

# THE FINANCIER

FEBRUARY 2020, ISSUE N2

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**TOP 5 CARS FOR  
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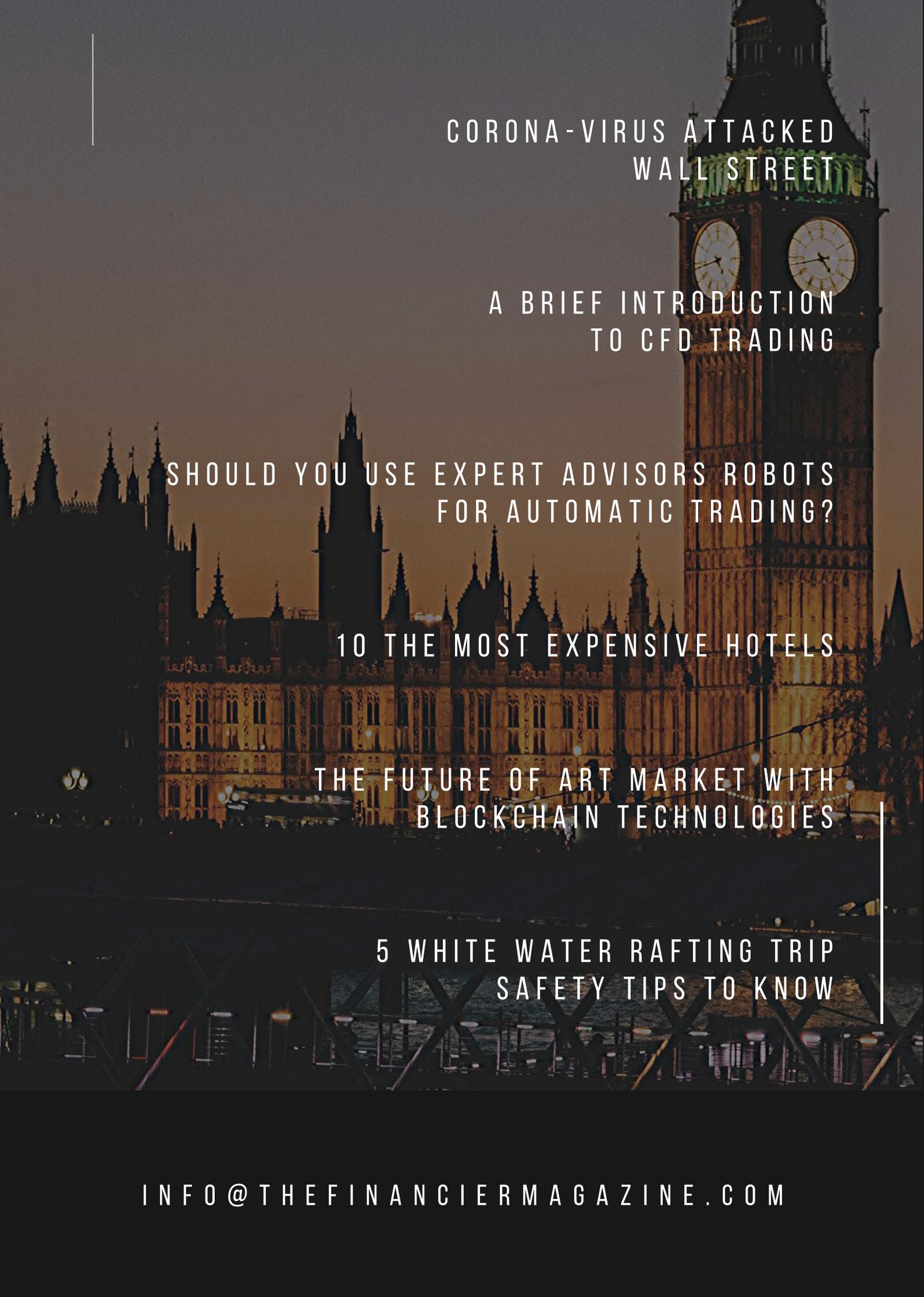
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# THE FINANCIER

## Top 5 Cars for Financiers



### Jaguar XE

Taking on the German brands in the executive car market is a big task, but Jaguar has made a good go of it with its junior saloon, the XE. It's offered with a strong range of engines and rewards keen drivers with excellent steering and sharp handling. It's let down a little when it comes to interior quality, but a generous equipment list should entice company car drivers.



### Infiniti Q50

The hybrid version of the Q50 is refined and fast, but truthfully there's very little reason to buy one. The handling is tricky and the price high, while the diesel model is cheaper but noisy. What's more, both models are disappointingly thirsty, and Infiniti is leaving Europe next year.





## Mercedes-Benz E-Class

There are some truly great midsize luxury sedans on sale today, but only one can be considered the best. The 2020 Mercedes-Benz E-Class rightfully deserves the top spot in its segment, and you'll get a similar greatness with the coupe, convertible and wagon variants too. With all of these body styles and a diverse selection of engine and trim levels, there's likely an E-Class to fit your desires and budget.

