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Surface Pen is an easy-to-use tool that lets you do great things on your Surface. You can use it as a mouse and keyboard. By default, your pen will work as a mouse. As a newer Microsoft feature, surface pen adds a layer of productivity that you can't access on your traditional desktop or laptop. Who benefits from the use of surface pens? Architects, designers and other creative industries use them to draw and draw. Builders and engineers who used to walk around with a pen or pencil behind their ears. Office professionals, sales representatives, businessmen. Basically, everybody. Source There are many features included in the tool, including: signing documents. Take notes. Write on PowerPoint slides. However, there are a lot of things you can do with it. To add functionality to your pen, third-party developers have created innovative apps. To maximize what your Surface Pen can do, look at the following free Surface Pen apps: PlumbagoAutodesk SketchDeskBookBamboo PaperPaint3DCollaboardFresh PaintIndex CardsJournalistXodo Plumbago is a digital Surface Pen app that lets you use creative font styles, add photos with annotations, and organize your notebook. With Plumbago, you can: use elegant color palettes, useful sheets, and realistic inks. Enhance your graphics with font. Navigate easily on all pages in the notebook. Adjust the softness of handwriting. Highlight, add annotations and track image files. Save a page as a photo. Create notebooks in the vertical direction. Save your notebook as a PDF to import to other apps, archive, or share it with others. Sync notebooks across all devices and store them in the cloud. Autodesk Sketchdesk Auto SketchBook is a drawing and drawing app with a wide range of tools, surfaces, and brushes that anyone can use. Creators use drawing to work on an idea. With Autodesk SketchBook, you can use powerful tools to take the concept for a complete piece of artwork. Built for designers and graphic artists, Autodesk Sketchbook is a pro-level drawing program. Graphics professionals will have more control over their art projects. Bamboo paper convert the machine into a paper notebook with bamboo paper. Draw, draw, and take notes anywhere at any time with this app. Some of the additional benefits of bamboo paper are: express your creativity to set any color and create a custom color palette of 36 color racks. Contains more notes on a page and writes or draw a fine line with zoom function. Add photos or photos to your page and type above them. Express yourself naturally through the tilt function that detects the angle of the pen. 3D text brings your ideas to life and unleash your creativity with the 3D surface paint pen app. Produce and build 3D objects with your pen instead of 2D flat illustrations. Features like: Draw a 3D doodle. Using Magic Select to create stories from your favorite photos. Choose lighting options, filters and realistic textures like soft grass and hardwood to create your own. Collaboard Collaboard is a digital dashboard application where users can transform their way of working by bringing real-time capabilities to any Windows device. Some of the jobs you can do with Collaboard are: virtual meetings. Formatting projects with people away anywhere, anytime on any Windows 10 device. Use templates like think about design, mind set, and top business model. Fresh paint if you want to explore the drawing capabilities of Windows 10. Fresh Paint is the Surface Pen app that will follow you through the process. Turn photos into stunning paintings, create original artwork, or use an activity pack to get started quickly. Create anything with fresh paint features including: drawing or drawing with pen, watercolors, pencil, oil, or pastel. Use the camera or import photos and images to paint. Instantly dry your paint on the canvas by clicking on the fan button. Correct errors easily with the undo button or eraser tool. Get index cards organized with two-sided index cards. Create an unlimited number of cards that can be marked with your pen. There is a zoom function that lets you include a lot of information on each card. Take ink notes and organize them in stacks just as you would with regular index cards. If you want advanced pro features such as group folders, card mixing or enhanced navigation, you can try the upgrade for a free 14-day experience. The upgrade is a one-time lifetime fee of \$19.99. The journalist recorded your experiences by writing with a journalist. Use a free canvas with multiple paper options, rulers, and 2D shapes to keep a digital journal. Take advantage of some powerful features such as: drag and drop files to journal pages. Copy, cut and paste items on your pages. Export your journal in different formats such as HTML pages, videos, or photos. Create horizontal pages for scrolling or vertical. Use the Isometric Drawing Tool to create 3D graphics. Share many different content formats from other apps including .png .mp4, HTML, .gif. Voodoo editing, viewing, and commenting on PDF files in xodo PDF reader. Fill out forms easily, highlight anything, write on any PDF, save it as a new file. Some of the other features of Xodo include: cropping pages. Bookmark pages for future use. Read PDF files in dark environments with night mode. Set the view to thumbnails, single or double page, or continuous scrolling. Find