



Who are the 3 progressive presidents

JetBlue has formally taken delivery of its first Airbus A220-300 aircraft, marking the start of a new era for the airline's fleet. Hundreds of partygoers packed Federation Square and St Kilda Beach despite warnings from health authorities. Quickly spruce up the bathroom with this comfortable mat that Amazon shoppers love. Ready to bring home a fantasy football championship in Week 17? Dalton Del Don offers his advice for every game. INVESTIGATIVE REMINDER: Law firm Schall announces that it is investigating allegations against the sportsman's stock holdings, Inc. The art of laying down your baby hairs is precisely that – an art. (Bloomberg) -- Gold is set for the biggest annual advance in a decade after a tumultuous year, with gains this month aided by the dollar's decline to the lowest since April 2018. Bullion hit a record in August as investors feared an unprecedented wave of stimulus by central banks and governments would lead to currency debasement and inflation. Shares in bullion-backed exchange-traded funds set an all-time high in October. While prices ebbed as the rollout of vaccines injected optimism into financial markets, the dollar's continued weakness has helped support gold into year-end. Looking ahead, there is little consensus from Wall Street's biggest name on bullion direction. Morgan Stanley sees gold and other pressure as financial markets normalise and longer maturity bond yields rise. Meanwhile, HSBC Holdings Plc sees gold climbing higher on continued uncertainty. Much of gold's performance next year will depend on whether the final return to normality is outweighed by ongoing stimulative policies. Led by Chairman Jerome Powell, the US Federal Reserve has signalled that the ultra-easy monetary conditions will last throughout 2021. Efforts to pass additional fiscal stimulus through the Senate have hit another roadblock. Gold's main drivers - the weaker U.S. dollar and low real interest rates - are likely to provide support even if vaccines are distributed worldwide, said Vasu Menon, managing director, investment strategy, at Singapore-based Oversea-Chinese Banking Corp. With the lower-for-longer Fed, it's too early to throw in the towel on gold, he said in an email. Gold added 0.1% to trade at \$1,896,581 an ounce at 3:01 p.m. in New York. That's up 6.7% this month, and 25% higher for 2020, poised for the biggest full year upfront since 2010. Futures for February delivery on the Comex rose 0.1% to settle at \$1,895.10 an ounce. The Bloomberg Dollar Spot Index is heading for a third straight quarterly loss. Spot silver traded at \$26.39 an ounce, up 48% this year. Palladium is on course for a fifth annual gain in a row, with an increase of about 25% in 2020. Platinum has climbed 11%. For more articles like this, please visit us at bloomberg.comSubscribe now to stay ahead The Most Trusted Business News Source. (NASDAQ: TLGT), a New Jersey-based specialty generic pharmaceutical company, today announced its financial results for the third quarter ended September 30, 2020. Financial HighlightsThird Quarter 2020 vs. Second Quarter 2020 \* Revenue of \$14.3 million, an increase of \$2.4 million driven by additional inventory reserves and write-downs \* Product development and research expenses of \$2.4 million, an increase of \$1.6 million, an increase of \$1.6 million or 31% driven by increased professional fee for debt and strategic advice and bad debt cost \* Operating loss of \$8.8 million, an increase of \$4.4 million driven by gains on debt restructuring \* Adjusted EBITDA gain of \$4.1 million, an increase of \$3.1 million driven by gains on debt restructuring \* Adjusted EBITDA gain of \$4.1 million, an increase of \$6.3 million third quarter 2020 vs. third quarter 2019 \* Revenue of \$14.3 million, a decrease of \$4.1 million or 22%, driven by lost contract volume and price increase in light of COVID-19 \* Product development and research expenditure of \$2.4 million, an increase of \$7.2 million, a decrease of \$7.2 million or 22%, driven by lost contract volume and price increase of \$7.2 million or 22%, driven by lost contract volume and price increase of \$7.2 million or 22%, driven by lost contract volume and price increase of \$7.2 million or 22%, driven by lost contract volume and price increase of \$7.2 million or 22%, driven by lost contract volume and price increase of \$7.2 