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### How A Debt Management Company Can Help You

June 17th, 2010

These days, with the wealth of free debt-related information that can be found online, it is more than possible to create your own debt management program. Is that the best course of action though? For some people it is, however, for most people it is difficult to structure the information that they find into a worthwhile and efficient program. More often than not the do it yourself approach just turns into a waste of time, and during the time wasted debts have continued to spiral out of control. Therefore, contacting a debt management company to assist you is advisable.

There are lots of good debt management companies to choose from, unfortunately though, there are also some who are only interested in using you to make a profit for themselves. The industry is regulated, so the chances of getting outright ripped off are slim, but it is not uncommon to end up paying for a one size fits all debt management program, which is not what you want. What you want is a debt management program that is created specifically for you; one that is based on your particular requirements and circumstances.

Before making a decision on which company to sign up with, you need to do some background checks and have at least one face to face meeting with them. As part of your research you need to thoroughly look through their website and also see what people on third party websites (such as forums and blogs) have to say about them. As for the meeting, this is important so that you can assess their credibility, service skills and knowledge. Prepare a list of questions to ask and compare the answers you get after you have met with a few different companies.

Though this may seem like a lot of work just to find a company to help you with your debt problems, it is certainly worthwhile for you to do it. If you find a good company first time around then you will save yourself a lot of hassle and headaches in the long run. Once you have found a company that you are happy with you should expect to be assigned a debt expert to look after you. They will ask you lots of questions about your background, experience, future plans and, of course, your financial situation. The more open and honest you are with them, the better the position they will be in to help you.

So, now that you know about the importance of having a debt management plan drawn up by a professional debt management company, the ball is in your court. You have a choice to make between continuing to struggle with your finances or putting your financial problems behind you and moving on with your life.

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### Advantage Taking Company Public – Advantages Of Being Public

June 17th, 2010

Are you taking your company public? Here is what you need to know. Disclosure Obligations: "If my company becomes "public," what are its disclosure obligations?"

The Securities Exchange Act of 1934 requires a company to file certain periodic reports once its registration statement has been declared effective. This obligation continues indefinitely unless:

At the beginning of any subsequent fiscal year, the class of securities offered is held of record by less than 300 persons; or

At the beginning of any subsequent fiscal year (except the two fiscal years immediately succeeding the year the registration statement became effective), all securities offered are held of record by less than 500 persons and the issuer has had less than \$5 million in total assets for each of its last three fiscal years.

In these cases, the reporting obligation may be suspended. Otherwise, a company must continuously disclose certain information about:

Its operations; Its officers, directors, and certain shareholders (including salary, various fringe benefits, and inside transactions between the company and management); The financial condition of the business (including audited financial statements by an independent certified public accountant); The Public Company Accounting Oversight Board (or PCAOB) (sometimes called "Peekaboo") is a private-sector, non-profit corporation created by the Sarbanes-Oxley Act, a 2002 United States federal law, to oversee the auditors of public companies. Its competitive position, material terms of certain contracts or lease agreements; acquisitions and mergers, creation of certain financial obligations, and material impairment of assets; unregistered sales of equity securities; changes in its accountant; and changes in its board of directors and management;

In addition, a company must promptly disclose to the public any information that would be considered important to its present or prospective stockholders.

All companies with total assets exceeding \$5 million and a class of equity securities held by 500 or more persons are required by the Securities Exchange Act of 1934 to file the same supplementary, periodic, and current reports as noted above. Companies with these characteristics must also comply with the Commission's proxy rules if proxies are solicited from holders of its securities. In such a case, the company must furnish all shareholders proxy statements disclosing all material facts concerning matters on which they are being asked to vote. If the proxy solicitation by management relates to an annual meeting at which directors are to be elected, the Commission's proxy rules also require the company to furnish each shareholder an annual report disclosing certain information about the company, including audited financial statements for its latest fiscal year.

