, a qualified annuity plan, a tax-sheltered annuity TSA plan, a simplified employee pension plan, or a local, state, county, or federal retirement plan has active-participant status, as does his or her spouse. Actuary A person who analyzes probability and risk estimates for insurance contracts and retirement plans. Adjustable Rate Mortgage ARM A mortgage with an interest rate that changes periodically based on a measure or an index, such as the rate on US Treasury bills or the average national mortgage rate. Borrowers assume a degree of risk in order to receive a lower rate at the beginning of an ARM. Adjusted Entry An entry made in the general journal at the end of an accounting period to bring certain accounts up to date. To determine AGI, subtract deductions e. Advance Money received from an employer before it is actually earned. Agent A person authorized by another to act on their behalf. Thus, an agent can enter into contracts and other such legal binding functions on behalf of another. Aggressive Growth Fund A mutual fund designed to maximize long-term capital growth, rather than dividend income, by investing in narrow market segments, small company stocks, and companies with high growth rates. Allocation Formula The formula that governs employer contributions to employee profit-sharing plans and redistributes funds forfeited by employees who leave these plans. Alternative Minimum Tax AMT A tax calculation designed to prevent taxpayers from escaping their fair share of tax liability by taking numerous tax breaks; it adds certain tax preference items back into adjusted gross income. American Opportunity Tax Credit Hope Credit A federal tax credit that compensates families for a certain amount of tuition per student per year for the first four years of post-secondary education. Amortization A way of measuring the consumption of the value of long-term assets like equipment or buildings. This process gradually eliminates a debt, loan, or mortgage over a period of time. It can also be used to deduct capital expenses over a period of time. Annual Meeting of Shareholders Nearly all states require a corporation to hold an annual meeting of shareholders at which time directors are elected and other corporate issues are voted on. All consumer credit agreements and loans are legally required to disclose the APR. Annual Report A yearly statement that describes company management, operations, and financial information. The Securities and Exchange Commission SEC requires all corporations issuing registered stock to publish annual reports, which are sent to shareholders and also made available for public review. Annuitant The person to whom an annuity is payable. Annuity A long-term contract sold by life