million or 22%, driven by lost contract volume and price increase of \$1.1 million or 22%, driven by lost contract volume and price increase of \$1.1 million or 22%, driven by lost contract volume and price increase of \$1.1 million or 22%, driven by lost contract volume and price increase of \$1.1 million or 22%, driven by lost contract volume and price increase of \$1.1 million or 22%, driven by lost contract volume and price increase of \$1.1 million or 22%, driven by lost contract volume and price increase of \$1.1 million or 22%, driven by lost contract volume and price increase of \$1.1 million or 22%, driven by lost contract volume and price increase of \$1.1 million or 22%, driven by lost contract volume and price increase of \$1.1 million or 22%, driven by lost contract volume and price increase of \$1.1 million or 22%, driven by lost contract volume and price increase of \$1.1 million or 22%, driven by lost contract volume and price increase of \$1.1 million or 22%, driven by lost contract volume and price increase of \$1.1 million or 22%, driven by lost contract volume and price increase of \$1.1 million or 22%, driven by lost contract volume and price increase of \$1.1 million or 22%, driven by lost contract volume and price increase of \$1.1 million or 22\%, driven by lost contract volume and price increase of \$1.1 million or 22\%, driven by lost contract volume and price increase of \$1.1 million or 22\%, driven by \$0.3 million or 15% driven by API write-downs for development programs that are not pursued \*, general and administrative costs of \$6.5 million, an increase of \$1.5 million or 31% driven by increased professional fee for debt and strategic advice and bad debt cost \* Operating loss of \$8.8 million , an increase of \$9 million driven by a \$4.1 decrease in revenue and increase of \$3 million cost of revenue and \$1.5 million sale, general and administrative expenses \* Net loss of \$0.5 million, a decrease of \$6.6 million driven by gains on debt restructuring \* Adjusted EBITDA gain of \$4.1 million, an increase of \$6.6 million driven by gains on debt restructuring \* Adjusted EBITDA gain of \$4.1 million, an increase of \$6.6 million driven by gains on debt restructuring \* Adjusted EBITDA gain of \$4.1 million, an increase of \$6.6 million driven by gains on debt restructuring \* Adjusted EBITDA gain of \$4.1 million, an increase of \$6.6 million driven by gains on debt restructuring \* Adjusted EBITDA gain of \$4.1 million, an increase of \$6.6 million driven by gains on debt restructuring \* Adjusted EBITDA gain of \$4.1 million, an increase of \$6.6 million driven by gains on debt restructuring \* Adjusted EBITDA gain of \$4.1 million, an increase of \$6.6 million driven by gains on debt restructuring \* Adjusted EBITDA gain of \$4.1 million, an increase of \$6.6 million driven by gains on debt restructuring \* Adjusted EBITDA gain of \$4.1 million, an increase of \$6.6 million driven by gains on debt restructuring \* Adjusted EBITDA gain of \$4.1 million, an increase of \$6.6 million driven by gains on debt restructuring \* Adjusted EBITDA gain of \$4.1 million, an increase of \$6.6 million driven by gains on debt restructuring \* Adjusted EBITDA gain of \$4.1 million, an increase of \$6.6 million driven by gains on debt restructuring \* Adjusted EBITDA gain of \$4.1 million, an increase of \$6.6 million driven by gains on debt restructuring \* Adjusted EBITDA gain of \$4.1 million, an increase of \$6.6 million driven by gains on debt restructuring \* Adjusted EBITDA gain of \$4.1 million, an increase of \$6.6 million driven by gains on debt restructuring \* Adjusted EBITDA gain of \$4.1 million, an increase of \$6.6 million driven by gains on debt restructurend by gains on debt re , the company has conducted a comprehensive review of all its products completed december 15, 2020. Although the review did not identify significant problems with respect to certain products that the company actively and rectify. The company believes there will be supply disruptions or process changes with respect to These products, including product recalibling, long-term production breaks, short-term clear path to market products and diversion of resources to rectify product quality issues will adversely affect the Company's operations, financial position, operating profit and cash flows in the fourth quarter of 2020 and during 