text, zoom in on high levels, and rotate pages. Zen escape from the real world, leave your worries behind, and relax with Zen: a digital coloring book for adults. Create beautiful art without having to buy art supplies. Choose from custom colors, Designs, texture and blending options. Print, save and share your work on social media. Zen is a free Surface Pen app, but you can buy additional books if you want to access more projects. Try using some of the applications suggested above. Which ones are best for you will depend on your needs. From filling out forms to taking notes, apps will make the most of your Surface Pen. If you're using a Computer Personally from Windows, you may have discovered a wide range of apps to improve your experience and enhance your computer's performance. But because there are many categories and applications available, you may find it difficult to find the best apps to meet your specific needs. To help you choose, we've compiled a list of the best Windows apps for each type of user, whether you want better productivity or entertainment. ProductivityDuolingoTryscreenshoting to brush on your language skills? Need a little help in the language class? Planning a trip to a foreign country? This free app may be exactly what you need to set up. It is a language learning application with tons of gamification, along with lots of rewards and achievements for a variety of tests. The very casual nature of the app means that you can use it for minutes at some point and still learn something, so why not try? Microsoft StoreDropboxNot needs everyone or uses OneDrive, especially given the associated charges. If your business or school prefers Dropbox as your preferred cloud storage solution, well, there is an application for it. This piece of slick software allows you to view photos or videos using a network, or as a list when dealing with documents. A free plan for basic use gets you 2GB of free storage.\$0 from DropboxMicrosoft to Dolf you don't already have the app to plan, make menus, collaborate, then Microsoft to do is a great choice for you. The app lets you increase your productivity and reduce your stress levels. Comes with a daily view center, which contains a personal daily chart with suggested tasks. Other great features include syncing tasks between Outlook email and Do.Microsoft StoreSkype for WindowsSkype is still one of the most popular chat customers for long-distance communication, and it's another example of an app that integrates very well with Windows 10. Good chances are that if you are already using a video chat service at home or at work, you know exactly what to download. But if you haven't done a lot of video chat in the past and want to explore this kind of communication with friends and family, Skype is a great place to start and you should give this app a chance. The Skype version has already been integrated with Windows, but the official desktop app also allows you to share photos, choose subtitles, and share the screen for troubleshooting purposes. Microsoft StoreMicrosoft Sticky NotesThis app lets you create digital sticky notes as reminders, then place them on the desktop screen. Of course, the latest version also comes with a few Also, including the ability to install your stickies to your start screen, create notes using a Surface pen, and link notes to sites or documents for additional information. You can even sync and view sticky notes across Windows devices on the web. Microsoft StoreCreationFresh Paintscreenshot Paintscreenshot paint was popular on Windows 8, but it's even better on Windows 10. The painting app lets you choose from a variety of panels and activity packs to color in designs or work from a thousand to a thousand, or you can download your art and apply filters or paint in the style of your choice. A program can't take the place of something like Photoshop - and shouldn't - but it's fun and very useful in itself. Microsoft StoreOpen Live WriterPrefer is a more desktop-oriented program to carve your latest blog or web page? Open Live Writer is designed to do just that. From the inside, you can create text, a photo, or video posts, and then post them on your site whenever you want. The app also works with WordPress, TypePad, Blogger and other website builders. It even has a simple tag and scheduling interface, so you may end up saving some extra time in the long run. Microsoft StoreFusedWant more interesting effects for your photos than the usual apps you offer? Before you upload it to Instagram, look at Fused, which is designed to blend images in the background and foreground to create different effects. Going into all the ways that this can be used will take a long time, but suffice it to say, it can make your photos look awesome with the right action. Whether you want to create your own backgrounds, or just get the thrill of posting impressive photos, check out what's on offer. Microsoft StoreAdobe Photoshop Express at a time when you may have to pay for access to the full Adobe suite, there is a free version of Photoshop available for Windows 10. The appropriately titled Express gives you limited access to Photoshop's photo editing tools, allowing a lot of custom work. It's a very useful tool if you're familiar with Photoshop and want to work on some images, but don't need or want access to the full set of features of the app. Keep in mind that you'll need to sign in to Adobe ID to make this app work. Microsoft StoreEntertainmentVLC media Playerscreenshot many users, VLC is an old standby mode that handles almost any popular video format that can throw in it. The media player can play pretty much any video file torn from a common source, including disks and network flow protocols. If you're using a lot of media on your computer, this is a great addition to your arsenal.