Enchating leveling guide

Marketing is often characterized as more art than science. It can be difficult to know how to go about marketing products in a systemal way. However, three different levels of marketing should be included in each marketing initiative. With these three levels in mind it will help managers reach the full potential of their marketing strategy. The basic product is not really the product itself, but the key benefit that the product offers. For example, if the product is a TV, the basic product is the advantage of the ability to watch TV. Basic products are rarely used in marketing because they usually do not offer a competitive advantage over competitors. For example, the benefit of being able to watch TV is not enough to convince most customers that a particular TV is superior. It can be used, however, if the product offers rare and new benefits. The actual product is a physical product that the customer purchases. If a customer buys a boat, for example, the actual product is a boat with its various physical attributes. Marketing at this level includes product design, style and quality. Companies should design their products to suit the needs of their consumers. For example, if market research shows that consumers want moderate-priced sailboats and quality is low concern, the company should produce ships that match that market demand. The extended product includes all additional services added to the product to add value and differentiate the product. This includes factors such as customer service, guarantees and funding. This level of marketing has the greatest potential to influence customers and differentiate products from competitors. For example, two cars can have the same basic advantages, and actual products can be almost identical, but a company that sells its additional services can create added value in the eyes of consumers. While marketing takes place on three different levels, it is important that companies include all three in their overall marketing. A good marketing initiative will promote the basic product, the actual product and the expanded product. For example, a computer can be marketed as a device that allows people to run programs and access the Internet (the basic product), as a high-quality device with an innovative design (actual product) and offer extended warranty and customer service (extended product). Last month I wrote two articles about blind spots in investing - the origin of blind spots and how to deal with them. Since then I have received some very good feedback. One reader made a great point: There is no shortage of information about public companies and industries. Too much, actually. I don't think the goal should be to connect with anyone until you know what questions to ask. Blind spots don't come from lack of information, but out of ignorance of what information to look for. A good follow-up to the article would be to outline what information you would look for, if it is not already available to the public. Here I will detail my approach in terms of seeking relative information when researching a company, which is far from ideal. Thomas Macpherson has written some amazing articles about how he conducts his research, which I again recommend to everyone. Macpherson's approach may sound daunting for nonprofessional investors who don't have access to a valuable network within a particular industry, but the idea of first-principle thinking is generally applicable. My view on this topic has definitely evolved over time. I am currently applying a mental model which in my research I call multiple layers of information. This mental model is inspired by Charlie Munger (Trades, Portfolio), Li Lu and Howard Marks (Trades, Portfolio). The first layer of information is somewhat similar to Howard Marks's idea of first-level thinking - it is very basic and widely available, accessible and reachable. Non-fussy sections of annual reports, information available on the company's website, company articles, earnings call transcripts, management team interviews, and so on. These are all important sources of information, but they don't give differentiated insights. I'm trying to get a general sense of business and evaluate the business model from a big picture point of view. The next layer of information requires a little more work, but not necessarily access to the right people. This layer may include the following: all footnotes of financial statements; annual reports from decades ago, if available; articles from magazines or newspapers; industrial conference notes and transcripts; Glassdoor reviews; and books on the company, management team or industry. Here I want to put together how the company got to where it is today, how management is compensated and motivated, what culture is instilled throughout the organization and whether management is conservative or aggressive in their accounting. For example, one of the companies on my watch list recently started making reserves for possible inventory write-offs, which they published in footnotes. However, the management team was optimistic about downstream demand. It tells me that the management team is either lying about the request, or deluding itself. Neither is good. Details like this can sometimes make me