#### Exemptions

The Securities Act of 1933 provides several exemptions from the registration requirements; the most common are discussed below. Nonetheless, purchases or sales of securities (even in exempt transactions) are subject to the antifraud provisions of the federal securities laws. This means that issuers are responsible for false or misleading statements (whether oral or written) which may be redressed through private or government legal action, including criminal sanctions. Also, if all conditions of the exemptions discussed below are not met, purchasers may seek to have their purchase price refunded. In addition, the fact that an offending may be exempt from certain provisions of the federal securities laws does not necessarily mean that it is exempt from the notice and filing obligations of various state laws.

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## An Introduction To A Business Cash Advance

June 16th, 2010

Business owners are able to get help in meeting their business demands through what is commonly referred to as business cash advance. These cash advances are really a style of payday loan however they are for business. This is able to give financial help to a company that has a shortage of capital.

This type of loan is really a small loan that is taken for a short period of time. These payments can range from one hundred American dollars to one thousand five hundred American dollars. Most of these loans are paid back without a couple of weeks.

These advance cash loans tend to have a interest rate that is rather high. The interest rate on these loans can be as high as nine hundred per cent. These loans will vary in value and then can be anything from two thousand five hundred American dollars. These amounts will usually be given within ten days.

These advance loans are very convenient and they are a good way for a business to get a bit extra money. There is a range of different advances that are available and these can be applied for online. There is a lot of lenders available regardless of what country you stay in.

It is very important for the lenders to give information on the terms, conditions and also the qualifying criteria. In almost all cases the only requirement is to have facilities within the company to accept master card and visa card payments. You will need to give information and proof of this facility such as a receipt. These loans are repaid through a percentage of the credit card transactions.

There is a lot of benefits of the cash advance loans. One of the benefits of the advance loans is that the company does not need to provide a vast amount of information. Another benefit of these loans is that there is not actually any fixed fees that need to be paid. The money does not need to be paid in person as it will be taken automatically from the credit card transactions that are performed by the company.

This style of cash advances are designed for companies who require some short term assistance. This style of cash advance should never be considered as long term assistance. The success and easy operating of a company depends on the level of operating capital, this is one of the reasons why these cash advances are helpful. These cash advances are good for helping to solve short term problems.

Do you want fast cash? Well, with our [business cash advances](#), we will give you fast cash. Get [business working capital](#) just when you need it most.

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## China Export Products – Expand To China Fast

June 16th, 2010

With global economics the way they are it would be redundant to rant and rave about the downsides of corporate fund-raising. Quick infusions of cash from venture capital firms and institutional lenders are on hold and it is what it is but companies are becoming creative and corporate attention is steering away from the problems and toward the solutions.

The US and Chinese markets are intertwined in many ways and now a new trend in finance is making the relationship even closer. It's a fact that Chinese corporations are still trying to figure out how to make their domestic stock market profitable and stable. Many of these companies have global ambitions with unique technology solutions business products and strategies but because of the weak Chinese economy (compared to the power of other currencies) they have no choice but to head to the Frankfurt Exchange or the OTCBB market here in the United States.

As a corporate consultant that facilitates the process of going public for both domestic and global entities I have received maybe 5 to 10 calls per year from Chinese companies wanting to set up American corporate subsidiaries to absorb their foreign corporations and trade on the Bulletin Boards but all that has changed. I now receive 5 to 10 calls from Chinese and Indian companies per week to take advantage of the global market place that centers around America's gravitational pull.

Here is how you can take your foreign entity public: set up a domestic corporation (I usually have corporations set up in Delaware because its fast, easy and the states statutes go back to the original 13 colonies so there is sufficient case law and precedence to protect a public entity affectively). Next you will need a professionally written business plan in English. Translated business plans don't work as Western investors look for different details in transactions than their Asian counterparts. Write a new business plan based off of this new corporate entity.

After this you will use the Regulation D Rule 504 exemption to offer discounted stock to a core group of investors via DPO (direct public offering) we have spent 11 years putting our core group of investors together that can finance around 80% of the public process so it becomes extremely reasonably priced for foreign companies. Then the S1 is put together while simultaneously their SEC audit begins which is simple and fast because the company in the US is a startup. We go through

and get the SEC approval, then FINRA and then the market maker that we have attached to the deal goes to work.