\$0 from VideoLAN OrganizationNetflix If your computer acts as an entertainment box more than a box made for productivity, we suggest downloading the Netflix app so you can quickly access it directly from your desktop. Now that Netflix is synced across devices — if you start watching something on your computer, for example, you can quit One — these applications are more diverse. Of course, if you're not a Netflix fan, there are official apps for Hulu and other services as well. Microsoft StorePandoraEveryone has their favorite music service, so feel free to replace any app you prefer here. Pandora has really stepped up with a powerful app for both desktops and mobile devices, one that makes it easy to stream your favorite tunes. The app also boasts compatibility with Xbox One and generally more convenient Windows than Spotify.Microsoft StoreXboxSince Microsoft works to get as close as possible to Xbox Windows Play, and this app comes with some unique features, such as the ability to broadcast games or movies from Xbox One to your pc. The app also comes with social and sharing features, which means you can quickly share game clips or join clubs. It has already been integrated into your Windows 10 pc, and there is no need for additional downloading. Social media probably doesn't need a reminder to download social applications like Facebook, but we still like to mention the Windows Instagram app, which provides a lot of functionality from the web page. The app is not always updated by Facebook, but it provides basic access to most Instagram features on iOS or Android versions of the app. This includes access to Instagram stories and Instagram feeds, as well as messages and a search feature. She's a nice desktop companion. Microsoft StoreWhatsAppIf you or your friends use WhatsApp, you deserve this clean desktop version that makes it easy to continue multiple detailed conversations at the same time. The app also provides full sync so you can capture conversations on any other device as needed, without worrying that the conversation is not being updated correctly. Microsoft StoreNews and stlboardscreenshotFlipboard is a news complex designed to explore tiles and read, making it perfectly suitable for Windows 10. You can use it to build a personal magazine either from certain sources or general themes, allowing for the perfect combination of selection. After you create your magazine, you can check back to view the latest news. This saves you time and lets you organize your news sources down to as much detail as you want. Microsoft StoreMicrosoft News Information is critical, and you can use the Windows 10 Microsoft News app to keep up with all the news you need. Once you have it in, customize it up your favorite sites and publications and alert you. In addition, the team makes sure you get accurate and exciting stories. No matter what, you can choose stories and sources that are in line with your desires, from politics to sports to entertainment news. You can even configure notifications for breaking news and sync your preferences across the web and apps on iOS and Android. The app operates in 20 different countries and collects content from more than 3,000 publications. Microsoft StoreSecurityDashlanscreenscreenDashdashlane is still one of the The most popular password managers, thanks to the simple setup process and easy-to-use design. While the app is a little invasive - he really wants to know all of your passwords. After all - it is also one of the best ways to collect and protect passwords from a variety of sources. In addition, it was improved to Windows 10.Microsoft StoreInvestor business DailyDow Jones futures were higher early Wednesday, as Senate Majority Leader McConnell introduced a competing stimulus selection bill. (Bloomberg) - For a man who turned a few dollars into a company that oversees everything from the NYSE to Libor, Jeffrey Sprecher was remarkably unknown outside Wall Street. Within months, the couple faced public disdain over a series of stock deals that took place before the outbreak of the coronavirus rocked global markets. Their wealth has now become a focal point in the Jan. 5 runoff between Loeffler and Rafael Warnock, a Democrat -- one of two Senate races that day that will determine control of the House. His company's 22% rise this year has helped make Spritcher, a 65-year-old billionaire, according to the Bloomberg Billionaires Index, cementing Loeffler's position as the richest member of Congress.It's another reminder of how Wall Street is doing well during the epidemic while struggling with the broader economy, and the latest development of Spritcher's unlikely trip to the top of U.S. finance. The intercontinental exchange company, or ICE, as it is called, is now a \$63 billion giant that supports much of the global financial system. It was built on making deals in Sprecher, good timing, and a keen sense of where the world is headed. I