insurance companies that guarantees fixed or variable payments to the purchaser at regular intervals. Payments are usually scheduled to begin at a future time, such as retirement. Some annuities provide tax-deferred earnings, often as part of retirement plans. Annuity Cash Refund The contract for an annuity offering income for life may include a death benefit for the total premiums paid. When the annuitant dies, the annuity cash refund will be the net sum of premiums paid minus the amount received in annuity payments. Annuity Certain An option in an annuity contract that allows the annuity owner to select a future level of income covering a specified number of years, generally 10 years. If the annuitant dies before the end of this period, the remaining obligation is transferred to a designated beneficiary. Annuity Joint Life An annuity option for two or more individuals where payments cease at the death of the first annuitant. Annuity Joint and Survivor An annuity option that provides payments for two designated annuitants. Upon the death of the first annuitant, the surviving annuitant receives prearranged, continued payments for life, based on a percentage received by the first annuitant. Annuity Modified Refund In a contributory retirement plan, the annuity beneficiary of a deceased retiree receives the accumulated balance of the pension fund, which is referred to as the annuity modified refund. Annuity Payout Option The choice of how payments from an annuity will be received: Application Fee A fee to process a loan application. Appreciation Increase in value. Often used with reference to an asset, such as land, building, stocks or bonds. The articles are filed with the state government to begin corporate existence. The articles contain basic information on the corporation as required by state law. Articles of Organization LLCs must file the articles with the proper state authorities to begin existence. Asset Anything of value owned or controlled by a corporation or individual. An asset may be tangible or intangible. Asset Allocation A process that divides investments among different asset classes, such as stocks, bonds, and cash, in order to reduce portfolio risk. Asset Class A specific category of assets or investments, such as cash, bonds, stocks, or real estate. Assets in the same class have similar characteristics and behave similarly in the marketplace. Assignment The legal transfer of ownership of an asset to another person or entity. Assumed Name A name under which a corporation conducts business that is not the legal name of the corporation as shown in its articles of incorporation. If a corporation does business under an assumed name, it may be required to file registration of the assumed name with the state. Also known as a Fictitious Business Name. Authorized Shares or Stock The total number of shares a corporation is authorized to sell. This number is specified in the articles of incorporation. All of the shares authorized need not be issued. Automatic Reinvestment Automatically depositing mutual fund dividends or capital gains back into an account to buy additional shares. Bad Debts Accounts receivable that are uncollectible used in accrual method accounting. Balance Amount arrived at by adding all debits and subtracting all credits to ensure total debits equal the total credits. Balance Sheet Statement, at a particular point in time, of the financial position of a business or organization. This is generally divided into three parts: Also known as Statement of Financial Position. Balloon Mortgage A type of mortgage with a final payment that is considerably larger than the preceding payments, typically used when borrowers anticipate receiving a large sum of cash to pay the balance or when they expect to refinance before the final payment. Bank Overdraft Balance of a bank account when funds withdrawn exceed funds deposited. Bank Reconciliation Analysis that accounts for the difference between the balance shown on the bank statement and the balance shown in the accounting records on a given date. Bankruptcy The state of being insolvent or unable to pay outstanding debt. These are some common ways to apply for bankruptcy: Basis The total original cost including any additional outlays of an equity investment or a piece of property. This is used by the Internal Revenue Service to compute taxable gain, profit, or appreciation. Basis Point A measurement of variation in financial instruments, equal to. For example, a yield that has increased from 8. Bear Market An extended period during which market prices decline. The opposite of a bull market. Beneficiary The person or entity named in a will, life insurance policy, qualified retirement plan, or annuity who will receive benefits upon the death of the insured or the plan participant. Benefits Received When people pay taxes according to the amount of government aid benefits they receive. Examples of benefits the American public receives include to name only a few: Some people believe it is only fair that people pay taxes based on the amount of government aid they receive. Bill of Lading Written document issued by the carrier of goods. Also, a receipt for goods and a contract to deliver goods. Bond A debt security issued

by a corporation, government, or governmental agency that obligates the issuer to pay interest at predetermined intervals and repay the principal at maturity. **Book Value 1** The current value of a fixed asset as shown by the records; the difference between the original cost of the asset and the accumulated depreciation. **Book of Original Entry** A journal in which transactions are recorded for the first time before summarizing or posting to ledger accounts. For example, purchase journals, cash receipts journals, accounts payable journals, disbursements journals, general journals and payroll journals are all books of original entry. See **General Journal** and **Journal**. **Bookkeeping** The recording of financial transactions electronically or manually. The record-keeping part of the accounting process. **Broker** A financial professional who facilitates the trading of services or property such as securities, real estate, insurance, or commodities.

7: " Icelandic financial crisis - Wikipedia

The Sun () Now waste disposal symbols are to be displayed on the front of packaging. The Sun () BOMB disposal experts cleared homes and a man was arrested after a suspect package was found in a block of flats.