remove a company from my watch list and help me form a preliminary impression of the company and management team. For example, I recently read a book about the founder of a snack food company and learned that the founder had failed in many previous careers, such as Jack Ma of Alibaba (NYSE:BABA). But he persisted and learned a lot about marketing, sales and human nature through these failures. This it was useful for me to understand why the company has become a multi-billion-selling snack food company in less than a decade. The next level of information will most likely require access to industry professionals and company employees because we need to check the information we read and ask for additional information that is not available from free public resources, but can be crucial in generating different and better insights. I argue that one can know who the right people are to talk to and what questions should be asked only when the first two layers of information are gathered together and processed. For example, an IBM (NYSE:IBM) investor may want to talk to more senior IT department managers from various Fortune 500 companies, either Amazon (NASDAQ:AMZN) and Microsoft (NASDAQ:MSFT) engineers, to question whether IBM's products are competitive. If you're an IPG Photonics (NASDAQ:IPGP) investor, you might want to talk to clients downstream and find out if there's price pressure and if a Chinese competitor is taking stock. Thomas Macpherson's article detailing his research on iRadimad (NASDAQ:IRMD) is a masterpiece in this arena, representing the highest level of research in the industry. Here's a list of people Macpherson spoke to (from his article):If someone collected the first three levels of information, they've probably already spent hundreds of hours. Ted Weschler has a 500-hour rule, which is a good estimate of the minimum time it takes to generate any insights about a particular industry. In Macpherson's research into IRMD, after collecting the first two layers of information, it took approximately 400 hours to talk to a multitude of individuals and gather any further research, including trade journals and peer studies, conferences and peer-reviewed papers. In total, I wouldn't be surprised if Nintai spends 600 to 800 hours on IRMD. The next level of information is looking for answers to what I call really big questions. Who failed in the industry before and why? How is the industry positioned in terms of the dynamics of the changing competitive advantages and comparative strengths of the nation? How does the ecosystem in which the company operate works and what are the loops for strengthening and balancing feedback? How does the company deal with Murphy's Law and other thermodynamics law? Very often there are no definitive answers to these big picture questions, but it helps to ask them and look for any information that is relevant. For example, some of the company-specific questions to ask before investing in Facebook in the long term (NASDAQ:FB) are: What threats has Facebook brought to governments around the world? Has Facebook brought about dramatic changes in the way democracy works? Does Facebook encourage mishandling of users' privacy data? How does Facebook handle fake news on its platform? what's it a look at Facebook's responsibility for editing? What psychological tricks have Facebook engineers implemented to make Facebook and Instagram behaviorally addictive? What is the basic design framework for how the button works, and how do status updates work? Is it moral to challenge digital addiction? In the process of trying to answer the above questions, I became increasingly uncomfortable with the company even though advertisers love the platform and the company has generated strong financial results. The reasoning and processing of different layers of information is a skill that can be developed over many years. A value investor in the early stages of evolution using the Ben Graham approach can only think about the first level of information. Over time, as man develops to higher levels of value investment, higher levels of information would inevitably be required. As Warren Buffett (Trades, Portfolio) once suggested, value investors should follow the approach of journalists when researching companies. As I evolve, I'm cutting more and more with Buffett's advice. The whole process should be rigorous and sometimes painstaking. But at the same time there is tremendous joy in reasoning from the first principles and finding out why and how things work. Read more here:Warren Buffett's Investing Rule No.1Bad Blood - The Important Lesson5 Messages from Li Lu's ReflectionsNot a Premium Member of GuruFocus? Sign up for a free 7-day trial match here. This article first appeared on GuruFocus.The House ignored his call for a $2,000 payout rather than $600. Speculation about apple's car continues to run wild. Goldman Sachs just took a crack at estimating how much money Apple will make if it enters the electric vehicle market. Bitcoin and its strong performance are one of the biggest investment stories of 2020. Investors continue to pour more money into cryptocurrencies. Here's how well bitcoin worked in 2020.Bitcoin Performance: Bitcoin jumped in price and hit an all-time high in December. Investors