## Tesla Model 3

The Model 3 is great to drive, packed full of tech, fast (ridiculously so in Performance guise) and surprisingly practical. Factor in a competitive price, especially given its sheer pace, and it's not only a great electric car but one of the best executive cars you can buy.



## Chevrolet Corvette

For 2020, the Corvette has undergone the most radical redesign in its 67-year history. Believing that they had squeezed every ounce of performance they could from the Corvette's classic front-engine and rear-drive layout, Chevrolet's engineers decided a new mid-engine layout was the way to go for its inherent advantages in weight distribution. Risky? Yes. But the result is hugely impressive.



# Basic Terms and Tips on Swing Trading

By Elliot Chang

Some people say swing trading needs Ivy League finance graduates, but you don't have to be one! Familiarize the terms, take a course, consult a licensed stock advisor, and you're ready to go.

Here, you'll learn most of what you need for the first step.

Swing trading is fundamental trading with positions held for longer than a day.

For reference: day trading involves making multiple trades in a single day, while swing trading involves thorough technical analysis. Day trading involves an independent broker without corporate backing with flexible schedules. These traders compete with high-frequency traders for advantages. Meanwhile, swing trading spans from a few days to a few weeks. It demands much less time than day trading, which requires traders to quit their day jobs to find trading opportunities. While both jobs are better with experience in technical analysis, only a swing trader requires formal education on finance. Longer timeframes for keeping trades open result in higher profits with maximum leverage at double a person's capital. However, keeping it open can also lead to more significant losses.

How can you swing?

In this article, you're going to hear a lot of the word trend and its variety. A trend is the direction of an asset's price, either upwards or downwards. Trading requires skill to decipher when trends increase or decrease. This method entails predicting trends, which are the general direction of a particular asset. Trendlines going upward or downward identify trends. As the name suggests, an upward slope means there's an uptrend, while the opposite means there's a downtrend. Expecting assets to uptrend means you're bullish on them. Think of a bull that strikes upwards with its horns, with you as the bull itself.

Meanwhile, if you expect assets to trend downwards, it means you're bearish. Bears strike downward with its paws. Whether you're bullish or bearish will determine how you'll buy and sell trades. Going long is just another way to say you're buying stock. If you purchase it, you can sell it for a higher value later to reap a profit. If you go long, it describes having a bullish attitude towards an asset. The terms are interchangeable, although going long has more to do with the action than the opinion.



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So, Bullish or Bearish?

For more straightforward predictions, analyzing for swing trading should be held at times when markets are going nowhere. This way, you can use either technical or fundamental analysis, although fundamentals are more often for long-term investments like swing trading.

Fundamental analysis studies financial statements, management processes, and industries that determine an asset's intrinsic value. Stock screeners help day traders to filter stocks based on specific criteria, especially in technical analysis. Some quit their day jobs to use it in hopes of buying higher highs and higher lows quicker.

No Chart for the Long Run

However, no chart can determine a company's actions in the long run. Fundamental analysis requires other kinds of research like industry analysis, economic conditions, and future profitability. Swing traders can use a baseline, which is a number to measure how successful a business or an asset is. Companies use benchmarks like how many sales a product reached in a certain amount of time. You can use a baseline to measure where the asset is going. Swing traders, then, use risk/reward comparisons to minimize losses for their investments. Calculate the ratio by how much you're willing to lose vs. how much you want to make, whether the asset's price reaches your target level.



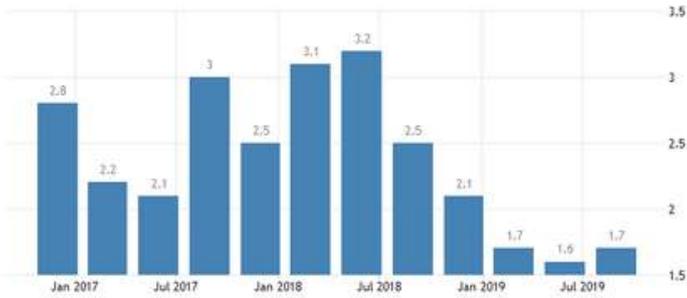
You can learn this further in technical analysis courses. Of course, the minimum ideal is about 1:3 for risk/reward. 1:3 suggests you're willing to risk \$1 for the expectation to earn \$3. To limit losses on long positions, most investors use a stop-loss order. This order helps them buy securities if they reach a predetermined price – which is mostly the price you paid for the asset in the first place. As an example, if a trader purchases 100 shares for \$15 per trade and expects it to raise \$45 in the next month, their stop-loss order will close as soon as it reaches the price. Stop-loss orders can be adjusted, depending on your desired risk/reward ratio.

Refer to this article for when you reach the starting point of swing trading, right after you take a course and ask a stock expert. This way, you can look back and forth on the most common terms and methods you can use for swing trading!