didn't think ICE would own the NYSE, be a leading provider of fixed income market data and seek to automate the mortgage process at the same time, said Rich Ribeto, an analyst at Piper Sandler & Co. who has covered the company since its initial public offering in 2005. Sprecher, through an Immigration and Customs Enforcement representative, declined to be interviewed or comment on his net worth, which consists largely of his nearly 1% stake in the business. He has not spoken publicly about his wife's offer, but has donated to several Republican lawmakers and political action committees in recent years, including at least \$5.5 million to the Super People's Safety Committee that supports it. Loeffler, 50, has been an immigration and customs executive for more than a decade and is now in a thin race with Warnock amid an early turnout record. Her campaign did not suspend Sprecher, who worked as a salesman from the college, who entered the energy industry in 1983. Looking for a way to hedge fuel prices, he shaped ICE in the 1990s by buying a failed company in Atlanta, called Continental Power Exchange, that he modeled eBay for energy companies looking to buy or sell excess electricity. He paid \$1 or \$1,000 for business -- he said Years ago he could not remember the exact amount -- and kept it afloat with his savings. The timing was a coincidence. ICE launched shortly before its biggest competitor, Enron, went bust. Sprecher went on to make a staggering number of deals. He bought rival exchanges as ICE expanded in areas such as commodity futures, fixed income and clearing houses, which are located in the middle of each deal. The purchase of the New York Stock Exchange, which included the boastful New York Stock Exchange, gave Immigration and Customs Enforcement control of London-based Leaf, which offered to trade derivatives at interest rates. In 2014, ICE chose responsibility for the London interbank interest rate, or Libor, which is an integral part of a range of financial contracts, ranging from credit card rates to derivatives pricing. This year, Ellie Mae, which handles more than 40% of all new residential mortgages in the United States, has bought a company that is now thriving with borrowing costs at record lows. At the heart of the company is the data, which you collect from customers, sort and analyze, and then sell back to these same customers. It supports benchmarks for everything from crude oil derivatives to interest rates. If I had started this company today, I would probably call it an Intercontinental broadband network and database company, because that's where we are, Sprecher said in a February call with analysts. Bloomberg LL, the parent company of Bloomberg News, is competing with Immigration and Customs Enforcement to provide financial analysis, fixed income data and information. Loeffler arrived at Ice in 2002 to lead investor relations, and later also took over communications and marketing - responsibilities usually divided between three functions. She and Sprecher married in 2004. They are the ones who set themselves up workaholics and have no children. Loeffler has been active in Republican circles for many years but has not run for public office. But when Johnny Isakson, the state's top senator, stepped down in 2019 for health reasons, she sought and won the provisional appointment of Georgia Governor Brian Kemp, and is likely to have a role in his decision. The couple's fortune, which was put into a 99-page financial disclosure listing everything from renting property to a private jet, came under scrutiny after it revealed a series of stock deals that began the day she and other senators received a confidential briefing about the outbreak of the coronavirus. Loeffler said the couple's independent financial advisors made the deals without their knowledge, and that the investment portfolio would be liquidated. The Justice Department dropped an investigation into its dealings with some other lawmakers and cleared it of any wrongdoing by the Senate Ethics Committee. She is a member of four Senate committees, including the Agriculture Committee, which oversees the Commodity Futures Trading Commission. The agency regulates the derivatives market, including many aspects of ice's growing business. (Sprecher) gave no idea that he had finished building the company in February, and he even on the introduction with eBay, which analysts were puzzled. The acquisition of Ellie Mae was announced just six months later. I really don't know how to run a company that doesn't grow,' he said on the podcast in May. Part of managing a growing company like a duck with your legs moving very quickly underneath. I don't know how to float around. For more articles like this, please visit us at bloomberg.comSubscribe now to stay ahead with the most trusted business news source.