who put $1,000 into bitcoin on Jan. 1, 2020, would be able to buy .13966 bitcoin based on an initial price of $7,160.Bitcoin traded at $23,605 on Dec. 23, which would make that .13966 Bitcoin worth $3,296.67. This represents a return of 230% on original theoretical investments. SPDR S&P 500 (NYSEARCA: SPY), which tracks the S&P 500 and is one of the most popular ETFs, 15% in 2020 Bitcoin performance in 2020 surpassed the broader market and popular big caps like Apple Inc (NASDAQ: AAPL) and Amazon.com (NASDAQ: AMZN), which have annual gains of 80% and 75%, respectively. Tesla Inc (NASDAQ: TSLA) shares rose over 660% in 2020, outperforming bitcoin's performance. Lolli, who rewards consumers with bitcoin for their purchases, tweeted that putting a $1,200 incentive check into bitcoin would be worth it $100,000 as of Dec. December. Link: 8 Shares to play Bitcoin's ResurgenceStock Performance: Many bitcoin-related stocks rose in 2020, including miners and cryptocurrency trading platforms. Grayscale Bitcoin Trust (OTC: GBTC), which offers investors exposure to bitcoin, grew by 271% in 2020 and has seen large inflows. MicroStrategy Incorporated (NASDAQ: MSTR) made headlines in 2020 for putting cash into bitcoin and raising money to buy additional bitcoin. The company spent more than $1.1 billion in 2020 on bitcoin and now owns 70,470 bitcoins. See more from Benzing * Click here for craft options from Benzing * MicroStrategy now holds 70,470 Bitcoin after spending .1B in 2020(C) 2020 Benzinga.com. Benzinga does not provide investment advice. All rights reserved. 2020 is a good year to give only for the use of time stamps of a very generous unique gift and real estate tax credit now available,' suggested one expert. The U.S. and Canadian governments provide many of the same types of services for those retired, but subtle differences between the two countries are worth noting. Things are going from bad to worse for Nikola (NKLA). For stocks that were on fire during the first half of the year, the decline in electric truck makers was brutal. A series of events - allegations of fraud by founder Trevor Milton, his subsequent resignation, a hard-to-fail deal with General Motors - sent investors to the exit door. Now it looks like the trash doesn't want anything to do with Nikola either.On Wednesday, the company announced that its plan to design and build a BEV garbage truck for waste collection company Republic Services had failed. The company said the cost of building the truck would be higher than expected and would take too long, after both sides ruled that the construction of a waste truck used by Nikola Tre as its base would not work. The market, apparently, did not like the latest setback and shares have fallen almost 20 percent in the past two trading sessions. Deutsche Bank analyst Emmanuel Rosner puts the disappointment down to the fact that RSG has so far been Nikola Tre's only external buyer, and is perceived as providing some external confirmation of its economy. But by putting a positive turn in the process, the analyst thinks the severance package could be in Nikola's favour. A refusal truck would require large expenditures that were not necessarily transferable to other core business activities, and TAM is also relatively small, the analyst noted. However, Nikola has other issues to contend with; The analyst feels uneasy about the development of Nikola's BEV truck, expected for the end of 2021. Although the first trucks were manufactured and are currently in the testing phase, no buyers have been announced yet, and Nikola's economy with him could be Years. All in all, Summed up by Rosner, We remain on the sidelines of the NKLA and will carefully study some of the milestones expected to be published in 1H21, including a potential partner in hydrogen infrastructure. Accordingly, the analyst estimates that NKLA shares Hold, although it could also say Buy - because its $26 price target implies ~88% upside from current levels. (To watch Rosner's record, click here) Rosner's colleagues think Nikola is worth the pun. The average price target is a touch higher than Rosner's and at $26.67 implies gains of 92.5%. Overall, the stock has a consensus rating moderate purchase based on 3 purchases, 4 holds and 1 sell. (See NKLA stock analysis on TipRanks) To find good stock trading ideas at attractive valuations, visit TipRanks' best buy-to-let stocks, a newly started tool that unites all TipRanks equity insights. Disclaimer: The opinions expressed in this article are solely those of a prominent analyst. The content is intended to be used for informational purposes only. It is very important to do your own analysis before any investment. Beijing is targeting the e-commerce giant and its co-founder. Regulators are likely to go after other companies as well. Footage of Moderne itself could be worth as much as $1 billion to McKesson's revenue for 2021 and $1 per share of earnings, according to analyst Ricky Goldwasser.To are the highest dividend stocks in the Russell 1000 with the highest dividend yield forward for January. Shares of Inovio Pharmaceuticals Inc (NASDAQ: INO) traded higher on Thursday after the company released positive Phase 1 data on its COVID-19 vaccine candidate. What happened: Inovio published a