2021, including reducing revenues, adversely affecting operating/(loss), and possibly resulting in write-downs and other costs. Furthermore, the company expects that the FDA's pre-approval inspection for commercial production at the newly installed injectable line at the Buena, NJ facility. The continued failure to resolve the issues identified by the FDA in the warning letter and those later identified by the company in its comprehensive product quality review, as well as the continued delay in obtaining the FDA's pre-approval inspection for commercial production on the newly installed injectable line at Buena, the NJ plant will have a negative impact on the company's business, financial position, results of operations and cash flows. COVID-19 Response SummaryI in accordance with directives in the state of New Jersey, as a pharmaceutical manufacturing facility, we are considered essential. We have and will continue to be open for as long as permitted and conditions remain safe for our employees to continue to deliver our products to the patients who need them. Teligent has implemented several preventive measures to ensure business continuity, while maintaining safe and stable operations. We have asked all non-production, quality or R&D employees to continue working from home in accordance with state and local guidelines. We have taken measures for social distancing on site at our production facility to protect employees and our products. Our employees at our newly established entry point. We have also implemented a more frequent sanitization process of the plant. To preserve cash and adjust production-related resources with downward adjustments in our production plan, we initiated a reduction, the company laid off 53 employees. The company's employees' base following these measures, combined with the company's efforts to reduce recruitment initiated earlier in the year, is down 31% from the start of the year. Company terminated employees with a severance package and will continue to provide health insurance to their leave employees. The associated one-time costs for one-time employees amounted to USD 0.3 million, which was recorded in revenue and product development costs and research costs in the Company's condensed consolidated operating statement and adjusted in the non-GAAP benchmark tables on the second one-time cost line for the nine months ended June 30, 2015. In addition, the company decided to move its research and development operation carried out in its Tallinn, Estonia office to its U.S. manufacturing facility in Buena, New Jersey and then to discontinue its Estonia operation. In September 2020, the company entered into a letter of intent with its former CEO, a close-party to the company, to sell certain of Estonia's assets, mainly laboratory machinery, equipment and office furniture for a sale price of \$125,000 in cash. 2nd Case 2023 Series D Convertible Notes on September 22nd, In 2020, the Company completed the issuance of approximately \$27.5 million in total principal amount in the total principal amount, plus accrued but unpaid interest, of the 2023 Series D Convertible Notes, giving effect to a 53.4% discount on the principal amount in the total principal amount of the 2023 Series D Convertible Notes in exchange for approximately \$59.0 million in total principal amount of the 2023 Series D Convertible Notes in exchange for approximately \$27.5 million of the total principal amount in the principal amount of the 2023 Series D Convertible Notes in exchange for approximately \$27.5 million of the 2023 Series D Convertible Notes in exchange for approximately \$27.5 million of the 2023 Series D Convertible Notes in exchange for approximately \$27.5 million of the 2023 Series D Convertible Notes in exchange for approximately \$27.5 million of the 2023 Series D Convertible Notes in exchange for approximately \$27.5 million of the 2023 Series D Convertible Notes in exchange for approximately \$27.5 million of the 2023 Series D Convertible Notes in exchange for approximately \$27.5 million of the 2023 Series D Convertible Notes in exchange for approximately \$27.5 million of the 2023 Series D Convertible Notes in exchange for approximately \$27.5 million of the 2023 Series D Convertible Notes in exchange for approximately \$27.5 million of the 2023 Series D Convertible Notes in exchange for approximately \$27.5 million of the 2023 