Now here is the kicker. If you have any experience with taking companies public you'll see one common thread throughout all the companies that you work with and that is the fact that the company executives who started this company and are more than likely the majority share holders, want to retain as much equity as possible so this is simple. When the company is publicly trading, limit the issuance of stock specifically to your original core group and let the stock price stabilize then you simply take some of the company owned shares and use them as collateral for equity loans and lines of credit.

Once you're public the last thing you want to do is liquidate shares to raise capital quickly. Instead, use your shares as collateralized bartering chips and you'll never have a problem with cash flow or fund raising or the threat of losing control of your company. Foreign companies that want to go public in the United States are often intimidated by the strenuous process and the concern of 'who to trust'. Find a consulting firm with experience in turnkey 'go public' facilitation and you'll be fine.

Take Your Company Public and have [Strong Investor Relations](#) , call Princeton Corporate Solutions at 267-233-0183 or [Call Us To Take Your Company Public](#) the easy way!

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## OTCBB – How To Successfully ‘Stay’ Public – Over The Counter Bulletin Board

June 15th, 2010

Investor relations services: how to truly dominate the public market. If you have a public company or are in the process of taking your company public on the OTCBB or any other reputable exchange the reader must realize that going public is the easy part, having a successful public offering and preserving the longevity of your public entity is another topic all together. As a corporate strategies and public offering facilitator our firm is often called in after a company has a disastrous public offering or they've teamed up with the wrong service solutions that pump and dump their equity positions.

Here is the problem that most companies make when they are going public: companies don't budget properly for general corporate publicity or solid investor relations strategies for the first year that their company is public. Investor relations and publicity stock promotion activity should be at the forefront of every public CEO's mind.

If you are signing a large contract, publicize it with press releases, viral promotion and TV and radio expert panel discussions. When we take on a company for serious investor relations our campaigns are obviously completely customized but here is the skeletal structure of a prototypical campaign: strong viral publicity strategy consisting of video, article and press release submission, social and news book marking, logo and image posts and after this information has assimilated we get the client on prominent TV expert panel discussions with their name, company name and stock symbol on the screen.

Lastly, we then run two simultaneous 30 day stock promotion intensives with a massive injection of investor promotional concepts on both sides each day which consist of newsletters and stock alerts to ultra-active investors and other strategies daily.

The important thing to remember is that the above must happen monthly for the first six months to a year in order for your company to successfully trade. There is no other way around it, you must budget for your investor relations campaigns or your venture simply will not work.

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## Bankruptcy Attorneys Get Down At Gathering

June 14th, 2010

For some reason a gathering of mid-level bankruptcy professionals made it into the news recently. They met at a bar, some networked, others found new clients, and others just came for the fun. Sources reveal that all of the young executives were enjoying themselves thoroughly.

Maybe one of the only industries flourishing in today's economy; the corporate restructuring profession is experiencing an upswing. According to statistics, U.S. business bankruptcies climbed up to 38% in 2009 from the past year.

This increase prompted advisory firms into pumping up their practices with new "turnaround experts," young lawyers who burn the midnight oil in order to handle the onslaught of bankruptcy cases. Established pros have without a doubt enjoyed a good company-approved networking outing; wine tastings, makeover and martinis groups, and golf are just a couple of examples. Unfortunately, this leaves only the less experienced attorneys to work at a desk into the night.

This wasn't the first gathering that was like this. December marked the first get together of the "**Turnaround Underground**" posse. Oops did I say posse? I meant gathering. **Turnaround Underground** gathering. Some attorneys came to network. Some attorneys came looking for love in all the wrong places. "You can meet your best friend here, meet your significant other here. This is not all about business" a starry eyed lawyer cooed. But some of the party-goers managed to leave work at work, loosening their ties, kicking up their feet, and enjoying a drink.

Fashionably late, attendees stormed the bar minutes after the get together officially started at 7 pm in a classy New York City nightspot. Within 45 minutes, there were BlackBerrys, business suits, and beer as far as the eye could see. In fact, one unruly attorney who wisely declined to be named was quoted as saying "Everything is better with beer." All in all, it seems as though **Turnaround Underground** is a success.

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## How Are Credit Reports Calculated And What Do They Mean?