paper on Wednesday that includes Phase 1 data on INO-4800, which was found to be immunogenic in all subjects. In addition, the Phase 1 study did not cause serious adverse safety events and only six Grade I adverse events, which were generally minor reactions at the injection site. Related: Why the COVID-19 vaccine makes General Electric shares 'more investable' Why it matters: Inovi's candidate for the coronavirus vaccine INO-4800 hasn't come close to winning the race for the market given that Pfizer Inc.'s vaccines are. (NYSE: PFE) and Moderna Inc (NASDAQ: MRNA) have already been approved by the FDA. Nevertheless, Moderna's vaccines must be stored and transported at temperatures of negative 20 Celsius, and Pfizer's vaccine must be stored and transported at temperatures of negative 70 Celsius, colder than winter temperatures in Antarctica.INO-4800, on the other hand, has been stable at room temperature for more than a year. It also does not need to be frozen during transporter storage, potentially making it faster and more profitable to distribute. Inovia shares are up 205% year-on-year, but by 53.3% in the past six months, as competing vaccine candidates seemingly took the lead in the race to fight Pandemic. Benzinga's Take: Assuming it is as effective and safe as competing vaccines, Inovi's candidate could ultimately end up as a standard bearer for COVID-19 and future variants of the coronavirus vaccine. Analysts have estimated that the global COVID-19 vaccine market could be worth $10 billion a year, so it's understandable why Ino's investors are excited given the company's $1.7 billion market cap. See more from Benzing * Click here for craft options from Benzing * 10 Tips for entering positivity in your trading day (and life) * Nikola Option Traders react to canceled Republican services Take a deep breath, get ready, New Year's is just around the corner, and while we are all ready to celebrate – only on principle, because getting out of 2020 is reason enough to be happy – let's go and take stock where we are and where we are headed. There is a growing sense of optimism, coming from the availability of COVID vaccines and the potential they give to return to normal on Main Streets across the country. Finally, the chance that the lockdown and social distancing regimes will indeed end, and in the near term. There is a real chance that, by the end of 2021, John Q. Public may be back on his feet. Combine that with Wall Street's current ebull, as stock markets trade at or near their all-time highs, and we look at the outlook for the banner year. The return to grass roots normality will be great – but we also have a chance for an overall growing market. Writing from JPMorgan, CHIEF US equity strategist Dubravko Lakos-Bujas writes: The stock faces one of the best backdrops in years. The risks associated with global trade tensions, political uncertainty and the pandemic will disappear. At the same time, liquidity conditions remain extremely supportive, and there is an extremely favourable interest rate environment. It's a Goldilocks risk asset environment. Lakos-Bujas is not afraid to quantify his optimism. He predicts as much as a 19 percent gain for the S&P 500, saying the index will reach 4,000 in early 2021 and as much as 4,400 in the later part of the year. Turning the Lakos-Bujas outlook into concrete recommendations, JPM's shot of stock analysts bangs on about three stocks looking particularly convincing. We led the trio through the TipRanks database to see what other Wall Street analysts had to say. Sotera Health (SHC)Sotera Health occupies a unique nich in the healthcare industry, offering, through its subsidiaries, a number of safety-focused healthcare providers' support companies. These services include sterilization procedures, laboratory testing and advisory services – and their importance is immediately clear. Sotera has more than 5,800 providers in more than 50 countries around the world. Although it is not a new company – two of its subsidiaries have been operating since the 1930s and 40s – Sotera is new to the stock exchanges, having held its IPO just last November. The initial bid was considered a success, raising $1.2 billion on the sale of 53.6 million shares. Earlier this month, Sotera announced it had used much of the IPO's capital to repay $1.1 billion in existing debt. That included $341 million in the first pledged loan, plus $770 million in aggregate principal on higher secured bills. The move allowed Sotera to increase its revolving loan facility to $347.5 million. This object is currently unadjusted. Among the bulls is JPM analyst Tycho Peterson who rates SHC overweight (or Buy) along with a one-year price target of $35. This figure suggests a 31% upside from the current level. (To watch Peterson's results, click here) SHC is uniquely positioned to benefit from healthy end market growth and favourable price dynamics, Peterson noted. Given the diversified operating platform, sticky multiannual contracts, effective pricing strategy, significant barriers to entry and high regulatory oversight, we project sales growth of ~9%, with greater utilization driving continued expansion [and] robust FCF supporting continued decline, leaving us positive on both the near and long-term outlooks. The