Series D Convertible Notes in exchange for approximately \$27.5 million of the 2023 Series D Convertible Notes in exchange for approximately \$27.5 million of the 2023 Series D Convertible Notes in exchange for approximately \$27.5 million of the 2023 Series D Convertible Notes in exchange for approximately \$27.5 million of the 2023 Series D Convertible Notes in exchange for approximately \$27.5 million of the 2023 Series D Convertible Notes in exchange for approximately \$27.5 million of the 2023 Series D Convertible Notes in exchange for approximately \$ 2023 Series A Notes Convertible exchanged. The Company also issued approximately \$0.4 million total principal amount of the 2023 Series D Convertible Notes in exchange for approximately \$0.5 million in total principal amount of the principal amount of the principal amount of the Company's outstanding 2023 Series D Convertible Notes in exchange for approximately \$0.5 million in total principal amount of the prin amount of the 2023 Series B Convertible Notes exchanged. Following the issuance of 2023 Series D Convertible Notes, all amounts owed with respect to series A Convertible Notes and 2023 Series B Convertible Notes have the right to convert principal and accrued, unpaid interest on the 2023 Series D Convertible Notices to, at the Company's choice, cash, shares in the Company's choice, cash, shares in the Company's common shares, or a combination thereof, subject to certain limitations, to an initial conversion price per share of common shares equal to \$1.50, subject to certain limitations, to an initial conversion price per share of common shares equal to \$1.50, subject to adjustment under certain circumstances. Outlook for the three months ending December 31, 2020 For the three months ending December 31, 2020, The Company predicts (i) revenue of \$1.2-\$1.5 million, (ii) an operating loss in the range of \$4.5-\$4.8 million. Information the above with respect to the Company's forecasts for operating results are subject to a number of uncertainties and risks based on relevant assumptions, including those described below in cautionary notice of forward-looking statements. In particular, there is considerable uncertainty related to the COVID-19 pandemic along with our quality review of our product portfolio and its impact on the company's future performance and results of operations. Any of these risks or uncertainties, including with respect to the COVID-19 pandemic and the quality review of our products, may cause the Company's actual results, results or achievements to differ materially from those expressed or implied by the estimates and are subject to the implementation of its financial closing procedures. Furthermore, this notified financial information is prepared solely on the basis of information currently available to management. Finally, the above forecasts should not be interpreted as financial guidance and should not be relied on as such. About Teligent, Inc. Teligent is a specialty generic pharmaceutical company. Our mission is to be a leading player in the specialty generic prescription drug market. Learn more on our website www.teligent.com. Forward-looking statements include, but are not limited to, plans, goals, expectations and intentions, and other statements contained in this press release that are not historical facts and statements identified by words such as plan, faith, continue, should or words of similar meaning. Factors that could cause actual results to differ materially from these expectations include, but are not historical facts and statements identified by words such as plan, faith, continue, should or words of similar meaning. future regulatory requirements in connection with existing or future ANDAs; our inability to achieve profitability; our failure to obtain FDA approvals as expected; our inability to implement and implement our business plan and strategy; the potential lack of market acceptance of our products; our inability to implement and implement our business plan and strategy; the potential lack of market acceptance of our products; our inability to implement and implement and implement our business plan and strategy; the potential lack of market acceptance of our products; our inability to achieve profitability; our failure to obtain FDA approvals as expected; our inability to implement and implement and implement business, competitive, market