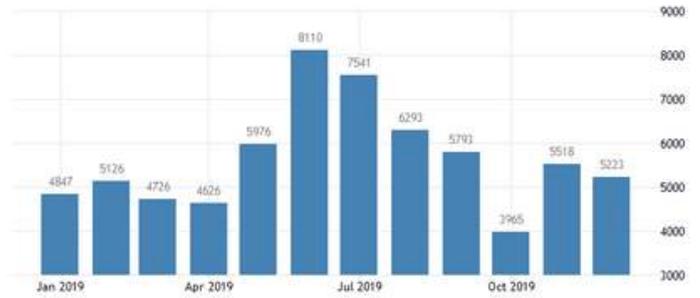


# Macroeconomy

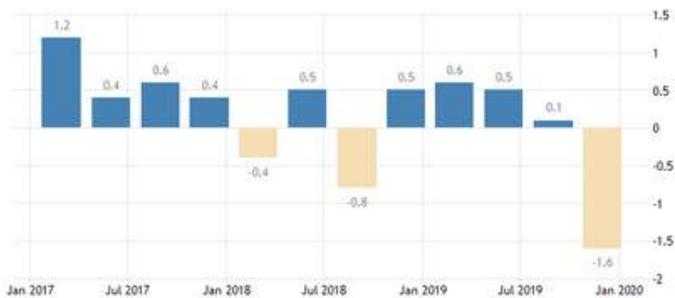
## The most important data for February 2020



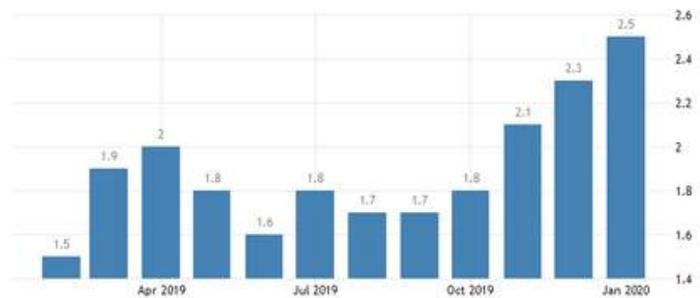
AUSTRALIA GDP ANNUAL GROWTH RATE



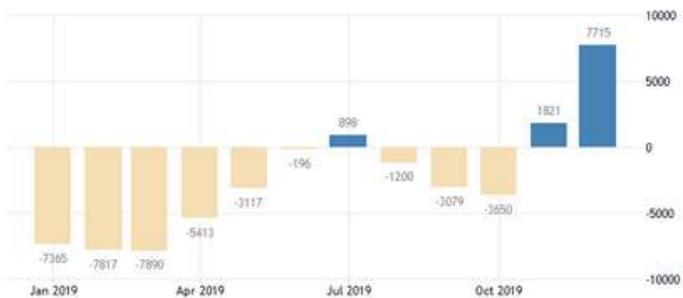
AUSTRALIA BALANCE OF TRADE



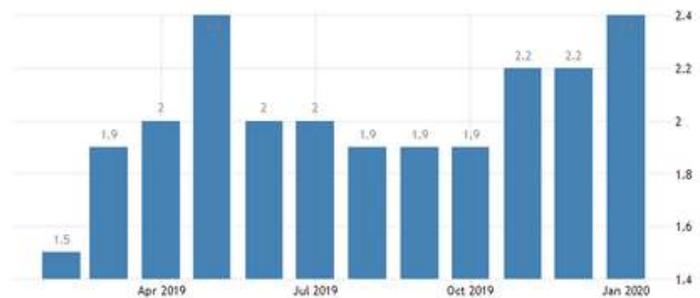
JAPAN GDP GROWTH RATE



UNITED STATES INFLATION RATE



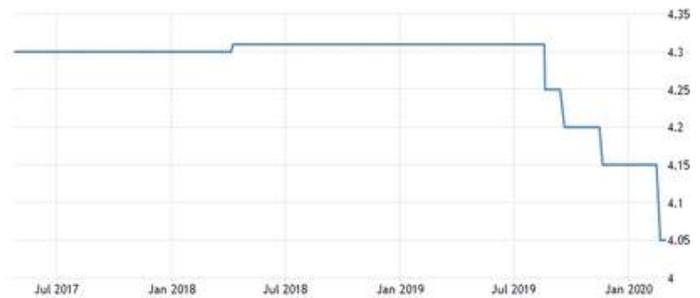
UNITED KINGDOM BALANCE OF TRADE



CANADA INFLATION RATE



UNITED STATES FED FUNDS RATE



CHINA LOAN PRIME RATE



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# Alternatives to Plastic - What are the options to help the planet?

By Richard Conard

Most of us know that plastic is not good for our planet. In fact, it is one of the primary causes of pollution that is harming our planet and the creatures living on it. It is not too late to make changes though. Even the smallest of steps can help. If all of us made some better decisions to avoid plastic there would be a huge impact. If you want to live in a more Eco-friendly way and pass that on to your children, here are some ideas for alternatives to plastic in different situations, at the supermarket with bags to in the bathroom with a bamboo toothbrush.