Wall Street analyst corps stands firmly behind Peterson on this one -- in fact, 7 recent reviews have unanimous buys, which analyst consensus Strong Buy. SHC is currently trading at $26.75 and its average price target of $32.50 implies an upside of 21.5% by the end of 2021. (See SHC inventory analysis on TipRanks) Myovant Sciences (MYOV)Let's stick to the healthcare industry and look at Myovant Sciences. This clinical research by the biopharma company focuses on the main issues of reproductive system diseases in both men and women. Specifically, Myovant is working on developing treatments for uterine fibroids, endometriosis and prostate cancer. Myovanto Pipeline currently has Relugolix as a treatment for myoma and endometriosis. The drug is in a Phase 3 trial for the latter, and had its NDA filed for the former. Also in the pipeline, and related to reproductive health, is MVT-602, a new drug designed to improve egg maturation and aid in vitro fertilization. In addition, Myovant announced this month that Relugolix has been approved by the FDA - under the brand name Orgovyx - as a treatment for advanced prostate cancer. The drug is the first, and currently only, oral Gonadotropin-Release hormone (GnRH) receptor antagonist for the disease. Orgovyx is expected to enter the market in January 2021.Analyst Eric Joseph, in his jpm slew battle, describes how impressed he is with Relugolix based on clinical and commercial lead relugolix for the treatment of endometriosis and uterine fibroids, as well as in men for the treatment of advanced prostate cancer. The analyst added: In women's health, we believe that the totality of Phase 3 data to date derrieres the likelihood of relugolix approval in the US for uterine fibroids and endometriosis - commercial opportunities that are under-selected at current levels. Furthermore, we see an attractive commercial setup for relugolix in the treatment of advanced prostate cancer as an oral LHRH alternative with a differentiated cv risk profile. These comments support Joseph's overweight (or buy) rating on MYOV, and his $30 price target implies a 31% upside for the next 12 months. (To view Joseph's record, click here) Overall, strong buy analysts' consensus score on Myovant comes from 5 reviews, and the breakdown is obvious for bulls: 4 to 1 in favor of Buy versus Hold. The stock price of $22.80 and the average price target of $36.40 give strong potential of ~59%. (See MYOV inventory analysis on TipRanks) Metropolitan Bank Holding (MCB)For the third leg, we will change the lanes from healthcare to finance, where Metropolitan Bank Holding operates – through its subsidiary, Metropolitan Commercial Bank – as a full-service bank for business, entrepreneurial and personal clients in the mid-market segment. The bank's services include business lending, cash management, deposits, electronic banking, personal verification and prepaid cards. In a year that has been difficult for most of us, the MCB has been able to post a steadily increasing revenue and solid earnings. The bank's top line rose from $33 million in Q1 to $36 million in Q3. EPS was stronger, at $1.27 a share, up 30 percent from a year ago. The gains come as the bank provides guidance for $153.9 million in total revenue for next year, which - if met - will reflect a 22% profit during 2020.While the MCB's financial performance showed steady gains, stock appreciation did not follow suit. The stock has only partially recouped losses taken last winter at the height of the corona crisis, and are currently down 26 percent this year. Looking at the New York banking scene from JPM, analyst Steven Alexopoulos notes the general difficulties in the commercial real estate loan sector - an important part of MCB's portfolio - due to ongoing pandemic problems. In that environment, he sees the Metropolitan Bank as the right choice. We're not as bear-like as most about new york real estate prospects. Having witnessed many cycles in NYC, the time to buy was when the edod was working in a different direction. In past cycles, MCB has outperformed credit metrics over its credit portfolio relative to our coverage group, Alexopoulos noted. Alexopoulos continues to explain another key strength in mcb's credit portfolio: low interest rate rate McB stands better positioned than peers to withstand NIM headwinds with 59% mcb fixed rate loans and 67% of remaining variable rate loans have floors to guard against lower short-term rates... To that end, Alexopoulos rates the MCB overweight (i.e. buy) along with a $50 price target. If the target is met, investors could receive 43 per cent over the next year. (To view Alexopoulos' record, click here) Some stocks fly under the radar, and the MCB is one of those. Alexopoulos' is the company's only recent analyst estimate and is overwhelmingly positive. (See MCB inventory analysis on TipRanks) To find good stock trading ideas at attractive valuations, visit TipRanks' best buy-to-let stocks, a newly started tool that unites all TipRanks equity insights. Disclaimer: The opinions expressed in this article are solely those of a prominent analyst. The content is intended to be used for informational purposes only. It is very important to do your own analysis before any investment. This article will explain