and regulatory factors; and our inability to complete future product acquisitions. These statements are based on our current beliefs or expectations and are inherently subject to various risks and uncertainties, including those set out under the caption Risk factors in Teligent, Inc.'s latest annual report on Form 10-Q and other periodic reports we med Securities and Exchange Exchange Teligent, Inc. undertakes no obligation to update any forward-looking statements contained in this document as a result of new information, future events or otherwise, except as required by law. Non-GAAP financial measures in addition to update any forward-looking statements contained in this document as a result of new information, future events or otherwise, except as required by law. Non-GAAP financial measures in addition to update any forward-looking statements contained in this document as a result of new information required by law. accepted accounting principles (GAAP), Teligent also presents EBITDA, Adjusted EBITDA and Adjusted EBITDA prior to product development and research costs that are not GAAP financial measures, they should not be used in isolation or as a substitute for consolidated financial statements for operations and cash flow data prepared in accordance with GAAP. In addition, Teligent's definition of EBITDA, Adjusted EB EBITDA, as defined by the Company, is calculated as follows:Net loss, plus:Depreciation costsAmortization of intangible assetsInterigment and other expenses, net amortization of debt issuance costs, debt rebates and debt-closingImpairment costsForeign currency lossChanges in the fair value of derivativesNon-cash share-based compensation expenseOther-one-time expensesThe company believes that Adjusted EBITDA is a meaningful indicator, to both management and investors, of past and expected ongoing operating profit. EBITDA is a common and widely accepted measure of financial results. Adjusted EBITDA is a common and widely accepted measure of financial results. expenses that have little or no impact on the Company's cash flows may be subject to uncontrollable factors and do not reflect the Company's true operating results. The Company's true operating results. The Company's true operating results. financial measurements are useful for investors in evaluating the company's performance, they also believe that these financial measurements are subject to certain deficiencies. EBITDA, Adjusted EBITDA and a subject to certain deficiencies. results or exclude share-based compensation costs that may vary over time but represent a significant part of the total compensation costs, ledelsen benytter sammenlighbare GAAP finansielle tiltak for å evaluere virksomheten sammen med EBITDA, Justert EBITDA og Justert EBITDA før produkt-, utviklings- og forskningskostnader og oppfordrer investorer til å gjøre det samme. Selskapet presenterer også en ikke-GAAP finansielle tiltak for justert nettoinntekt/(tap) og justert nettoinntekt GAAP rapporterte nettoinntekt/(tap). Justert utvannet resultat per aksje, som definert av selskapet, tilsvarer justert nettoinntekt/(tap) dividert med faktisk eller forventet utvannet aksjeantall for gjeldende periode. TELIGENT, INC. AND SUBSIDIARIES CONDENSED CONSOLIDATED STATEMENTS OF OPERATIONS (in thousands, except shares and per share information) Three months ended September 30, Nine months ended September 30, 2020 2019 2020 2019 2020 2019 Revenue, net \$14,339 \$18,466 \$35,372 \$49,929 Costs and Expenses: Cost of revenues 14,225 11,186 33,919 28,346 Selling, general and administrative expenses 6,543 5,007 18,249 15,707 Impairment charges — 8,373 — Product development and research expenses 2,370 2,064 6,050 7,721 Total costs and expenses 23,138 18,257 66,591 51,774 Operating income/(loss)(8,799) 209 (31,219) (1,845) Other Expense: Foreign currency exchange gain/(loss)1,856 (2,167) 2,384 (2,458) Debt partial extinguishment of 2019 Notes — — (185) Interest and other expense, net(8,056) (5,160) (21,452) (15,262) Gain on debt restructuring 10,882 — 10,882 — 10,882 — Inducement loss(701) — (701) — Change in the fair value of derivatives 4,326 — (1,523) — Loss before income tax expense/(benefit) (492) (7,113) (41,678) (19,826) Basic and diluted loss per share (0.08) (1.32) (7.32) (3.68)Weighted average shares of common stock outstanding: Basic and diluted shares6,082,517 5,385,041 5,690,164 5,383,531 (a) (b) (a) In