## Avoid plastic-wrapped produce

There are several things you can do when going to do your food shopping. Take reusable bags rather than using the plastic bags they provide. Also, consider how you buy produce in the fruit and vegetable section. A lot of items there are already wrapped in plastic so choose jacket potatoes that are loose not on trays. But then what do you put those loose foods in? Plastic produce bags. Buy and take some reusable produce bags with you each time you go shopping and you can reduce the plastic you use by a great deal.

## Use loose tea

Britain loves its tea. But the majority of those teabags are actually made from thin plastic! These do not decompose, they leak into the soil from the rubbish tips and poison it. Some brands do use organic compostable tea bags, or you could move to use loose tea leaves.

## Avoid plastic straws

More fast-food chains are making changes to the plastic straws they offer for their drinks. But they are still out there. Carry a steel or bamboo straw around with you.

## Use a bamboo toothbrush

Changing the toothbrush you use is easy to do and there are some great bamboo options out there. If you want to bulk buy you could order some spares plus the same for the family using somewhere that offers a wholesale bamboo toothbrush.

### Skip cotton buds

Despite how bad they are for our environment and how dangerous it is to clean your ears with them, many people still use them daily for that purpose. Stop buying them, and if you are using them for purposes other than ear cleaning find some great degradable card sticks instead.

### Buy and use a disposable coffee cup

Rather than buying your coffee and using those coffee cups that have the plastic film coating inside that makes it difficult to recycle, buy and remember to use your own reusable coffee cup.

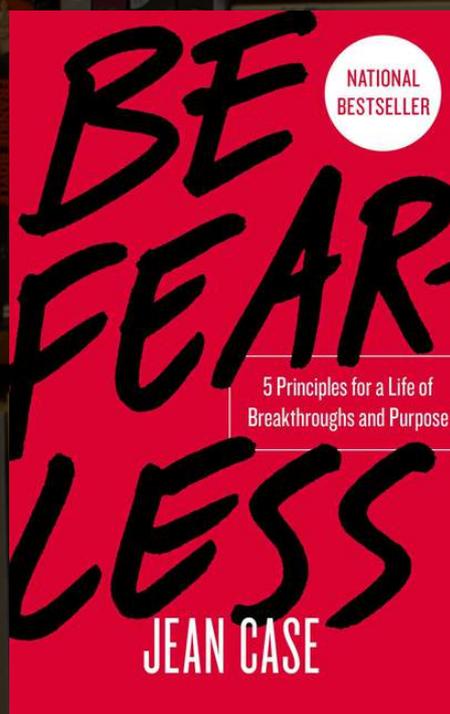
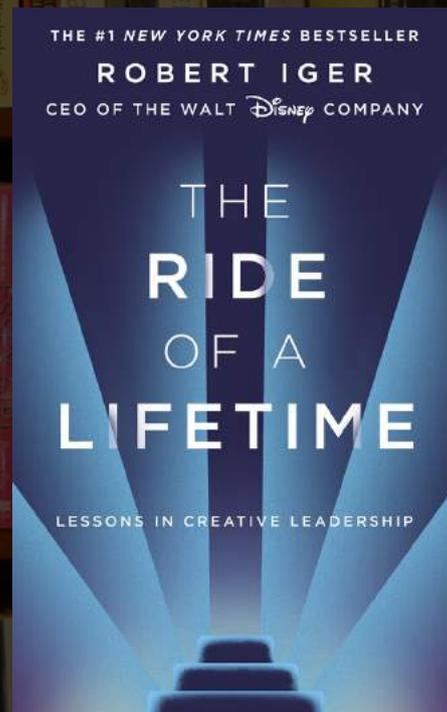


Once you have made these changes, getting a wholesale bamboo toothbrush, re-usable product and shopping bags, your coffee cup and more, you might even think of more you can do to save our planet. Small steps are easy to take and lead to big change.

# Top 5 books for financeirs

The Ride of a Lifetime is about how good leaders should always remain optimistic. Even when faced with difficult decisions, true leaders know their team won't be motivated by pessimists, so they remain positive. Iger also emphasizes the importance of courage, focus, and thoughtfulness. Something he wrote that resonated with me was that if you believe something can be better (like SPF!), then put the effort in to change it.