what penny stocks are and discuss four linden stocks below $1 to watch as small-cap stocks continue a hot streak this winter. First thing is the first, what are penny stocks? In short, they are shares of companies trading for less than $5. Penny shares are well known for their volatility except only their cheap price. But whether you're looking at stocks under $1 or those closer to $5, it's important to keep a few things in mind. First, understand what you're buying and why you're buying it. I'm just saying you trade stocks isn't the goal. You're in the market to make money. So identifying entry and exit targets is obviously important. What's more, you should have a basic strategy in mind. Are you looking at daily stock trading or do you have longer-term ideas in mind? Also, it is important to take into account the swings in the price and how fast they happen. Small-Cap shares continue their hot streak Why would anyone want to buy penny stocks right now? Case in point, small stock caps are red hot right now. See reference ETF, Russell 2000 (IWM). As the S&P, Dow and even Nasdaq struggle to maintain the bullish trend, IWM just made it fresh, all-time highs on Wednesday. Given the strength in small stocks - especially stocks under $1 - it's prudent to at least have some trending names on the watch list. When finding penny stocks to buy, make sure you evaluate each store independently and plan accordingly. Most would not plan to invest in stocks that rise and fall 50% per second. Furthermore, daily traders would not normally jump into stocks that barely oscillate in price. As a rule, the lower the price, the higher the volatility. This is simply for the fact that a small move in price equates to a larger percentage change. With that in mind of those penny stocks under $1 on your watch list right now? Tonix Pharmaceuticals Tonix Pharmaceuticals Holding Corp. (NASDAQ: TNXP) is another penny stock below $1 that gains steam before the end of the year. This week the company came out with the news that it had completed its purchase of about 44 acres in Montana. This will be a place for the development and production of vaccines. This also contributes to the company's growing footprint. A few months ago, Tonix also purchased a 40,000-square-foot facility in Massachusetts. The two facilities will support the development and production of the company's vaccine candidates. If you're new to the TNXP stock story, the company is currently developing the TNX-1800 as a potential COVID-19 vaccine as well as TNX-801 for smallpox/monkeypox vaccine. Specifically, the TNX-1800 was the center of attention as you can imagine. Many stocks of coronavirus vaccines have sparked interest in the past few months. In this case, Tonix intends to report efficacy data from animal challenge trials of vaccine candidates in the next trimester. Biolase Biolase Inc (NASDAQ: BIOL) is another of the lower-priced stocks heading into the year. Just this week the share of linden rose from about $0.27 to over $0.31. While it's a move of just $0.04, it equates to Monday's nearly 15 percent price jump. Unlike other biotech biolases it is mainly focused on products used in oral health. The company's main products are dental laser systems that perform a wide range of procedures, including cosmetic and complex surgical applications. Last month, the company launched the Waterlase Endo Academy to encourage education and best practices to integrate waterlase technology in clinical settings. As endodonts continue to look for more advanced solutions to challenging cases, the academy will serve as a resource for some of the greatest minds in the field to raise the spread of best practices for integrating advanced technology like Waterlase, said Todd Norbe, president and CEO of Biolasa. Jaguar Health Inc. (NASDAQ: JAGX) continued to climb this week. On Wednesday, the linden stock extended its December gains further to a high of more than $0.90. While we've been reporting on the company for weeks, the bigger move this week comes after Jaguar's latest update. The company signed an agreement not to dilutise the royalties financing transaction. Jaguar will sell royal interest to future royalties of its Mytesi® (crofelemer) and lechlemer for a total purchase price of $6 million. Lisa Conte, Jaguar's president and CEO, explained: The timing of this transaction aligns well with the progress of the recently launched key Phase 3 study for CTD, for which patient enrollment is progressing. Please also note that the company held preliminary with swiss growth forum, sponsor sponsor European special purpose acquisition company, Post Pandemic Recovery Equity. There is a potential deal with SPAC and Jaguar's operating subsidiary to be established in Europe with exclusive crofelemer and Mytesi licenses for indications of inflammatory hiv-related diarrhea and diarrhea. Senseonics Holdings Inc. (NYSE: SENS) began to grow dizzyingly this week after a major U.S. patent victory. Senseonics has been granted a patent titled, Remote Drive Sensor System with multiple sensor devices. Since the company is a medical device company, patent wins are very practical. Senseonics implantable glucose monitoring systems are used by patients with diabetes. The company's CGM systems, Eversense® and