©2020 Bloomberg L.P. Every October, the Social Security Administration (SSA) announces its annual changes to its social security program for the coming year. Keep them in mind when updating your social security information. For 2021, nearly 70 million social security beneficiaries are experiencing a 1.3 per cent change in the cost of living (COLA) on their monthly benefits, and the adjustment helps with inflation-friendly benefits based on the Consumer Price Index (CPI-W), according to the Bureau of Labor Statistics. Wall Street investment firms are burning midnight oil as we approach the end of 2020, and publish their year-end notes and new year forecasts, both in order to indoctrinate investors. There is a clear point: we are in a moment of emerging markets, and investor sentiment is riding high now that the election has been settled and COVID vaccines have emergency approval and access to distribution networks. However, the closure policies put in place to fight the virus this winter are slowing the economic recovery. Whether the economy is really going to shake or not is not yet clear. Meanwhile, Raymond James strategist Tavis McCourt posted his opinion on the status quo, and his comments bear hold. First, McCourt notes that investors are focusing on good news: the stock market is more focused on spreading vaccines and reopening entire economies in 2021, and so far, negative data points have been largely ignored. Looking ahead, McCourt wrote about the next two years: We believe that the logical outcome for 2021 (and 2022 in this regard) is likely to be a return to normal with strong FROWTH in EPS offset by a p/E decline that prevents a change in the vaccine story. We expect cyclical sectors and smaller stocks to continue to excel, as is customary in early session markets... Raymond James' market research analysts are looking for the right purchases, and their choices take a closer look. High-return profit payers have been used as a selected investment play. TipRanks database sheds some extra light on three Of JMP's picks - equities with a return on earnings that yield 7% or better - and that the investment company sees with 10% up or better. New Residential Investment (NRZ)Real Estate Investment Fund The sector has long been known for its high and reliable profits, an advantage promoted by tax regulations that states that these companies must return a certain percentage of profits directly to investors. Based in New York City, new residential investment is typical of its sector. The company's portfolio includes residential mortgages, mortgage service rights, and the origin of loans. NRZ focuses its operations on the residential housing sector. NRZ is a medium value company, with a market value of \$4.13 billion and a portfolio of \$5.72 billion. The company's revenue swelled since the second quarter of 2020, following sharp losses during the crown recession in the first quarter. However, third-quarter earnings were 19 cents per share, up from 54 cents in the quarter. But even with this loss, NRZ was keen to maintain profits. In fact, I did more. The company raised third-quarter earnings, to 15 cents per share, in continuation of an interesting story. In the first quarter, the company reduced its dividend to 5 cents, in a move to maintain capital during the anomaly crisis. Since then, the company has raised earnings by 5 cents in each subsequent quarter, and the fourth-quarter payment, announced in mid-December, is 20 cents per share. At this rate, the annual return is 80 cents and the yield exceeds 7.87%. In addition to increasing profits, NRZ also announced a share buyback program with a total value of \$100 million. Buybacks are for preferred stock stocks, going hand in hand with the current repurchase policy of ordinary shares. Analyst Stephen Laws, in his coverage of NRZ for James Raymond, wrote: We expect strong origin sizes and attractive gains on margin to drive strong near-term results, and we continue to expect a profit increase of 4Q [...] for Q20, we are increasing our base earnings estimates by \$0.02 per share to \$0.35 per share. For 2021, we are increasing our base earnings estimate by \$0.08 per share to \$1.31 per share. In line with these comments, the rates of the stock laws exceed (i.e. buy). Its target price of \$11.50 means a one-year increase of 16%. (To watch the code log, click here) It's not often that all analysts agree on stocks, so when it happens, take note. NRZ's strong buy rating is based on 8 buys unanimously. The average target share price of \$11.36 is 14% and a change from the current share price of \$9.93. (See NRZ Stock Analysis on Tipbranc) Fidus Investment Company (FDUS) Next Up is a business development company, Fidus Investment. This company is one of many companies in the middle of the market in the field of business finance, offering debt solutions and access to capital to small businesses that may not be able to secure lending from larger markets. Fidus' portfolio focuses on large secured debt and corporate balance sheet debts between \$10 million and \$150 million. Fidus has investments in 68 companies with a total value of \$697 million. The Part of this portfolio, 59%, is the second debt, and the rest is mainly divided between subsidiary debt, the debt that was the first concession, and stock-related securities. The company saw revenue gains during the second and third quarters of 2020, following negative first-quarter results. The third quarter came in the highest line at -21 million, an impressive increase of 129% in sequence. Since the third quarter, Vidos has reported a dividend of 30 cents per share, the same as its own earnings in the first quarter of the year, in addition to an additional 4 cents in special dividends authorized by the Board of Directors. This brings the total payment for the quarter to 34 cents per share, putting the return at 9.5%. Raymond James analyst