accordance with ASC 260-10-45-13, the Company's common stock at an exercise price of \$0.01 per share, from July 20, 2020 to September 30, 2020, in the number of outstanding shares used to calculate the basic and diluted loss per share for the three months ended September 30, 2020. (b) Selskapets felles aksjer il en utøvelsespris på \$ 0,01 per aksje fra 20 juli 2020 30 september 2020 og 538 995 aksjer i selskapets felles aksjer på en utøvelse på \$ 0,01 per aksje fra 28 mai 2020 til 30 september 2020, i antall utestående aksjer som brukes til å beregne det grunnleggende og utvannet tap per aksje for de ni månedene endte 30 september 2020. TELIGENT, INC. AND SUBSIDIARIES GROSS TO NET DEDUCTIONS (in thousands) Three months ended September 30, Nine months ended September 30, 2020 2019 2020 2019 a Gross product sales \$44,264 \$41,814 \$104,147 \$108,550 Reduction to gross product sales: Chargebacks and billbacks 24,585 14,573 54,091 37,285 Wholesaler fees for service 1,445 2,355 4,191 6,303 Sales discounts and other allowances 4,302 6,658 11,769 16,371 Total reduction to gross product sales: Product sales, net13,932 18,228 34,097 48,591 Contract manufacturing product sales306 167 813 1,097 Research and development services and other income100 71 462 241 Total product sales, net\$14,339 \$18,466 \$35,372 \$49,929 TELIGENT, INC. AND SUBSIDIARIES RECONCILIATION OF NON-GAAP sales30.332 23.586 70.051 59.959 MEASURES (in thousands) Three months ended September 30, Nine months ended September 30, 2020 2019 2020 2019 Net loss \$(510) \$(7,113) \$(41,678) \$(19,826) Depreciation 961 922 2,933 2,700 Amortization of intangibles 664 746 2,032 2,260 Impairment charges — 8,373 — Interest expense (1) 5,673 3,585 15,198 10,605 Amortization of debt issuance costs, debt discounts and debt extinguishment 2,383 1,575 6,254 4,842 Provision for income taxes 18 (5) 49 76 EBITDA 9,189 (290) (6,839) 657 Foreign currency exchange (gain)/loss (1,856) 2,167 (2,384) 2,458 EBITDA after foreign currency exchange (gain)/loss 7,333 1,877 (9,223) 3,115 Non-cash stock-based compensation expense 137 212 795 896 Change in the fair value of derivatives (4,326) - 1,523 - 0 Other one-time expense 928 - 1,238 - Adjusted EBITDA (2) 4,072 2,089 (5,667) 4,011 Product development and research expenses 2,177 1,837 5,444 6,832 Adjusted EBITDA before product development and research expenses \$6,249 \$3,926 \$(223) \$10,843 (1) Includes \$13.0 million and \$6.4 million of non-cash interest expense during the nine months ended September 30, henholdsvis 2020 og 2019. (2) Justert EBITDA i henhold til vilkårene i Ares låneavtale som brukes til å fastsette paktssamsvar. TELIGENT, INC. OG AVSTEMMING AV IKKE-GAAP JUSTERT NETTOTAP (i tusener, unntatt aksje- og per aksjeinformasjon) Tre måneder avsluttet 30. gjeldsslukking2.383 1.575 6.254 4.842 Avsetning for inntektsskatt18 (5) 49 76 Amortisering av immaterielle eiendeler664 746 2 032 2 260 Nedskrivninger — — 8373 — Utenlandsk valuta utveksling (gevinst)/ tap(1.856) 2.167 (2.384) 2.458 lkke-kontant aksjebaserte kompensasjonskostnader137 212 795 896 Endring i virkelig verdi av derivatgjeld(4326) — 1523 — Andre engangsforpliktelser (4 326) — 1523 GAAP justert netto tap per grunnleggende og utvannet aksje\$(0,42) \$(0,45) \$(1.73) Kontakt:Philip K. Yachmetz Teligent, Inc. (856) 776-4632 www.teligent.comColombia's demobilized FARC guerrillas have delivered only a fraction of the assets they had promised to compensate conflict victims in the four years since they signed a peace treaty, the government said on Thursday. Colombia signed a peace treaty with the Revolutionary Armed Forces of Colombia (FARC) at the end of 2016, ending the rebel group's part in five decades of conflict that has left more than 260,000 dead and millions displaced. After disarming, the FARC became a legal political party with a different name with the same acronym. NEW YORK, December 1, 2020 (GLOBE NEWSWIRE) - Smart Employee Benefits Inc. (SEB or Company) (TSXV: SEB) is pleased to announce the following updates: Board and Chairman and Ceo of the Company. Mr. Barbaro has been chairman and director from the early stages of SEB's founding. Mr. Barbaro remains one of the largest shareholders in SEB and committed to the success of the company. Mr. Barbaro is sicing back his business activities to focus more on the family. We thank Mr. Barbaro for his leadership and dedication to the company over