June 14th, 2010

As of 2009, bankruptcy filings that were new increased by over thirty five percent in just one year. Although it may seem like a dismal sign, a good way to look at it is that all of these people are on their own paths to rebuilding their credit scores and ultimately, financial freedom. We have all seen commercials with "people just like you and me" urging us to go to whatever website and check on our credit score. We know that if the number is high, it's a good thing. If it's low, it could mean trouble finding a loan, getting a job, or a new place to stay. But just what is a credit score?

Your credit score is packaged up in one (hopefully!!!) three digit number that is based on a statistical analysis of your very own personal credit file. A credit score's purpose is to give you a major headache, and for the banks to review your capacity to take on debt and repay a credit obligation. That is why credit card companies and banks will look over your score to figure out how much credit they want to decide and offer you and at what interest rate.

So how is your score determined, you may be asking? The Fair Issac Corporation, or as you may know them, FICO, was the first group to come up with a scoring system in 1958. The report recently underwent a makeover (FICO 08) but it's not used by all credit reporting agencies. In this new, improved FICO 08 version, minor credit delinquencies are not stacked against you when you for the most part do a good job repaying your money.

There are five questions that a credit score asks. What is your payment history? How much debt do you currently owe? Just how long have you had credit? How many times have there been credit inquiries made on your report? And what type of credit do you have? So you screwed up. Just how long will negative marks have an impact on your credit score? Well, that depends on the type of

information. Plain old negative information can stay on your credit report for up to seven years. In the case of bankruptcy filing it can stay up to ten years. Here's where we get into the creepy big brother aspect of credit reports. Every individual has a personal credit file, and what this means is that the impact from person to person will affect each differently.

If you are worried about your financial situation, would like to know more or are considering bankruptcy, it is in your best interest to seek out the advice of a financial planner. One that works for a fee is preferable, because they will have your best interest at heart and not their commission. Good luck in your financial journey!

[Rapid Recovery Solution](#) is a medical [collection agency](#).

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## The Foreclosure Market In Tucson Arizona

June 13th, 2010

A capital crunch is what a credit crunch has also been defined as. In a capital crunch, there is a shortage of capital available for investment, which limits the amount of money that can be loaned for new enterprises; this has especially been true in areas that were the hardest hit by the recent financial downturn. In a credit crunch, lenders are hesitant to lend, holding onto their capital since the increasing incidence of bankruptcy, mortgage default and rising unemployment makes them fearful of the greater risk of payment default.

As it applies to the real estate market, the effect is a lack of money to fund mortgage loans. With the lack of money to fund mortgages, an excess supply of homes for sale develops. The excess supply makes builders more wary about building new homes, and they may even stop building altogether. This was indeed true in parts of the country where the number of houses for sale already exceeded the demand before the flood of bankruptcies and foreclosures intensified the problem.

People who went through foreclosures or bankruptcies or lost jobs then got low credit ratings as a result. Low credit scores increase the difficulty of securing credit at all, much less getting good terms on a loan. Further, given the increasing bankruptcies, defaults and foreclosures, banks clamped down on their lending criteria until their standards became excessively restrictive.

That meant that prospective buyers who normally would have gotten loans didn't get them. This further aggravated the oversupply of houses on the market since those who would normally be approved to purchase a house were unable to do so. The excessive number of houses for sale must be resolved for the market to rejuvenate, but several factors, not the least of which is inordinately restrictive mortgage lending policy, are creating a drag on the recovery.

Another effect on the real estate market has been the price correction, with areas seeing drops in prices of 25% or even more. There are cases where home values have crashed and burned so badly that numerous individuals then owed more on the mortgage than the house was really worth; this caused a number of persons to choose to abandon payments on their mortgage in order to go through foreclosure instead of staying in this hopeless situation

For people who want to buy a house, but can't get the necessary financing, the best advice is to be patient and not give up in despair. They should continue doing everything they can to mend their credit, fix their credit reports, and improve their credit scores. As restrictive lending policies loosen, mortgage loans will become more available and they will be able to eventually purchase the house they desire.