Eversense® XL, include a small sensor inserted under the skin. This communicates with a smart transmitter worn through sensors. The data is then sent every five minutes to the mobile app on the user's smartphone. Along with reasons to watch Senseonics, earlier this year the company entered into a collaboration with Ascensia Diabetes Care, a global diabetes care company. At the beginning of 2021, there are a few things traders are pursuing. One of these things is the launch of commercial activities outside the U.S. with the help of Ascension. The company also expects a decision to approve its Eversense product by the FDA in the first half of the year. Neither the author of this post nor Pennystocks.com have a position or financial relationship with any of the above shares. See more from Benzing * Click here for craft options from Benzing * 6 Alternative energy stocks to watch for Q1 2021 As Renewable Heat Sources How much will you get – and when? And what about President Trump's opposition? The Investor's Business DailyApple has been an American success story several times with Mac, iPod, iPhone and other inventions. But is Apple stock to buy now? Here's what his stock chart and earnings show. Nouriel Roubini, better known as Dr. Doom, cracks down on Bitcoin and other cryptocurrencies as driven by manipulation. Honda Fit, Toyota Yaris and Chevrolet Sonic are among the cars discontinued by automakers in 2020.Owning a home may be the personin of the American dream, but it's not engraved in stone! So, if you've pounced on the idea of giving up the house, then, in everything, go for it. However, given that home ownership is perceived as a hallmark of wealth, quitting is set to bring you a lot of controversy. Individuals in your circle can even criticize. But no matter what the larger population thinks, here are good reasons never to buy a home. Home expenses are lifelong advocates of the house often argue that paying rent is expensive, but homeownering is just as expensive. The cost of the house does not with this initial payment. It comes with lifelong costs, which, compared to renting, will create a dent in your finances and take away your peace of mind. For example, utilities such as electricity and water are inevitable and must be paid every month. According to Zillow, these bills only cost homeowners between $2,300 and $4,600 a year. Add recurring expenses such as insulation, heating and cooling costs, homeowner insurance, property taxes, HOA fees, mortgage repayments and yard maintenance, and chances are you end up spending more per year than a landlord staying in a house similar to yours. What's more, there's no giving up. After you buy a home, you commit to these expenses unless you choose to sell it. On the other hand, when renting or renting a home, you can always give up. For example, when times get tough, you can always switch to income-based apartments until you get back on your feet. And Home Is Not A Real Estate Investment Pro-home individuals will try to convince you that your home is an investment. Although there is truth to this, buying a house as a primary residence is not the same as buying for rent or reselling. Why? Well, when you buy a real estate house, it brings you a return on investment. For example, when you buy an apartment and rent it or rent it, it offers you a return on investment at least every month or every six months under the terms of your tenant contract. But when you buy a home to live in, you'll invest, but you won't get any returns. If anything, you'll be the one putting money into it through maintenance, mortgage payments and all the other costs mentioned above. In addition, a house can never be an investment if at no time do you plan to sell it. What makes an investment an investment is your control over its ownership. In other words, investing in real estate is called such because you can buy it when its value is low and sell it when the value is high, making a profit. But your primary residence is different because you can't just wake up one morning and decide to sell it unless you're hard pressed for cash, which in most cases means you'll accept any offer that leads to losses. Also, when you sign that home purchase agreement, your money locks in automatically, and the only way you can get it back is by selling or taking out a home equity loan. When you rent or rent, you free up your money and you can use it to invest in opportunities that grow your wealth. Of course, you could argue that renting is expensive, but this is not a good enough reason to buy a house because there are a lot of modern, well-equipped low-income apartments to help you keep costs low. Housing values are not always high The truth is that the house increases in value as time goes on. Due to inflation, purchased for $100,000 so far is worth more than $600,000. Yes Yes Yes the sale will make you a good profit. However, keep in mind that the property market is incredibly volatile. The value of your home may now be high and then may fall precipitously due to a downturn in the property market and/or other external factors. For example, during the great financial recession of 2007-2009, property market values experienced a sharp decline, causing sellers to suffer heavy losses. Existing listing