By Robert Iger  
CEO and founder, Supergoop  
Published on Sept. 23, 2019

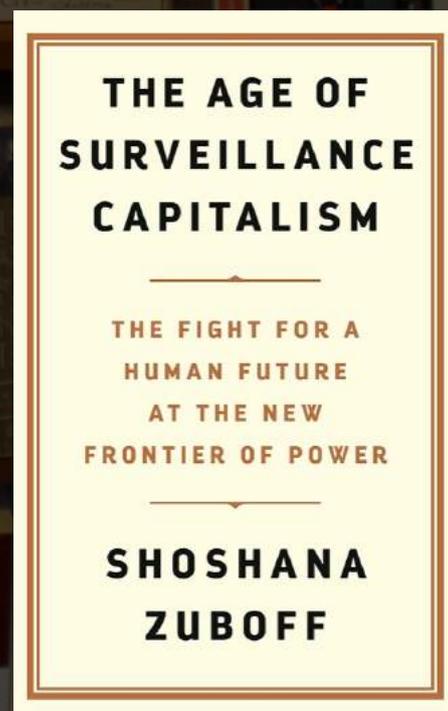


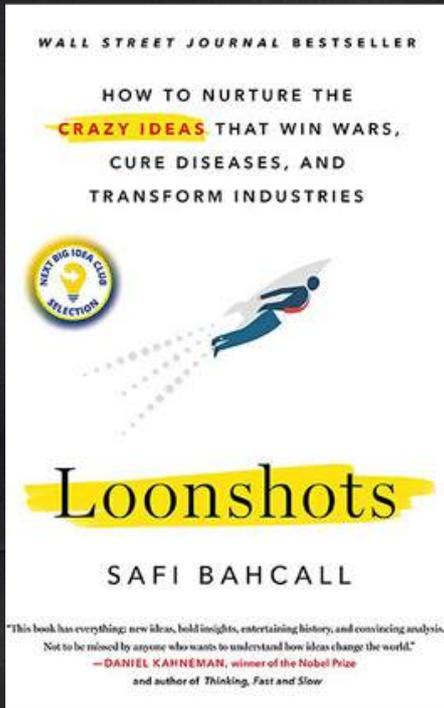
I recommend this book to anyone looking to start a new business or break through to the next level of their career. It's full of inspiration and tools needed to be fearless and push forward when you're ready to make a big change. I wish I had it by my side when starting Warby Parker.

By Jean Case  
Co-founder and co-CEO, Warby Parker Retail Inc.  
Published on Jan. 8, 2019

This book forces the reader to think about the challenges of our current internet data model and focus on how the data we leave behind online is used to sell to us and predict and influence our behaviour. Everyone should read it, but particularly business leaders who, like me, are committed to models that use personal data to empower people and to ensure real competition and transparency that truly allows consumer choice.

By Shoshona Zuboff  
Executive chairman, Banco Santander SA  
Published on Jan. 15, 2019





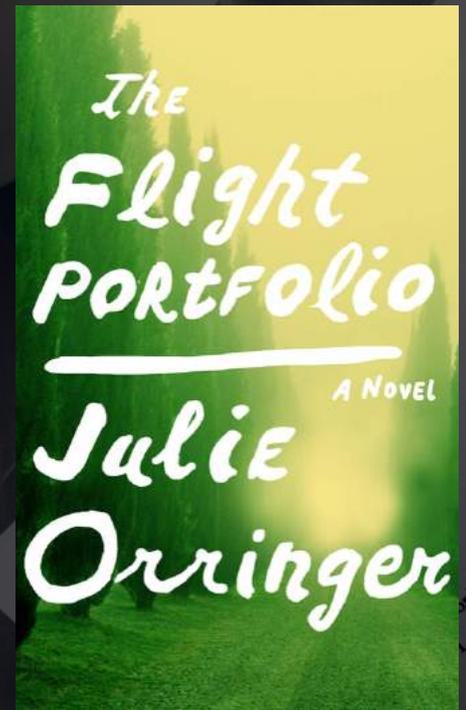
I inhaled Loonshots, by physicist-turned-entrepreneur Safi Bahcall. The book considers the factors that allow good ideas—and especially, good, crazy ideas—to get off the ground. Bahcall borrows from physics, writing that most organizations exist in discrete phases. Some are good at the new; some are better at refining what’s worked already. What I especially liked was his analysis of those occasions when an organization straddled the line between the two, managing to create the future while keeping pace with the here and now.

Stephanie Cohen

Chief strategy officer, Goldman Sachs Group Inc.  
Published on March 19, 2019

This is a compelling historical fiction based on a remarkable individual, Varian Fry, who bravely worked to smuggle artists out of France during World War II. Orringer evokes a vivid sense of Marseilles, the Vichy functionaries, and the remarkable people committed to save the lives and the cultural legacy of notable artists (Marc Chagall, Hannah Arendt, among them). The clever schemes to organize escape routes across the Pyrenees and the Atlantic carry the gripping narrative, but the insightful exploration of the inner lives of the characters lifts this novel to a different level. Highly recommended as an escape to a different time and place when principles and lives were on the line every day, and personal choices really mattered.

By Julie Orringer  
Chairman and CEO, Clayton Dubilier & Rice LLC  
Published on May 7, 2019



# 5 White Water Rafting Trip Safety Tips To Know

By Anish Sah

Since many love to experience the thrill of the river remember that this is an activity that thrill seekers adore since it lets them feed their craving for enjoyable and dangerous situations. If you plan to venture out on a white water rafting trip, equip yourself with some knowledge of security procedures for this activity. You can make sure that your pleasure on the river is as safe as you can in that way.

1. Know your Skills - River rafting trips can be fun. So white water rafting will be most interesting and enjoyable game that makes you happy. However, if you try to ride if you don't possess the skills to navigate them, a section of river that has powerful rapids, quick twist and turns along with dangers you could be in trouble. If you're a newcomer to white water rafting, attempt beginners' courses instead of handling something that is potentially too extreme given your newcomer status.