Social Security benefits depend on the will of Congress and should not be included in projections of damages based on lost earnings. In a divorce action, Mrs. Hisquierdo sought an award for her spousal annuity under the Railroad Retirement Board Act. The California Supreme Court had ruled that she was entitled to such an award. This decision has been cited in FELA litigation as indicating that a claim for losses based on a spousal annuity, resulting from an injury, are precluded from consideration. No right in Social Security benefits exist and projections of lost Social Security benefits should not be made in federal cases. Disability Toyota Motor Manufacturing v. Submitted by Gary Skoog. This decision affirmed a decision of the 8th Circuit to the effect that the ADHS was only entitled to recover the portion of a judgment awarded to Heidi Ahlborn for medical services previously covered by Medicaid. She settled for one sixth of that amount. The 8th Circuit reversed and held that Ahlborn was correct. The Court of Appeals for the Eighth Circuit held that this statutory lien contravened federal law and was therefore unenforceable. In a unanimous vote, the U. Supreme Court upheld the decision of the 8th Circuit. Suggested by David Jones. In order to assist the jury in making such an estimate, standard life and annuity tables, showing at any age the probable duration of life, and the present value of a life annuity, are competent evidence. The United States Supreme Court held that prior to the American Jobs Creation Act of , the portion of an award for lost earnings in a termination case must be treated as income for the purposes of taxation, thus reversing decisions of the 9th and 6th Circuits and supporting decisions of a number of other circuits. Under federal tax law before the American Jobs Creation Act of , it was possible for applications of the Alternative Minimum Tax AMT to result in an award winner being worse off after an award than if a case had never been filed. After that Act, award winners can deduct attorneys fees before any application of taxes, including the AMT, occurs, eliminating the possibility of an award winner being made worse off after an award. However, the AJCA was not made retroactive and does not apply to previous awards. Social Security Board v. This decision held that a worker was entitled to include quarters for which pay was received in the form of back pay as quarters to be counted toward the 40 quarters needed for Social Security eligibility. This means that a forensic economic expert does not have to calculate the number of quarters as a possible source of loss to the plaintiff. It also held that the IRS rule then in place that Social Security taxes should be based on earnings for years awarded back pay. This has since been changed to the year in which an award is received, as also upheld by the Supreme Court in United States v. Cleveland Indians Baseball Company, U. This is parallel to how other income taxes are applied to back pay awards. Suggested by Jerry Martin. This decision establishes the principles that future damages should be reduced to present value, saying: New York Central Railroad Co. Fact of disability payments cannot be introduced, even to demonstrate the extent and duration of the disability suffered by a plaintiff. Benefits received are not a function of payments by employer and thus cannot be considered in mitigation of lost earnings. The benefits received under such a system of social legislation are not directly attributable to the contributions of the employer, so they cannot be considered in mitigation of the damages caused by the employer. Ct , or U. This is the single most important case in the field of forensic economics. Justice Steven delivered the opinion of the United States Supreme Court, which sets out a framework for how damages in a personal injury case should be presented by an economic expert. The court is very careful not to specify a particular set of methods, as urged on it by various amici briefs that were filed, saying: First, by its very nature the calculation of an award for lost earnings must be a rough approximation. Second, sustained price inflation can make the award substantially less precise. Third, the question of lost earnings can arise in many different contexts. The coverage in this case is quite detailed and multiple readings are recommended for forensic economists. Michigan Central Railroad Company v. The court indicates that: This decision provides a history evaluating differences between calculating damages between general maritime law and the Death on the High Seas Act DOHSA under both wrongful death and survival actions. Monessen Southwestern Railway Co. The Court

