How to raise minority achievement

By Phil Brinkman

The pages, marked and circled, were as simple as they sounded, the teacher at Sennett Middle School. Still, there was no shortage of good ideas. The students, 40 of them, formed groups, eagerly attacked the issue over lunch. School District. From left, Sara Clark, Marta Sells, Audrey Leh-

Jury gives sex predator indefinite term

By Elizabeth Brizzi

Amber became the state's 20th person convicted under the 1994 sexual predator law that allows indefinite detention of certain violent offenders, even though they have finished their jail terms.

Amber was convicted in 1997 of first- or second-degree sexual assault of a child. He is now 31 years old, but will remain in custody for life.

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He also was hooked on their medications and became dependent on them at some point in time.

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New evidence likens nicotine to highly addictive drugs

By Matt Consiglio

The Wisconsin State Journal, Thursday, July 18, 1996

A comprehensive business plan maps out the strategies you need to meet your goals.

Wisconsin State Business

Preparing a Request for a Business Loan

FINANCIAL PROJECTIONS: Lenders expect future projections to be as logical a complement to your business plan as financial statements of the business. Project expectations should be prepared in a monthly format for the next four years.

BUSINESS PLAN: It’s likely that your lender will want to see a comprehensive business plan. This plan outlines the strategies you will employ to meet your business goals. A good financial plan doesn’t have to be lengthy, but it should be comprehensive. Interest rates, credit experience and projections, the business plan and policy and management’s experience.

PERSONAL FINANCIAL STATEMENTS: A personal guarantee by the owner or managing shareholder is required as a common requirement for business loans. In the event the owner or managing shareholder goes bankrupt, the guarantee becomes personal.

It’s easy to understand this requirement if you consider that if the owner or managing shareholder goes bankrupt, the business owner’s personal assets, including their homes, become the collateral for the loan. The lender usually requires a personal guarantee to secure the loan.

The lender also may ask you to provide copies of your tax returns, bank statements, personal financial statements, and other financial documents that reflect your personal assets and liabilities.

A comprehensive business plan maps out the strategies you need to meet your goals.

FINANCIAL STATEMENTS: Copies of your current financial statements should accompany every loan request. Your financial information includes assets, usually within 90 days, business balance sheets, profit and loss statements, and cash flow statements. These documents provide the lender with a view of your company’s financial performance and a measure of your recent financial performance.

A lender also needs to look at your company’s historical financial data. This includes a review of your personal balance sheets and income statements. The lender needs to understand what your company’s financial performance is, and how that relates to your business plan.

Leaders understand that businesses have financial problems. Therefore, it’s important not to hide dramatic financial problems. Most businesses have problems, so there is no need to try to hide them. A lender needs to know about the problems to help him/her determine a solution.

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So you can do this without stress, just as the lender does, and you don’t have to worry about it. This is why millions of Americans have signed on to the program. A guarantor’s personal financial statement can become a factor in the approval process for a business loan.

In closing, provide whatever information your lender requests. Be sure that you are comfortable with the loan terms and the lender’s requirements. This Amosina is now the branch manager. If you haven’t selected the branch you most likely listed the information to manage your branch. This is a great opportunity to learn more about your branch’s business. You can manage your branch at anytime of the month.

Firstar Bank

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officer

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