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100% complete clue

Cavan Images/Getty Images Running with your partner is a big step in any serious relationship and it's a big decision that needs to be made on your own, without caving any pressure you're getting from your partner, your friends, or your family. Likewise, just because you've been a couple for a certain amount of time, you think it'll save you both some money, or because you'll cut your weekday commute in half, those aren't good reasons, either. Not only should it feel right (and you really, really need to want it), but you also need good reasons why. Make sure your confidence is such that it's exclusive to your partner's existence before taking a dip. That said, being in love and feeling a deep connection to each other — the thing that you're both investing in relationship development signals you're ready to take this next step. Skip the headerskip for the main content, when you're owned by stocks in a company, you'll often find a dazzling annual report in your mailbox. Nowadays, everything you may receive is a letter telling you where to download the report on the company's web site. And truth be told, the annual filing form 10-by required by the Securities and Exchange Commission is being reported annually. Do not shy away from the intimidating appearance of the form. We've highlighted some key sections— and what to focus on each. trade. The first part of 10-K provides a thorough look at what the firm does or makes, its division, and where in the world its products are made and sold. It also gives information about major customers and competitors, and where the company is standing in its industry. For example, you can learn an interesting fact or even two that there was actually a Mr. Procter and a Mr. Gamble, and he founded P&G in 1837.2. Risk factors. Listed in order of importance, these are factors that can adversely affect the company's business. Most of this section, found just after the business details, may eling a big duh such as the disclosure of P&G that our businesses face cost fluctuations and pressures that could affect the consequences of our business. But read carefully and you can ferret out less obvious risks, such as a disproportionate share of sales coming from the same product or customer. 3 | Discussion and analysis of management. In Part II of 10-K, the company reports and analyzes its performance over the past year compared to previous year results. 4 | Income statement. This is a basic report of sales, expenses and profits. Ideally, you'd like to see a trend of rising sales and earnings. A 10-K typically shows three years of results, as well as a five-year summary in the section called Selected Financial Data. The trend in net income focused rather than on earnings per share, in part because the share buyback, which cuts the number of outstanding shares, can skew earnings per share and thus camouflage a drop in overall profits. 5 | Balance sheet. this is a snapshot of the assets of In the form of cash and inventory) and its liabilities (e.g. outstanding debt). How much long-term debt the firm carries and what retained profits, earnings zero on a company reinvesting in its business, has increased in each of the last three years. Great companies have little or no long-term debt on their balance sheets — or they pay that debt within three to five years to generate substantial profits annually. 6 | Notes for financial statements. For some people, 10 notes matter as much as a statement. That's because Note 1 describes the accounting methods used to prepare financial statements. If a company has changed its methodology since last year, any results of the prior years as well as the current year will be adjusted to reflect the change that the current 10-K says. Auditor's report. Look for this key sentence: In our opinion, financial statements exist fairly. | The financial position of the company. That means the company has faithfully described its finances over the past year for the best information of the accounting firm that was 10-K. This item was originally published in the September 2014 issue of Kiplinger's personal finances. 7 Small-Cap Tech Stocks That Pack a Punchtech Stocks -Cap Technology Stocks May Ride To A Rollercoaster Ride, But Their Overized Upside Potential Makes Them Worth Exploring. October 16, 2020Will Joe Biden raise his taxes? Taxes there is little doubt that, if elected, Joe Biden will try to raise taxes for some people. Will you be one of them? October 22, 2020Election 2020: Joe Biden's tax plans are still in trouble with the economy, with tax policy of additional importance in the 2020 election. So, let's take a look at what Joe Biden Abou wants to do... October 22, 2020Bonds: 10 things you need to knowInvesting for IncomeBonds may be more complicated than stocks, but it's not hard to become a knowledgeable fixed income investor. July 22, 2020R.I.P. 60-40 portfolio becoming an investor couldn't work to buy old standby allocations of 60% shares and 40% government bonds and hold investors now. November 2, 2020 401(k) Best Vanguard funds for Retirement Saversmutual fundsVanguard funds account for a third of the 100 most popular 401(k) retirement products. We rank Vanguard's best actively managed funds, including its T. | Oct 21, 2020Vanguard delivers high-yield corporate CashKip 25It favors the highest quality junk bonds, which perform much better over the past year than low-quality debt. October 21, 2020 Just like a detective after clues that led to a crime criminal, you should use (reference) clues within a text passage as a reader to determine the meaning of unfamiliar vocabulary. Reference clues simply hint or additional information the author provides that can help you understand the meaning of a particular word or phrase. These clues can be found in the same sentence as anywhere else in vocabulary words or passages, so be on the lookout Presents a new word itself. With reading comprehension being as important for all aspects of life as it is today, it is no wonder that language skills as vocabulary are emphasised. You'll definitely encounter vocabulary questions in reading classes of standardized tests, and you'll have to employ some skills to get. Understanding how different types of reference clues work can help you understand hard vocabulary words, even those brands are new to you. A text chock-full of words can't crack you completely, but you shouldn't let that discourage you. Inside the route, where all the juicy tidbits of vocabulary clues lie, you can understand challenging words. Reference clues are also useful when you're working to determine the main idea of a route or struggling to guess about the meaning because unknown words can help connect dots in incredibly useful ways. If every author writes differently, references can be found in the way of reading a number of different types of clues. Some authors offer very little explanation for hard words, wherever they can with little or no help, throwing hard vocabulary into their writing; Other writers carefully craft their route to ensure readers follow every step of the way; Most are somewhere in the middle. No matter the extent to which you are given help, the reference clues are your friends. Generally, a reference clue can be classified into one of four types: definitions or reathonsymenna or opposite example or explanation a definition or recap clue is the most direct indication you'll ever find- it defines the exact meaning of a vocabulary word in a sentence, usually following the word vocabulary immediately or closely. Jack's duplicity — clever foul — has enabled him to steal his coworker's pension by funneling his money into an offshore account. Note how dashes set the definition. After the vocabulary word (an appositive) can directly point you in the right direction by defining or restating commas or brackets containing a descriptive phrase. It is equally easy to spot synonyms. Sentences with synonyms use words and phrases similar to a vocabulary word to help give meaning to that word. Sometimes synonyms are used to paint a clear picture and sometimes they are used to emphasize. The baseball coach punished the team's duplicity or cheating after admitting to using steroids to boost his batting average. Antonyms are the opposite of synonyms but have the same effect. They use other words, unlike this time, to define unknown vocabulary words. Antonyms show stark inequalities and apply the opposite to give meaning. It was your duplicity that caused me to break up with you! If you were honest, I wouldn't feel the need. Unlike my previous employee, who was extra for integrity, you Nothing more than and won't receive a job recommendation from me. Uses examples of this type of reference clue The reader estimates the meaning of a vocabulary word. Like any other situation, examples can be useful images as reference clues. His duplicity involved reducing his employee's salary, increasing their stock options and then stealing the money saved by doing so. I was surprised at her duplicity when she stole my diamond earrings, sold them on eBay, and lied to me about it the whole time. After examining the reference to a passage for clues, you should have at least one vague idea of what the word unknown vocabulary means. Use your guess to come up with synonyms for the new word, then try these in sentences to see if it still makes sense. If not, keep searching for hints until you've got something that works. work.