values fell from $7.1m to $4.1m, marking a 25% drop in the value of homes sold in the period. What does that have to do with buying a home? Well, you might buy a home expecting it to increase in value, but instead, discover that its value is incredibly low when you badly need to sell it. You end up selling it at a loss. Please note that some factors are beyond your control. For example, the real estate market may not collapse, but because of other components such as increased crime, the value of houses in the neighborhood where you bought your home is falling. Such an occurrence will make it almost, if not, impossible to find a buyer who is willing to take it off your hands, even at the purchase price. In other words, unless you have a magic crystal ball, it is not known what will happen next with the general, or your local real estate market. So if you are now buying a home with the hope that its value will increase in the future, then you better not buy it because you could potentially be massively disappointed. Owning home ties you down unless you're wealthy and can afford to buy a house in different parts of the country, the homeowner ties you to one location. If you get a fantastic job or entrepreneurial opportunity, you can't just pack up and leave. First, you need to put your home on the market and find a real estate agent to help you sell it. You also have to worry about market values, and since you are in a hurry to move to the next location, chances are that you will sell it to the first customer because you do not have time to wait for better deals. But when you rent, all you have to do is pack up and leave. Even if you're not moving, buying a home automatically means you'll have to deal with the community around you for the rest of your life, especially if you don't plan to sell it. For example, even if you do not like your neighbors, you will have no choice but to learn to comfort them. When you rent and don't like your neighbors, the option to leave is always viable. Homeownership is not for everyoneYou are not all cut up for homeowners. This comes with responsibilities that some people simply don't have the skin to handle. For example, when buying a home, especially in the HOA community, you need to ensure that the yard is well maintained, clean the gutters, regularly repaint your exterior and other similar tasks. Not everyone is cut because of that level of responsibility, and if this is. You, then never buy a home. Homeownership Does not define youSad is a modern apartment excellent, but you can still enjoy living in it without having to deal with the stress of ownership with simple leasing. The homeowner in no way defines your success. So if you never wanted a home, don't buy it because your peers own more houses. After all, the owner of the house leaves little to be desired. See more from Benzing * Click here for craft options from Benzing * Amazon opening three San Antonio facilities * Psychology behind M1 finance platform and its focus on financial well-being Investor Business DailyIs Boeing stock good buy now as 737 Max grounding is discontinued? Take a look at the airline giant's basics and stock market chart. Technology stocks along with banks, aerospace, retail and many other sectors have had their day under the sun and now is the time for investors to pay more attention to the dream market of alternative fuel companies, according to Jim Cramer.Hydrogen Power: At the top of the list are potential energy giants of the future such as Plug Power Inc (NASDAQ: PLUG) , Cramer said Tuesday on the Mad Money show. The hydrogen fuel cell company saw inventories jump more than 1,000% in 2020. Fellow hydrogen cell company Bloom Energy Corp (NYSE: BE) is up 300% while Ballard Power Systems Inc (NASDAQ: BLDP) is up 200%. EV Play: Self-driving electric vehicles will not be possible without companies producing technology that drives cars. Luminar Technologies Inc (NASDAQ: LAZR) is a manufacturer of laser sensors and competes against Velodyne Lidar Inc (NASDAQ: VLDR). EV cars will need access to charging stations. At the forefront of that market is Blink Charging Co (NASDAQ: BLNK), and its shares rose from a 52-week low of $1.25 to a high of $48.70 in 2020.No, eventually Cramer's top pick, Quantumscape Corp (NYSE: QS), is the maker of easier and faster battery charging for EVs.Related Link: Watch Out, Elon Musk. These EV startups are trying to take over TeslaRare Earth Minerals: Rare earth mineral company Mp Materials Corp (NYSE: MP) is a U.S.-based company with a hammer on electric motor magnets, Cramer said. Why interest: These alternative energy-adjacent companies can boast expertise in unique technologies that were once too expensive but have now become much cheaper to produce, Cramer said. The group is also benefiting from a potential catalyst from Joe Biden's administration who will be more supportive of alternative energy, Cramer said. See more from Benzing * Click here for craft options from Benzing * Ripple, XRP and SEC: What you need to know * Corona Beer Sale reportedly does not affect the unfortunate name association The market looks like 2021, Christmas is finally here. Some exchanges are closed today. Here are the hours. Hours.

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