Volunteering is the ultimate exercise in democracy

Volunteering is the highest democracy. You vote once a year, but when you volunteer, you vote every day about what kind of community you want to live in. Originally published by Greg Baldwin on LinkedIn: 12 Famous quotes inspire volunteers across the world is National Volunteer Week #NVW2017 time to remember and celebrate the unstoppable spirit of volunteering that shapes our lives, our communities and our democracy. At VolunteerMatch we have compiled a list of our favorite inspirational quotes for you to share with the volunteers in your life. Enjoy yourselves. The intellectual way to be selfish is to work for the benefit of others Than the essence of life? To serve others and to do good. The point of life is to find your gift. The purpose of life is to give it away. The smallest act of kindness is worth more than the most grandiose intention. Only life lived for others is worth living. We make a living by what we get, but we make a living by what we give. The best way to find yourself is to lose yourself in the service of others. The service of others is the rent you pay for your room here on Earth. Regardless of a social organization, whether it's a women's organization, or a fight for racial justice ... You will get satisfaction from doing something to bring back to the community that you will never get any other way. As you get older, you will find that you have two hands, one for helping yourself, the other for helping others. The most persistent and pressing question of life: What are you doing for others? - Martin Luther King Jr. Volunteering is the highest democracy. You vote in elections once a year, but when you volunteer, you vote every day about what kind of community you want to live in. Is there a favorite quote about volunteering? Share it with us in the comments section below or on Twitter at #NVW2017. At least there was a stock market. Despite the Covid-19 pandemic that halted the U.S. economy, the Dow and the rest of the major indexes ended the year at record highs or near them. As is often the case when there is a wide gap between stock market profits and economic pain, many investors are beginning to wonder if we have witnessed a massive financial bubble. DailyIt's investor business has had quite a year of contrasts for investors. Own the wrong shares of the S'P 500 and you lose billions, but huge profits were there for the taking, too. Rumors of the death of Bill Ackman are greatly exaggerated. After a brutal three-year stretch from 2015 to 2017, Ackman's Pershing Square Holdings Ltd (OTC: PS'SF) has now collected back-to-back years of stellar returns, and Ackman has eased fears that he has lost his stock touches. As of December 22, Pershing Square's net assets value 67.5% in 2020. Pershing Square shares also rose 82% in 2020, The S'P 500 had a 15.4% gain. From 2015 to 2017, the Ackman Foundation lost about 30% of its NAV and lagged behind the S-P 500 by about 60%. However, Ackman followed his 58% NAV get in 2019 with another big year in 2020.Related Link: No 3 13F Roundup: Like Buffett, Einhorn, Ackman and others adjusted their portfolios for a huge year: Ackman boosted his 2020 returns with an impressive $27-million short bet on corporate bonds back in March that eventually netted him a $2.6-billion profit in that what some call one of the greatest deals in history. Ackman also made headlines this year by raising $4 billion to launch its Pershing Square Tontine Holdings Ltd (NYSE: PSTH) SPAC, which is now the largest SPAC on the market. During the IPO in July, Ackman said that SPAC plans to take about six months to set a target and announce a deal in the first quarter of 2021.Even after pershing Square's big launch in 2020, the stock is still trading at a significant discount to NAV's equity portfolio. Pershing is relatively concentrated. Pershing held shares in just seven stocks, according to the firm's latest quarterly filing. Three of its largest holdings include Lowe's Companies Inc (NYSE: LOW), Chipotle Mexican Grill, Inc. (NYSE: CMG) and Restaurant Brands International Inc (NYSE: SR). Benzinga's Take: Ackman has a long track record of home run trades and hopeless investments. In 2020, he seems like an investment genius, while past losing bets on books by Valeant Pharmaceuticals and Borders have left investors scratching their heads. Investors should be looking for Ackman and his fund to continue to be high-risk, high-reward investments in 2021 and beyond. More from Benzinga - Click here for options trading from Benzinga - S'P 500 Just did what has been bullish every time since World War II - 10 Best Performing S'P 500 Promotions 2020 (C) 2020 Benzinga.com. Benzinga does not provide investment advice. All rights are reserved. The New York Stock Exchange announced late Thursday that it has begun delisting three Chinese telecom companies to comply with President Donald Trump's executive order targeting companies linked to the Chinese military. Also, how much do you get? The death of a spouse can be emotionally and mentally trying on many levels. There can also be financial stress if the spouse leaves behind credit card debt, outstanding loans or other monetary liabilities. You may be surprised: I ... Continue reading - I am responsible for my deceased husband's debt? Appeared first on SmartAsset Blog.Investor's Business