holds that Pennsylvania total offset standards cannot be imposed by judicial discretion. Pfeifer had overturned the Pennsylvania Supreme Court in rejecting the use of Pennsylvania rules in a Jones Act case in This decision holds that pre-judgment interest is not allowable in an FELA action. The modification of this description was suggested by Ronald Martinez. In a 7 to 2 decision, the Supreme Court held that taxes should be subtracted from projections of lost earnings on a wrongful death action unless the amounts were de minimus and that trial court judges should permit a jury instruction that an award of damages is not taxable under federal income tax law. It is his after-tax income, rather than his gross income before taxes, that provides the only realistic measure of his ability to support his family. But future employment itself, future health, future personal expenditures, future interest rates, and future inflation are also matters of estimate and prediction. Any one of these issues might provide the basis for protracted expert testimony and debate. But the practical wisdom of the trial bar and the trial bench has developed effective methods of presenting the essential elements of an expert calculation in a form that is understandable by juries that are increasingly familiar with the complexities of modern life. There had been an earlier recovery by the injured seaman in a personal injury action. He had subsequently died and his widow brought a wrongful death action. Such services include, for example, the nurture, training, education, and guidance that a child would have received had not the parent been wrongfully killed. Services the decedent performed at home or for his spouse are also compensable. Kelley that damages must be awarded in terms of present value. Socony Mobil Oil Co. Supreme Court decision is a companion decision to Eichel v. The 5th Circuit had ruled that this was in error, but harmless error. Supreme Court ruled that it reversible error to have mentioned the collateral source benefits and remanded the case to the district court. Admissibility of Expert Testimony Daubert v. Merrell Dow Pharmaceuticals Inc. This decision states that the Frye Test from Fry v. United States, F. Deals with admissibility of expert testimony. Joiner is the second in the triumvirate of decisions of the United States Supreme Court elaborating the meaning of the Daubert decision. The 11th Circuit had reversed the decision of a trial court judge not to allow testimony of a medical expert, suggesting that the standards for excluding testimony were more stringent than the tests for admitting testimony. The Supreme Court made it clear that trial court judges have considerable discretion and reversed the 11th Circuit decision. This decision made it clear that while none of the original four Daubert tests may apply in a given instance, the general test of scientific reliability applies to all types of expert testimony. Held that if expert testimony that was the basis for a claim was held inadmissible, the cause of action could be dismissed without a right of appeal. United States, U. The case was remanded to the trial court to determine whether such damages would be compensated under Wisconsin law. Legal Procedure Bigelow v. The United States Supreme Court said: But the jury may make a just and reasonable estimate of the damage based on relevant data, and render its verdict accordingly. In such circumstances juries are allowed to act on probable and inferential as [upon] direct and positive proof. Any other rule would allow the wrongdoer to profit by his wrong doing at the expense of the victim. It would be an inducement to make wrong doing so effective and so complete in every case as to preclude any recovery, by rendering the measure of damages uncertain. Failure to apply it would mean that the more grievous the wrong done, the less likelihood there would be of recovery. Held that except as otherwise specified, damages in federal courts would be awarded on the basis of state law in the state in which a trial was being held. Supreme Court decision defined the role of expert witnesses, saying: They may explain to the court and jury the machines, models, or drawings, exhibited. They may point out the difference or identity of the mechanical devices involved in their construction. A judge may obtain information from them, if he desire it, on matters which he does not clearly comprehend, but cannot be compelled to receive their opinions as matter of evidence. Experience has shown that opposite opinions of persons professing to be experts may be obtained to any amount; and it often occurs that not only many days, but even weeks, are consumed in cross-examinations, to test the skill or knowledge of such witnesses and the correctness of their opinions, wasting time and wearying the patience of both court and jury, and perplexing, instead of elucidating, the questions involved in the issue. The Court also indicated that when awards are sufficiently large, one state may impose policy choices on neighboring states. This was a remand to the Supreme Court of Oregon in which the U. Supreme Court held that punitive damages must bear some relationship to compensatory

damages in a tort action. The decision contains a good discussion of the differences between compensatory and punitive damages. Workers Compensation Metropolitan Stevedore Company v. Subsequently, Rambo was trained as a heavy truck operator, with the result that his earnings increased to approximately three times as much as before his injury. His employer moved to modify the disability award. The administrative law judge ALJ terminated the disability award. In this decision, the Supreme Court reversed the 9th Circuit decision for a second time, saying: Capacity, and thus disability, is not necessarily reflected in actual wages earned after an injury,. In these calculations, there is room for error.

8: Honorable Lee M. Jackwig - Decisions | SOUTHERN DISTRICT OF IOWA | United States Bankruptcy C

According to the figures released today the average median disposable income of retired households has continued to grow and now stands at \$21, \$1, above its pre-downturn peak of \$19,

9: Free Botox For The Unemployed in Arlington - Hess Plastic Surgery

Disposable income is defined as: "the amount of net income left after making mandatory deductions of State, Federal, and local taxes, Social Security tax, and Medicare tax." The criteria on calculating it is provided in California Family code [below].

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