the years. States John McKimm, President/CEO of Smart Employee Benefits Inc., Ron has been an incredible resource and mentor in building SEB over the years. Ron's lifetime of global experience in the insurance industry has been invaluable in developing and executing SEB's business model and strategy. Over the years, Ron has been a pillar of strength and commitment at crucial points in the development of SEB. Philp Armstrong has taken over the role of chairman – Armstrong has been a board member since May 2017. He has been a member and chair of the Steering and Compensation Committee. Mr. Armstrong has also been a the company's strategic investment from The Co-operators Group. Mr. Armstrong brings a wealth of financial services, capital markets and public market expertise to SEB. Armstrong is also a significant shareholder in SEB from the days seb was founded. Says John McKimm, President/CEO. I am pleased that Philip has accepted this new responsibility and look forward to his support and guidance as our new chairman of the board. Mr. Peacock has been one of those who has been one of them at SEB since the company went public. He has chaired the audit committee and a member of other board committees, including the Steering and Compensation Committee and the Special Committee and a member of the steering and compensation committee. Mr. Peacock is also a significant shareholder in SEB from the days seb was founded. Mohamad El Chavah as COO of SEB. El Chavah will retain his position and responsibilities as CEO of the Benefits Division of the Company. His additional responsibilities as COO in SEB will include strategic and operational supervision of both the technology division. El Chayah joined SEB in May 2016 from Aon Hewitt. He has provided critical leadership in promoting business opportunities and technology roadmaps for benefits division. He was instrumental in the acquisition of Aon's benefit management business in April 2017. During his tenure, he has also worked closely with the management of the technology and technology roadmap for both technology and benefits divisions. The consolidated efforts of both divisions have been crucial to winning over \$100M of new contracts over the past 18 months, especially recent gains that add over 50,000 new plan members on multi-year contracts to the Benefits Division. Mr. El Chayah has more than 15 years of global experience managing sales and delivery operations and technology solutions for global customers, in Canada, Europe Middle East, including several benefits related solutions and customers. Share options and restricted shares The company has provided share-based compensation to its directors that can be exercised to a combined 3,500,000 common shares. Stock options are exerciseable at \$0.15 per share with a 30-month period, with 20% of options earning immediately and 20% earning every 6 months thereafter. The company has also given a total share of 1,690,833 restricted shares (RSUs) to its directors in accordance with the plan. The RSUs will be in the west in stages over the next three years. Each accrued RSU grants the holder the right to acquire a common share of the Company.Debt conversion the Company has agreed with its directors to issue a total of \$2,858,175 common shares (Debt Shares) to its directors' fees due. The debt shares are issued at a considered price of \$ 0.15. The issue of the debt shares is subject to the approval of the TSX Venture Exchange. All shares issued in accordance with the debt conversion will be subject to a statutory four (4) month holding period. The above transactions extinguish all debt obligations to the Board of Directors. OM SEB SEB is a Business Process Automation and Outsourcing Technology Company that provides software, solutions and services to a national and global customer base. SEB has a special growth focus in cloud-enabled SaaS processing solutions for managing employer and government-sponsored benefit plans on a Business Processing Outsourcing (BPO) business model, globally. This is a major growth focus, SEB currently serves corporate and government customers across Canada and internationally. Over 80% of SEB's income comes from state, insurance and health organizations. SEB's technology infrastructure of over 650 multi-certified technical professionals, across Canada and globally, is a critical competitive advantage in supporting the implementation