Robert Dodd likes what he sees in Vidos, especially earnings prospects. We still see attractive risk/reward at current levels - with stock trading below the book, covering the expected fixed underlying earnings from Nil... We are firmly dropping FDUS on its quarterly underlying earnings of \$0.30/share during the project period. As a result, we are undertaking a modest supplementary project... Dodd puts the rating of superiority (i.e. buy) on the stock and sets the target price of \$14. At current levels, this target indicates a 10.5% increase in the coming months. (To see Dodd's record, click here) Wall Street is somewhat more divided on FDUS shares, a circumstance reflected in the rating of moderate analysts buying consensus. This rating is based on 4 reviews, including 2 buys and 2 holds. The shares are priced at \$12.66, and the average target price of \$13.33 indicates a modest 5% rise from current levels. (See FDUS Stock Analysis on Tiprank) TPG RE Finance Trust (TRTX) returns to the REIT sector and we look at TPG RE Financial Trust, the mortgage arm of global asset company TPG. The \$820 million loan built a portfolio of commercial mortgage loans with a total value of \$5.5 billion. The company is a provider of original commercial mortgage loans that start from \$50 million, especially in the primary markets in the United States. The largest share of the company's loans and property was concentrated in the East.Like several finance companies, TPG RE Finance experienced serious losses in the first quarter due to the Corona epidemic crisis - but has since recovered significantly. Revenue in the third quarter was \$48 million, an increase of 9% over the year. During the quarter, TPG received loan payments totalling \$199.6 million, a strong result, and when the quarter ended, the company had \$225.6 million in cash or cash equivalents. The company easily funded its earnings of 20 cents per share in the third quarter. For the fourth quarter, the company recently not only announced a regular payment of 20 cents, but also announced a one-time special cash dividend of 18 cents. Combined profits give a return of 7.5%, about 4 times higher than the average among companies listed in S&P. Back to Raymond James' REIT expert Stephen Laws, we find it bullish on TRTX, too. TRTX has performed even lower since reporting Q3 results, which We believe creates an attractive buying opportunity... We expect underlying earnings to continue to take advantage of Libor's lending flooring and expect new investments to resume at 1Q21. The company's portfolio has combined the retail and hotel sector with 14%, which is 19% below the sector average of 19%... To this end, TRTX's strong purchase rates and its \$13 price target suggests ~22% upside in 2021. (To see the Law Registry, click here) This stock also holds a strong buying rating from the analyst's consensus, based on 3 unanimous purchase reviews provided in recent weeks. The shares are priced at \$10.67 and the average target of \$11.00 indicates a modest 3% rise from current levels. (See TRTX Stock Analysis on Tiprank) To find good ideas for trading dividend stocks in attractive valuations, visit TipRanks' best buy stocks, a newly launched tool that unites all of TipRanks' stock insights. Disclaimer: The opinions expressed in this article are just those of distinguished analysts. The purpose of the content is to use it for informational purposes only. It is very important to do your own analysis before making any investment. How much are you going to get? Business investor DailyApple and Moody's are the two famous winning stocks of Warren Buffett. But many of his major shares are not clear. Daily business investors kept the Dow Jones Industrial Average on pace to close again until Wednesday afternoon, and the fate of the \$2,000 stimulus checks remains unclear. Have a question about your retirement, including where you live? Emailing us at HelpMeRetire@marketwatch.comMoney makes money. That may not be fair, but it is one of the oldest investment rules. The more cash you have to put in your portfolio, the more options and opportunities you have to develop those investments. Looking... Continue reading >qt.squandering how to invest \$500,000 first appeared on SmartAsset Blog.Investor Business DailySupercharged Stock Nio Taps Demand for Electric Cars. Here's what the basics and technical analysis says about buying Nio shares now. 2020 is a good year for the gift only to use time stamps of a very generous gift and real estate tax credit now available, an expert suggested. While times are still difficult, investors who do not know that they will find opportunities abound. These penny stocks can withstand the coming economic storms. Deb dives through the stock market plunge in March, it may be hard for you to expect 2020 to end as a good year for stocks, but the incredibly low interest rates of the Fed, unprecedented federal spending to support the economy and investor enthusiasm for technology stocks have done just that. Wall Street has mixed feelings about penny stocks. These indicators change hands for less than \$5 per share either attract investors in with high yield potential or send them running to the hills, but why? When we say the potential of return is high, we do not exaggerate. Position price points allow investors to get more shares than possible when investing