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## Real Estate Law On Mortgages

June 13th, 2010

The new Federal Law may, at first, appear beneficial to those not familiar with the subjects of mortgage financing, real estate, appraisals or other services concerning the managing of real estate. Is it not the case that if you read it in print, it must be true?

Altering a variety of rules with the HERA ((Housing and Economic Recovery Act of 2008) and with the MDIA (Mortgage Disclosure Improvement Act), the most recent federal law was just passed and became law on **July 30, 2009**. Borrowers are given a Truth in Lending and Good Faith Estimate when applying for financing for a home loan, this document will be changed by the passing of the new laws.

That it offers a buyer or borrower additional time to review their Good Faith Estimate and Truth In Lending brochure turns out to be the only positive in this new Federal Law. The new law gives the borrower 7 days to read over the papers in case they were not familiar with the particulars of their mortgage like the Annual Percentage Rate (APR), fixed rates, variable rates and scheduled payments. Unfortunately, many borrowers are indeed uninformed when it comes to the terms of their borrowers agreement. Most buyers including myself had somewhat vague understandings when signing all these mortgage documents.

You would have to wait at least 3 business days before you could close escrow on your new house, if the Annual Percentage Rate, or APR, changed by either up or down 1/8% during the period that you are waiting on your loan approval. If Title fees change this also triggers a change to these mortgage documents and the 3-business day process starts all over. If the buyer does not "lock" their interest rate this scenario could very well happen.

The waiting period begins again, if the loan type changes from "Fixed" and "Balloon", "Fixed" and "ARM," a conventional loan including Mortgage Insurance and a conventional loan that does not include Mortgage insurance, or the type of "ARM" (Interest to Amortized, 3/1 ARM to a 5/1 ARM).

It would seem that many of these rules are instituted on a whim. Has no one thought about the potential ripple effect such regulations could have on the real estate and mortgage fields? "Time is of the Essence" always remained the most critical saying in real estate. As a multitude of properties are now in the hands of banks, that concept has lost its importance.

With escrow closings currently taking anywhere from four months and upward, some may think there really is no harm in tacking on an additional few days. But the interest rate lock is generally only 30 to 45 days and title fees change often, so the new federal laws could keep home ownership just out of reach and closing dates repeatedly retreating for even longer.

Want to find out more about [tucson az realtors](#), then visit Logan Oulman's site on how to choose the best [tucson az realestate](#) for your needs.

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## How To Save Money When Shopping For Household Food Staples

June 12th, 2010

Everybody has their own grocery shopping tips to keep things on the cheap side, but there are some tips that should be fairly standard. There is at least one tip, however, that is a little more popular than it should be for its level of effectiveness.

The first thing that you need to learn is that if you have a full time job and lots of kids, clipping coupons out of the newspaper can be more trouble than it's worth. If a coupon is only going to give you a few cents off or if you have to purchase two of the same item to get a discount at all, it's really not worth it in the long run. Now, if you can get one of your kids to clip the coupons for you, you may be onto something. What's even worse than coupons that you clip out of the newspaper are the printable coupons that you find online. Giving up your e-mail address to an unknown person or company just to get a few cents off of some laundry detergent is hardly worth it.

Something that is definitely worth the effort, however, is making sure you stock up on items when they are on sale, because after the sale period ends, stores often like to drive the price up beyond what it was before to make up for the sale. Big box stores are especially guilty of this and it's a well-guarded secret, even though it's in plain view. If you can, keep a record of the price of that item for

when you go shopping again to see how much the price changes before, during, and after the sale. You may be surprised at the difference.

Forget about shopping when you feel bad. Whether it's because you're hungry, in a hurry, or depressed, if you've got other things on your mind, it's best to avoid going grocery shopping until later. You want to make sure your mind is clear so you don't miss any details concerning price and shopping when you're hungry always means you're going to buy more than you really should. Being in a hurry also causes you to grab things without thinking about the price.

Don't forget that you don't have to have meat at every meal. It's ingrained into American culture that meat is an absolute necessity and while it is important, you don't have to eat it at every meal or even every day. Vegetarian recipes are great when you don't feel like eating anything heavy and they can be quite refreshing after spending so many years having meat every day. Forego the meat once or twice just to try it out and you may be pleasantly surprised.

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