DailyThe Dow Jones slipped as Senate Minority Leader Chuck Schumer tried to hit the Covid-19 stimulus check with Republican rival Mitch McConnell.Here in what will be new when you sit down to do 2020 taxes in the new year. Every October, the Social Security Administration (SSA) announces its changes to the social security program for the coming year. Here are the Welfare changes that were announced in October 2020 to take effect on January 1, 2021, according to the SSA's annual newsletter. Keep them in mind when you update your social security information. In 2021, nearly 70 million Social Security recipients see a 1.3% cost-of-living adjustment (COLA) on their monthly benefits. The adjustment helps benefits keep pace with inflation and is based on the consumer price index for urban wage earners and clerical workers (CPI-W), according to the Bureau of Labor Statistics (BLS). Business investor DailyFinding's top semiconductor stock buy includes an insight into the health of markets that buy chips for their products. Chip stocks rose in 2020 as the industry emerged from a slump. Momentum can be an elusive quality, but it's also pretty easy to spot. Right now, it's clearly on the BioNano Genomics (BNGO) side. In December, shares of the life sciences company accumulated a mighty 328%. It is obvious that investors buy a steady stream of positive events into the specialist's cytogenetics. On Monday, the company said its Saphyr mapping platform had been accredited in the U.S. by a panel of American pathologists. The platform will be used by Bionano Praxis Genomics, marking it as the first company to offer a laboratory test (LDT) using the entire genome analysis. Optical mapping of the Saphyr genome is an alternative to traditional cytogenetic methods, and Maxim analyst Jason McCarthy believes this could change the rules of the game. Digital cytogenetics is one area where Saphyr has the potential to change the clinical diagnostic landscape, the 5-star analyst said. Current methods are time-consuming and time-consuming and therefore costly. Saphyr offers a more efficient and streamlined alternative, as well as potentially improved diagnostic yields. As more LDTs are developed, we expect adoption for Saphyr to increase, managing revenue for Bionano.While accreditation is the first of its kind in the U.S., in Europe, all clinical genome trials are already being conducted in several applications, including inherited genetic disorders and leukemia. This news followed the recent publication of an article that also covered Safir's qualities. In a comparison test, PacBio's HiFi Chemistry managed to detect only 72% of the large SVs (structural variants) detected by Saphyr.All as a whole, McCarthy confirmed to buy a rating on BNGO shares along with a $2 price target. Due to the latest Bionano surge, the figure indicates a 5% decline from current levels. (To see McCarthy's track record, click here) Two other analysts recently BNGO reviews, with one said to buy and the other recommend a hold, adding to a moderate Buy consensus rating. What's what it's hard to keep up with the current rate of share growth, and the $1.42 average price target suggests a decline of 32%. (See BNGO Equity Analysis on TipRanks) To find good ideas for trading health stocks at attractive estimates, visit TipRanks' Best Stocks to Buy, a recently launched tool that brings together all TipRanks' equity ideas. Disclaimer: The opinions expressed in this article are solely those of the best analyst. Content is only for informational purposes. It is very important to do your own analysis before making any investment. The bond market has been a barren field for income, as fixed income yields remain at historic lows. With rates just above record lows, yield opportunities are focused on stock markets, said David King, co-manager of the Columbia Flex Capital Income Fund. King said the income-hungry investors need to look no further than the so-called Dow Dogs, the 10 highest-yielding stocks in the 30-stock Dow Jones Industrial Average.Mortgage rates closed 2020 near the lowest levels on record. A 30-year fixed-rate mortgage averaged 2.67% for the week ended December 31, a basis point from a new record low of 2.66% set a week earlier, Freddie Mac (FMCC) reported on Thursday. Meanwhile, a 15-year fixed-rate mortgage fell two basis points to an average of 2.17%, a record low for this mortgage product. Investor Business DailyApple and Moody's are two famous winners of Warren Buffett's shares. But many of its main stocks are not obvious. If you're worried about a stock market correction, or end up heading into bear market territory, then you'll want to consider the exchange-traded funds (ETFs) covered below. They will all give you more downside protection than the vast majority of ETFs throughout the ETF universe. Wall Street investment companies are burning midnight oil as they approach the end of 2020, publishing their year-end notes and their New Year's forecasts as investors edify. There is an obvious point: we are in a moment of rising markets, and investor sentiment is riding high now that the election is settled and COVID vaccines have extraordinary approval and get into distribution networks. However, the lockout policy put in place to fight the virus this winter is slowing the economic recovery. Whether the economy will really tank or not remains to