in more other shares Names. What's more, even what feels like a trivial high share price can be translated into huge percentage gains. However, there is a legitimate reason for some cautious investors when it comes to penny shares. The danger involved with these plays scares from the faint heart as very real problems such as weak fundamentals or overvalued headwinds can be masked by low stock prices. So, how should investors handle a potential equity investment? By taking a signal from the community of analysts, these experts bring to the table in-depth knowledge of the industries they cover and the great experiences. With this in mind, we used tipRanks database to find two compelling penny stocks, according to Wall Street analysts. Both indicators boast a strong buying consensus rating and a lot of bullish potential. Using LNC, MTNB hopes to solve the complex challenges of oral delivery of small molecules, genetic therapies, vaccines, proteins and peptides. Currently for \$0.87 each, many street members believe its share price represents an attractive entry point. Writing for BTIG, 5-star analyst Robert Hazlett refers to MAT2203 as a key element in his bullish thesis. The treatment is designed as pigmented fungal crystals (LNC) from antifungal amphotericin B which allows oral delivery of the drug. Before the Stage 2 EnACT trial assessing the candidate in cryptococcal meningitis, with registration for Vogue 2 due to begin in the near term and the upcoming DSMB data expected in mid-2021, Hazlett points out that this is the first of several possible indicators with the novel antifungal. Explaining his optimism about treatment, Hazlett explained his optimism about treatment, there was a unanimous recommendation by independent DSMB to move to the second cohort of patients in EnACT, an MAT22203 validation event, where progress through the regimens is assessed through the rate of csf fungal removal and the absence of fungal count recovery, progress through EnACT regimens and thus refers to the activity of MAT22203 and its successful passage of the blood-brain barrier (BBB) to maintain a decrease in the frequency of csf count. Additionally, the registration was completed for ENHANCE-IT, a face-to-face experience for MAT9001 compared to Vascepa in Amarin. MAT9001 is a free fatty acid formulation MTNB from epa and D.B.A., according to Hazlett, it generates much higher blood levels than EPA from Vascepa. If it wasn't enough, the company recently announced a collaboration with NIAID to study the formulation of liposome crystals (LNC) of remdesivir in Giliad, for oral formulation of COVID-19 treatment. We believe that this collaboration further emphasizes The Matinas LNC technology, Hazlett. In line with its bullish stance, Hazlett Rates MTNB purchase, and its \$5 price target means room for an amazing 474% upside in 12 months. (To watch Hazlett's record, click here) and now move to the rest of the street, other analysts echo Hazlett's sentiments. As buy recommendations have been published only in the past three months, MTNB earns a strong buying analyst consensus. With an average target price of \$4, stocks could be up 359% from current levels. (See MTNB stock analysis on TipRanks) Equillum (EQ) benefits from an in-depth understanding of immunology and its role in the disease, Equillum is developing innovative treatments for autoimmune disorders and severe infections. With the stock trading for \$4.25, some analysts believe it's time to pull the trigger. After a day of company analyst highlighting its clinical programs for itolizumab monoclonal CD6 antibodies, Leerink analyst Thomas Smith remains optimistic about the long-term growth prospects. During the event, EQ released individual responses to patients along with biomarker analyses, following recent positive provisional data from the first three cohorts of the phase 1b EQUATE trial study of itolizumab in acute graft versus host disease (aGVHD). Going forward, the company wants to conduct a dose expansion in Cohorts 2 and 3, by enrolling three additional patients in each regimen, with top-line results from the expected trial in 1H21. Given the preliminary data from the phase 1b EQUATE experiment, quick, deep and lasting responses to itolizumab in aGVHD, in Smith's opinion, showed rapid, profound and lasting responses to itolizumab in aGVHD, in Smith's opinion. For the updated data, there was an 80% total response rate (ORR) across all doses by day 57, with 8 out of 10 total full response patients (CR) achieving. What's more, the treatment was also linked to the ability to taper and dose reduced systemic steroid use in patients. These results align with biomarker data showing that itolizumab rapidly decreased CD6 expression on CD4 and CD8 T cells. We believe that these results are convincing and supportive of EQ plans to expand dosages to additional GVHD patients at dosage levels of 0.8mg/kg and 1.6mg/kg. Smith explained. If that's not enough, EQ provided preclinical research and translation support phase 1b tie trial itolizumab in systemic lupus erythematosus (SLE) and lupus nephritis (LN), and Smith expects top-line results in SLE to come in 1Q21 and temporary results in LN at 2H21. To this end, Smith rates EQ purchase along with the \$18 target price. If this goal is achieved next year, investors may gain about 328%. (To see Smith's record, click here) What