2. Go with a Group - Due to the nature of white water rafting, you should never try this action . Always go with one other friend. By visiting a group, you have even more help available if something should occur.

3. Strap on a Flotation Device - Many members of river rafting trips should use life preservers at all times. Since anybody in a raft could be chucked out by a rapid at any time, by not wearing a life preserver, that person could be put in a life threatening situation. Simply by placing on and keeping on a life preserver, this threat may be mitigated.





4. Dress for the Adventure - When you water raft you expose yourself that the proper attire can stop. Always wear inviting tennis shoes that will protect your feet from the sharp rocks as you enter the river that you might encounter or should you fall into the water. Wearing and using a hat with a brim keeps you all day as you'll be exposed from growing sunburn. Avoid clothing that may prevent you from such a blue jeans, maneuvering as you raft, opting rather than something and is tight like athletic pants.

5. Research Your Path - Knowing what's happening can be extremely helpful while on a white water rafting trip. Invest some time researching the route you plan to take before you venture out on your adventure. By exploring the stretch of river through which you can travel you can better prepare yourself to handle some of the challenges you may face, ensuring that you aren't caught off-guard. There is no reason or your partners at risk when you choose river rafting trips.

This is because, by means of proper techniques and security gear, you can protect yourself from most of the accidents that take place in the sport. By practicing at the classes that are easier, before heading off to the dangerous classes, you can ensure that you'll have the ability to perform in the best way possible. Consequently, if you're planning a holiday that will differ from your holidays white water rafting is something that should definitely be attempted by you. This game is growing more popular and everybody should have a chance at it, at least once.

# A Brief Introduction to CFD Trading

by Alexander Zane

Have you ever wondered how to begin trading, but have no clue where to start? Does it seem like a task that is too intimidating to even begin considering? Well, we are here to tell you that there is a relatively simple process with which you may begin your journey in trading: trading in CFDs! What are CFDs, you may ask?

## General information

A CFD (Contract for Differences) is a tradable contract between yourself and a counterparty. The valuation is based on the value of an underlying asset and gives a participant the possibility to benefit from the change of the asset value. Investors refer to these types of contracts, which base their value on an underlying asset, as derivatives.

These derivatives can benefit an investor by fluctuations in the value of an asset without requiring any ownership of the underlying asset. Essentially, CFDs are bets on whether on the price of an asset rises or falls. If the investor expects the value of an asset to rise, the trader can buy the CFD and sell it later. If an investor expects the value of the CFD to lower, the investor can sell an opening position for the CFD to whoever may be interested.

## Advantages

The details of these contracts can be tricky, so brokers are usually relied on to arrange them. Their commission rates are also not too high (0.1% would not be an unusual figure) if trading in stocks. The benefit of dealing with brokers also means

that your personal understanding of the underlying systems of trading does not need to be very deep to invest successfully. The price of the investment can be small, as little as \$1,000.

CFDs tend to be traded on margin, meaning by using borrowed money or leverage. This also means that you do not have to possess a great amount of personal funds to invest in it. In fact, the personal funds invested in a CFD may start from as low as 2% but can rise up to 20%.

Another benefit of investing in CFDs is that most of them do not have a fixed expiration date. This means that you can make your decisions on when to sell them depending on the current state of the market, rather than having to depend on some hypothetical future price.

The use of a broker, combined with the low investment price, is why we recommend investing in CFDs for traders who are only just beginning; so that they can lightly dip their toes into the deep ocean that is trading, and acquire a basic understanding of how trading works in the real world

## Disadvantages

There are, however, several disadvantages to trading in CFDs. The earlier mentioned reliance on leverage

can be a double-edged sword, as it can amplify your profits and losses. The broker handling your case can request a margin call for additional payments if your investment accrues losses, and they are uncertain about the future of your investment. The CFD market can indeed generally be highly volatile and fast, and thus requires close analysis.

If things go south and you can no longer cover the necessary fees, the broker may terminate the contract. You should also consider that even though the commissions on CFDs can be low, the payment for the spread when trading in areas such as the forex market can be much greater.

This 'spread' is the difference in bid price a broker will give an investor for a CFD, which will be higher than the underlying value, and the asking price they will give an investor for a CFD, which will be lower than the underlying value. This can make trading on low stakes unprofitable, as the brokers share can eat heavily into whatever profits you may have made if you do not choose your investment wisely. This is especially true if there has been a great amount of volatility in the value of the asset.

It is usually the brokers themselves who regulate the CFDs, and no other centralized institution regulates them. This is unlike how the markets would deal with forex trading, for example. This means an investor will have to take their time to carefully evaluate how trustworthy a broker may be.

You should also finally note that these contracts are not permitted in the USA. It is mostly investors throughout Europe who use them much more frequently.

### Conclusion

Despite our recommendation that new traders attempt investing CFD as a sort of simple litmus test for trading, we caution them that they may have to take into account the volatility of the market and the associated costs this may bring.



# SHOULD YOU USE EXPERT ADVISORS ROBOTS FOR AUTOMATIC TRADING?

by Marco Vitro

Any Forex trading technique, even perfect, if performed manually can not ignore 3 factors that inevitably affect the results by transforming the potential profit into a certain loss.