be seen. In the meantime, Raymond James strategist Tavis McCourt has published his take on the current situation, and his comments have been considered. First, McCourt notes that investors are focused on the good news: The stock market is more focused on vaccine deployment and full opening the economy in 2021, and so far the negative data points have been largely pushed aside. Looking ahead, McCourt writes about the next two two We believe that the logical result of 2021 (and 2022 for this matter) is a likely return to normal life with strong EPS growth offset by lower P/Es except for changes in vaccine history. We expect cyclical sectors and smaller cap stocks will continue to outperform as is typical of early cycle markets... Research analysts Raymond James have been looking for markets for the right buys, and their picks carry a closer look. They have been pushing high-yield dividend payers as the investment game of choice. The TipRanks database sheds additional light on JMP's three choices - shares with dividends, with a yield of 7% or better - and what the investment firm sees with 10% up or better. The new Residential Real Estate Investment Segment (REIT) has long been known for its high and reliable dividends, a feature of tax rules that stipulate that these companies must return a certain share of profits directly to investors. New Residential Investment, based in New York, is typical of its sector. The company's portfolio includes home mortgages, mortgage maintenance rights and loan. THE NRA focuses on the housing sector. NRH is a mid-cap company with a market value of $4.13 billion and a portfolio of $5.72 billion. Third-quarter earnings, however, came in at 19 cents per share, up from 54 cents last quarter. But even with this loss, the NRA has taken care to keep the dividends. In fact, he did more than that. The company raised its dividend by 3 euros, to 15 cents per common share, in a continuation of an interesting story. Back in the first quarter, the company compared back the total dividend of the stock to 5 cents, in a move to save capital during the crown crisis. Since then, the company has raised its dividend by 5 cents in each subsequent quarter, and the fourth quarter payment announced in mid-December is 20 cents per common share. At the same time, dividends annually up to 80 cents, and the yield exceeds 7.87%. In addition to raising dividends, the NRA has also announced a $100 million share buyback program. Analyst Stephen Laws, in his coverage of NRA for Raymond James, writes: We expect strong origin volumes and attractive profit from sales margins to drive strong short-term results, and we continue to expect a dividend increase of 4 for 4q20 we increase our underlying profit estimate by $0.02 per share to $0.35 per share. In 2021, we are increasing our earnings of $0.08 per share to $1.31 per share. According to these comments, the Laws of the Shares of Outperform (i.e. Buy). Ihs Ihs the target price assumes a year-on-year increase of 16%. (To see the track record of the laws, click here) It's not often that analysts all agree on stocks, so when that happens, take note. Consensus-rating Strong Buy NRH is based on the unanimous rating of 8 purchases. The stock's $11.36 average price target implies 14% and a change from the current share price of $9.93. (See analysis of NRH stocks on TipRanks) Fidus Investment Corporation (FDUS) Next up is the business development corporation, Fidus Investment. This company is one of many in the mid-market business finance niche, offering debt solutions and access to capital for smaller firms that may not be able to provide lending from larger markets. Fidus' portfolio focuses on high secured debt and mezzanine for companies worth between $10 million and $150 million. Fidus has investments in 68 companies with a total value of $697 million. The company made a profit in the second and third quarters of 2020, following negative results in the first quarter. In the third quarter, the top line was 21 million pounds, which is 129% more than last year. Since the third quarter, Fidus has announced a fourth-quarter dividend of 30 cents per common share, as in the previous two quarters, plus an additional 4-cent special dividend authorized by the Board of Directors. Thus, the total payment for the quarter is up to 34 cents per common share, and puts the yield at 9.5%. Raymond James analyst Robert Dodd likes what he sees in Fidus, especially the dividend outlook. We continue to see risk/reward as attractive at current levels - with stocks trading below the books, solid projected underlying dividend coverage from THE NII... We forecast fDUS to firmly overwork its quarterly underlying dividend of $0.30/share through our forecast period. As a result, we project modest additions... Dodd puts The Outperform rating (i.e. Buy) on the stock and sets a target price of $14. At current levels, this figure indicates an increase of 10.5% in the coming months. (To see Dodd's track record, click here) Wall Street is somewhat more divided on FDUS stocks, a circumstance reflected in the moderate buy analyst consensus rating. This rating is based on 4 reviews, including 2 buys and 2 Holds. The stock is priced at $12.66, and the $13.33 average price target assumes a modest 5% up from current levels. (See FDUS stock analysis on TipRanks) TPG RE Finance Trust (TRTX) Returning