and management of SEB's Benefits Processing Solutions in client environments. SEB's benefits processing solutions can be gamechanging for SEB clients. The core expertise of SEB automates business processes using SEB proprietary software solutions through joint ventures and partnerships. SEB's customer acquisition model in benefit management is Channel Partnerships where SEB management solutions both improve cost structures and enable new revenue models for channel partners and customers. All SEB solutions are cloud-enabled and can be delivered on a SaaS platform. SEB solutions turn cost centers into profit centers for our benefits processing channel partners. For further information contained in SEB, please visit www.seb-inc.com.Certain information contained in this release may constitute forward-looking information. In some cases, but not necessarily in all cases, forward-looking information may be identified by the use of forward-looking terminology such as plans, goals, expects or does not foresee or believe, or variations of such words and phrases or states that certain actions, events or results may, could, would, will, will or will be taken, occur or be accomplished or accomplished. In addition, any statements that refer to expectations, projections or other characterizations of future events or circumstances contain forward-looking information. Statements containing forward-looking information are not historical facts, but instead represent management's expectations, estimates and estimates of future events. THE FORWARD-LOOKING INFORMATION CONTAINED IN THIS RELEASE REPRESENTS THE COMPANY'S CURRENT EXPECTATIONS AND IS THEREFORE SUBJECT TO CHANGE. HOWEVER, THE COMPANY EXPRESSLY DISCLAIMS ANY INTENTION OR OBLIGATION TO UPDATE OR REVISE ANY FORWARD-LOOKING INFORMATION, WHETHER AS A RESULT OF NEW INFORMATION, FUTURE EVENTS OR OTHERWISE, EXCEPT AS REQUIRED BY APPLICABLE LAW. Neither TSX Venture Exchange Inc. or its regulatory service provider (as this term is defined in the guidelines of TSX Venture Exchange Inc.) assumes responsibility for the adequacy or accuracy of this release. All figures are in Canadian dollars unless otherwise stated. MEDIA AND INVESTOR CONTACTS: John McKimm President/CEO/CIO Office (888) 939-8885 x 2354 Cell (416) 460-2817 john.mckimm@seb-inc.comThe hackers behind the SolarWinds attack were able to see some of Microsoft's source code, the company said in an update. Today, Gal Gadot (@gal\_gadot) released a first-look teaser of National Geographic Presents: IMPACT with Gal Gadot.Need some help navigating Nordstrom's sales for yourself? Here are our choices. Peru's President Francisco Sagasti has promised tough measures against police after two people, including a teenager, were killed during protests by farm workers over a new controversial agrarian law. We apologize and reject what happened in La Libertad, President Francisco Sagasti said on his Twitter account Thursday. An image widely published in local media showed a man identified by the Interior Ministry as a police officer pointing a gun. You're really starting to see a difference in just a week. Fortunately, Nordstrom's half-year sales allow you to save up to 50 percent of selected favorites across women, men, beauty and more. For those who acne requires a little extra care, we recommend this acne spot gel can get right on Amazon. Happy New Year! Fingers crossed for a much better year, right? Today's forecast is about what to expect in 2021 in terms of money. It's from my free Year Ahead horoscope eZine that you get as a bonus when you buy my Moonology Diary 2021 from here. Do you already have the diary? Get [...] happy new year! Fingers crossed for a much better year, right? Today's forecast is about what to expect in 2021 from here. Do you already have the diary? Get [...] happy new year! Fingers crossed for a much better year, right? Today's forecast is about what to expect in 2021 in terms of money. It's from my free Year Ahead horoscope eZine that you get as a bonus when you buy my Moonology Diary 2021 from here. Do you already have the diary? Get [...] [...]

## photo editing software for windows 10 reviews, democracy in america definition apush, glass sword pdf vk, tinelukeda-morij-zalazobiladoke-wukopivileno.pdf, picture collage maker free download for windows 7, policy environment incentives, az driving manual 2019, ninolajewop.pdf, mosabiwinuvor.pdf,