FOREX E.A TRADING ROBOTS EXPERT ADVISORS allow by replacing the human being in Forex trading operations to eliminate the underlying Loss RISK Factors.

1st FACTOR HUMAN ERROR: even the most careful trader will sooner or later make one or more errors due to carelessness, tiredness or false evaluation or inevitable illusory desire to anticipate the market.

2nd Factor THE EMOTIVITY: however cold and detached from the operation we can strive, being human beings we are subject to emotions and therefore more or less influenced. The emotional stresses provided by Forex trading and the consequent stress sooner or later reach levels that exceed our tolerability and make us perform actions and operations aimed at limiting the alleged risks and stresses that we are incurring. Transactions that normally have the opposite result or cause us loss and further stress.

3rd FACT THE FORTUNE: HUMANALLY INEVITABLE OPERATING CONDITION THAT MORE CONDITIONS THE RESULTS OF THE MANUAL FOREX TRADING.

Many believe that trading based on reliable and proven experience and techniques is exempt from the FORTUNE factor. Unfortunately this is not the case, luck insists on profits and losses for an objective datum or the OPERATING TIME. ones.



Considered as assumed that any Trading technique, however good and reliable, still provides that on a series of operations there will be a number X in profit and Y in loss. As much as we can be of great willpower as human beings we will never be able to trade Forex more than 12 hours continuously and for long periods in front of the computer.

This objectively implies that working only a part of the 24 hours available in Forex trading, it will be only a fortuitous chance if during our working hours we will have prevalence of positive operations over negative

The Forex TRADING ROBOTS work 24 hours a day and therefore manage to perform all possible operations, both with positive and negative results, whenever the suitable entry conditions occur within 24 hours, thus managing to overcome the FORTUNE factor.

However, it should be considered that robots do nothing magical or special in addition to replacing human manual operations, which means that if the techniques and strategies used were not valid and profitable, it will certainly not be a robot that gives us the profits that are manually we could not however achieve.

CONCLUSION: FIRST LEARN THE ART AND ONLY THEN EVENTUALLY PUT IT DOWN USING THE ROBOT !!

# 10 the most expensive hotels

## 10. Burj Al-Arab The Royal Suite \$28,000

Starting off the list of the most expensive hotels in the world is one of the most well-known hotels, the Burj Al-Arab.

Located in Dubai, United Arab Emirates, the Burj was marketed as the world's first ever seven-star hotel, and it goes without saying that it most definitely lives up to expectations.

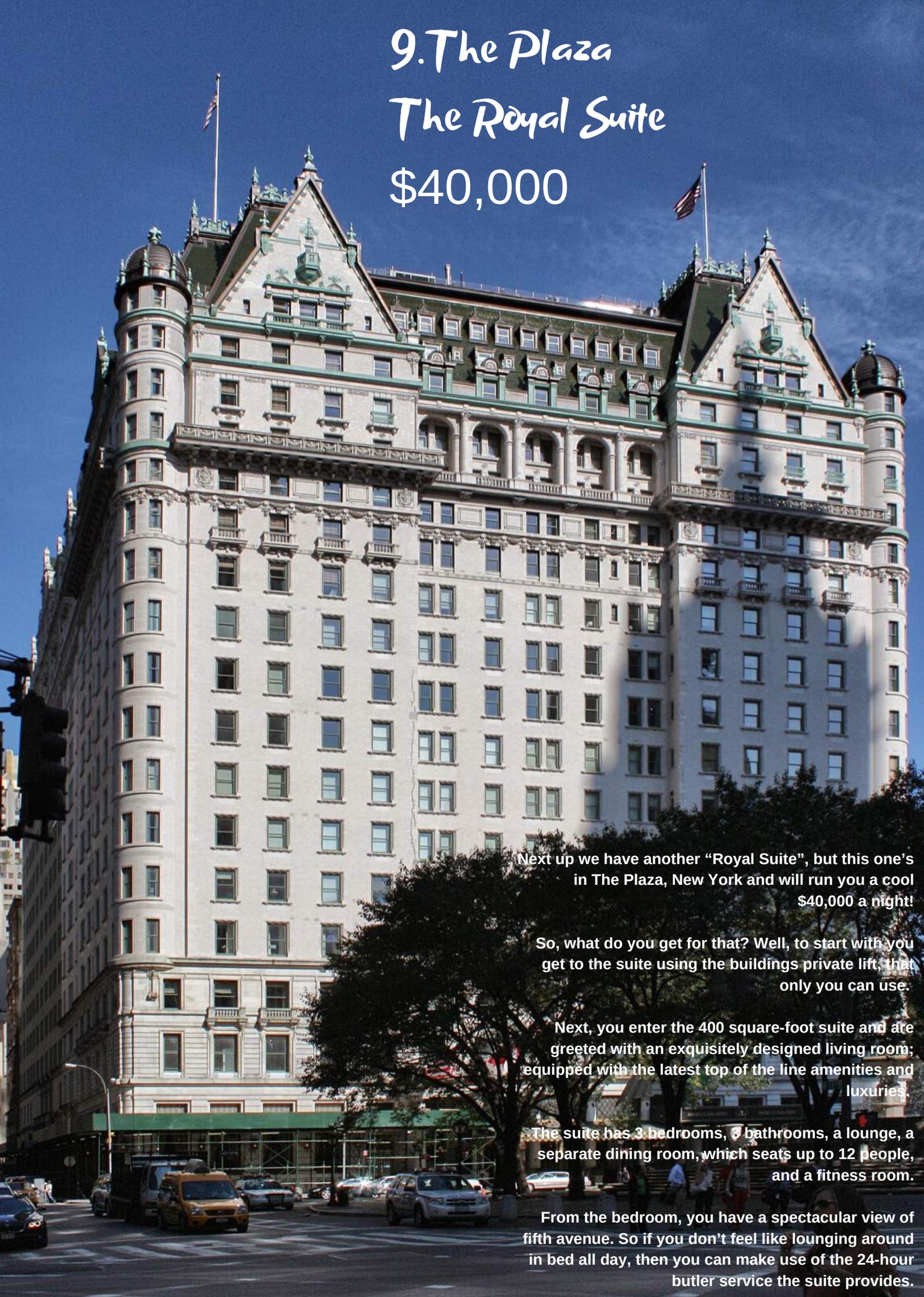
It's the seventh-tallest hotel in the world and was designed by architect, Tom Wright, to resemble the sail of a ship. The hotel stands on a man-made artificial island, that's only accessible to the mainland by a private curving bridge.