will the rest of the street say? 3 Buys, does not carry or sell add up to a strong buy consensus rating. Given the average target price of \$15, shares could rise by 328% next year. (See EQ Stock Analysis on Tiprank) to find good ideas for shark stock trading in attractive valuations, visit The Best TipRanks Stock To Buy, a newly launched tool that unites all of TipRanks' stock insights. Disclaimer: The opinions expressed in this article are only of distinguished analysts. The purpose of the content is to use it for informational purposes only. It is very important to do your own analysis before making any investment. The daily business investor has led the Dow Jones Industrial Average wide as Senate Majority Leader Mitch McConnell moves to block a proposal for larger stimulus checks. Your problem is one in common: the average personal debt burden (that is debt excluding mortgages) of people with debt swells about \$38,000, according to research from Northwestern Mutual. Still contributes 15% (10% employer, 5% employee) towards retirement with a long runway of only 38 years old. Frankly, you may be able to contribute less to retirement if it means that you can pay off debt sooner: saving money for retirement is incredibly important, but between your savings so far and your company's contribution of 10% (which is amazing - glory to them), the fund must continue Your retirement is growing steadily - even if you take a pause of saving completely and dropping your contribution rate to 0%, says Amy Ollett, Director of Retirement Services at Betterment for Business - adding that this is only true as long as you are really ready to focus on paying off your debts as soon as possible. Business Daily Alibaba investors rebounded Tuesday due to progress on the restructuring of the Ant Group. To implement the spread of bull mode, the selling investor will put out the money and then buy more out of the money placed. Cyclical stocks have outperformed recently, but defensive stocks now look attractive in terms of earnings and price-to-earnings ratios. (Bloomberg) - The largest producer of Kathy Wood's prominent stock exchange-traded box lineup did something unusual on Tuesday - it recorded outflows. ARK Innovation ETF (ARKK) had \$137 million in outflows on Tuesday, its largest ever exit, according to data compiled by Bloomberg. The draw is far from the norm for the \$17.6 billion fund, which has not seen a daily withdrawal since early November nor a single weekly since February.Wood, CEO of Ark Investment Management, led ARKK actively managed to a stop show year, with Crown's recent take as the industry's largest active producer of \$5.4 trillion. Its bets on innovative technology companies, including Tesla, have fuelled a tremendous performance and prompted investors to inject \$9.4 billion into the fund. Now that the year is over, some may have reserved those gains. Given the strong demand in the fourth quarter for ARKK and its hard-to-replicate returns in 2020, it was imperative that some investors would want to make a profit, said Todd Rosenbluth, ETF research director for CFRA Research.The lost 4.2% on Tuesday. Another of Wood's products - Arc Genome Revolution ETF (ARKG) - dropped 7.4%, its worst withdrawal since March, but has not yet encountered a significant The losses have hardly affected the overall performance of the funds, with both still ranked in the top 10 ETFs, with ARKK rising about 150% and ARKG rising by 180%. For more articles like this, please visit us at bloomberg.comSubscribe now to stay ahead with the most trusted business news source.©2020 Bloomberg L.P.In Q3, Bionano Genome (NASDAQ: BNGO) recorded sales of \$2.20 million. Profits rose 37.55%, but Biono Genomics still had a total loss of \$10.23 million. Bionano Genomics raised \$1.18 million in revenue during the second quarter, but reported profits showed a loss of \$7.43 million. What is ROCE? Changes in profits and sales point to shifts in return on capital used in Bionano Genomics, a measure of annual pre-tax profits compared to the capital used in the business. Overall, roce's rise indicates the company's successful growth, a sign of higher earnings per share in the future. In the third quarter, the Biono gene released ROCE from -0.7%. It is important to keep in mind roce evaluation of past performance and is not used as a predictive tool. It is a good measure of the company's performance in recent times, but many factors can affect profits and sales in the near future. Offering more profits on BNGOROCE is an important measure of comparison between similar companies. A relatively high level of flexibility shows that Bionano Genomics may operate at a higher level of efficiency than other companies in its industry. If the company makes high profits with its current level of capital, some of these funds can be reinvested in more capital which will generally increase returns and profits per share. For Bionano Genomics, the return on used capital shows that the current amount of assets may not help the company achieve higher returns, a observation that many investors will take into account when making long-term financial decisions. Q3 Insight Bionano Genomics reported a third-quarter earnings per share at \$0.08 per share, which did not meet analysts' expectations of -\$0.05 per share. 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