to the REIT sector, we look at TPG RE Finance Trust, the real estate finance division of global TPG. This is with an $820 million market capitalization, built a portfolio of commercial mortgages totaling $5.5 billion. $50 million, mostly in the U.S. primary markets. The largest share of the company's loans and properties concentrated in East.Like many financial companies, TPG RE Finance saw a serious loss in the first quarter due to the crown pandemic crisis - but has since recovered to a large extent. Revenue in the third quarter reached $48 million, which is 9% more than last year. During the quarter, TPG received repayments totaling $199.6 million, a solid result, and the company had $225.6 million in cash or cash equivalents at the end of the quarter. The company was able to easily finance its dividend, at 20 cents per common share, in the third quarter. For the fourth quarter, the company recently announced not only a 20-cent regular payment, but also an 18-cent non-recurring special cash dividend. Collectively, dividends yield a yield of 7.5%, which is almost 4 times higher than the average among companies registered in the list of SDS. Going back to Raymond James' REIT expert Stephen Laws, we find that he's bullish on TRTX, too. TRTX has unsatisfactory results after reporting 3 results, which we believe creates an attractive buying opportunity... We expect that underlying earnings will continue to enjoy LIBOR floors in loans and expect new investments to resume in 1q21. The company's portfolio combined retail and hotel sector by 14%, which is lower than the sector average of 19%... To that end, Laws rates TRTX Strong to buy and its $13 price target offers a 22% upside in 2021. (To see the track record of the laws, click here) This stock also has a Strong Buy rating from Consensus Analyst, based on 3 unanimous buy reviews installed in recent weeks. The stock is priced at $10.67 and the average target of $11.00 suggests a modest 3% up from current levels. To find good ideas for trading dividend stocks at attractive valuations, visit TipRanks' Best Stocks to Buy, a recently launched tool that brings together all TipRanks stock ideas. Disclaimer: The views expressed in this article are solely those of top analysts. Content is only for informational purposes. It is very important to do your own analysis before making any investment. Investor Business DailyGE's turnaround victory over more believers on Wall Street, and the Boeing 737 Max is back in service soon. Is GE shares a purchase right now? Low interest rates around the world are sniffing out pessimistic forecasts about the future of balanced funds. After an impressive year, precious metals are set for further gains in 2021, with silver tipped to outperform, but analysts are increasingly wary of the outlook for gold as the global economy exposure to coronavirus. This, along with the supply shortage, has pushed the price of gold and palladium by more than 20% this year, while silver has risen by 47% and platinum by 10%. We will see new record highs for gold and palladium (in 2021), said Philip Newman Newman Consultants Metals Focus.Xpeng Inc - ADR (NYSE: XPEV) was one of the hottest car fleet stocks of 2020, and one Wall Street analyst said Thursday that investors can expect the XPeng rally to continue into 2021.The XPeng Analyst: BofA Securities analyst Ming Hsun Lee confirmed the buy rating on XPeng and raised the price target from $43 to $51.10.Related Link: What a blast of Dot-Com Bubble And will it happen again in 2021? XPeng: BofA's price target comes after XPeng completed $2.8 billion in early December. After the fundraising round, Lee said XPeng has the cash needed to fund its growth and many short-term catalysts ahead. XPeng launched a free charging program in 24 cities in China back in September and has already expanded the program to 100 cities, the analyst said. XPeng plans to double that amount to 200 cities in 2021, and Lee said the fast charging network will help build the company's brand loyalty and increase its long-term sales growth. In addition, XPeng has several key product launches expected in 2021.The analyst predicts the company's third model, the sedan, will go on the market in the fourth quarter of 2021. In addition, the company is expected to launch an upgraded version of the G3 and a lithium-iron phosphate version of the G3 at a lower price. Li forecasts a 61% aggregate annual increase in XPeng's revenue through 2025. We remain well aware of XPeng's long-term share growth and profitability. Click here to check out Benzinga's EV Hub for the latest electric car news. Benzinga's Take: There are many reasons for investors to be thrilled with the future of XPeng, but the stock is already up 125.2% in the last three months and trading at 86 times sales. As is the case with many of the hottest EV stocks, some huge long-term success is already priced in equities at today's levels. Photo courtesy of XPeng. Latest Rankings for XPEV DateFirmActionFromTo Dec 2020Deutsche BankInitiates Coverage OnBuy December 2020UBSDowngradesBuyNeutral November 2020CitigroupMainsBuy View more analyst ratings for XPEV View of latest ratings Read more from Benzinga 3 Catalyst, which could lead to higher share prices in 2021 (C) 2020 Benzinga.com. Benzinga does not provide investment advice.

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