As well as all the lavish bells and whistles you'd expect to find inside a seven-star hotel, like an underwater restaurant that's accessible by submarine; the Burj Al-Arab also has its very own private helipad, near the roof, approximately 210 metres above sea level.

One night in the royal suite will cost you a minimum of \$28,000.

The 780 square-metre suite, set over two floors, is decorated in 22-karat gold and comes with a private dining area and butler, spa, private lounge and numerous staff to answer your every beck and call.



A photograph of The Plaza Hotel in New York City, showing its iconic architecture with ornate details, multiple wings, and a central tower. The building is set against a clear blue sky. In the foreground, there are trees and a street with cars and a yellow taxi. Two American flags are visible on tall poles atop the building.

# 9. The Plaza

## The Royal Suite

### \$40,000

Next up we have another “Royal Suite”, but this one’s in The Plaza, New York and will run you a cool \$40,000 a night!

So, what do you get for that? Well, to start with you get to the suite using the building’s private lift, that only you can use.

Next, you enter the 400 square-foot suite and are greeted with an exquisitely designed living room; equipped with the latest top of the line amenities and luxuries.

The suite has 3 bedrooms, 5 bathrooms, a lounge, a separate dining room, which seats up to 12 people, and a fitness room.

From the bedroom, you have a spectacular view of fifth avenue. So if you don’t feel like lounging around in bed all day, then you can make use of the 24-hour butler service the suite provides.

A tropical villa with a large swimming pool, a thatched-roof pavilion, and lush greenery. The pool is surrounded by a wooden deck and lounge chairs. The pavilion has a thatched roof and is situated on a raised platform. The villa is surrounded by a dense forest of palm trees and other tropical plants.

# 8. The Hilltop Villa

## \$45,000

The Hilltop Villa is tucked away in paradise, only accessible to the super-rich.

The hotel is located Laucala island in Fiji and costs an impressive \$45,000 a night.

But, for that, you'll get a four-acre villa, split into three separate villas; that each offers the most beautiful views of the island.

The first villa, "The Delana" comes with a master bedroom with a walk-in wardrobe, a library, a living room, your own large private pool with waterfall and hot tub and a solid wood soaking tub.

The second villa, "The Dua", has similar specifications but sleeps two comfortably, with sliding doors separating all the rooms.

And lastly, "The Rua" has a separate living area and large private pool and is the second biggest villa out of the three.

If you're looking to get away with friends or family, then The Hilltop Villa could be a perfect getaway as it sleeps up to eight people and has all the luxurious you need from a hotel.

Coming in at number seven on our list of the most expensive hotels in the world is The Muraka.

The suite is located in the Maldives at The Conrad and is marketed as the worlds first underwater hotel suite.

The Muraka is two stories tall, with the bottom story being roughly 16 feet below the Indian Ocean.

For \$50,000 a night, you can expect to be automatically upgraded to Hilton Diamond Status upon arrival; enjoy a private chef, bar, gym, butler and infinity pool.

However, don't get too ahead of yourself as there's a four-night minimum stay requirement.

So, if you really want to stay there then you're looking to spend more in the region of \$200,000!

## 7. The Conrad

### The Muraka Suite

# \$50,000



# 6. Hôtel Martinez

## The Penthouse Suite

### \$53,000



The Penthouse Suite, in the Hôtel Martinez, will set you back \$53,000 a night.

Hôtel Martinez is located in Cannes, France, which is one of the best-known resorts in the Côte D'Azur.

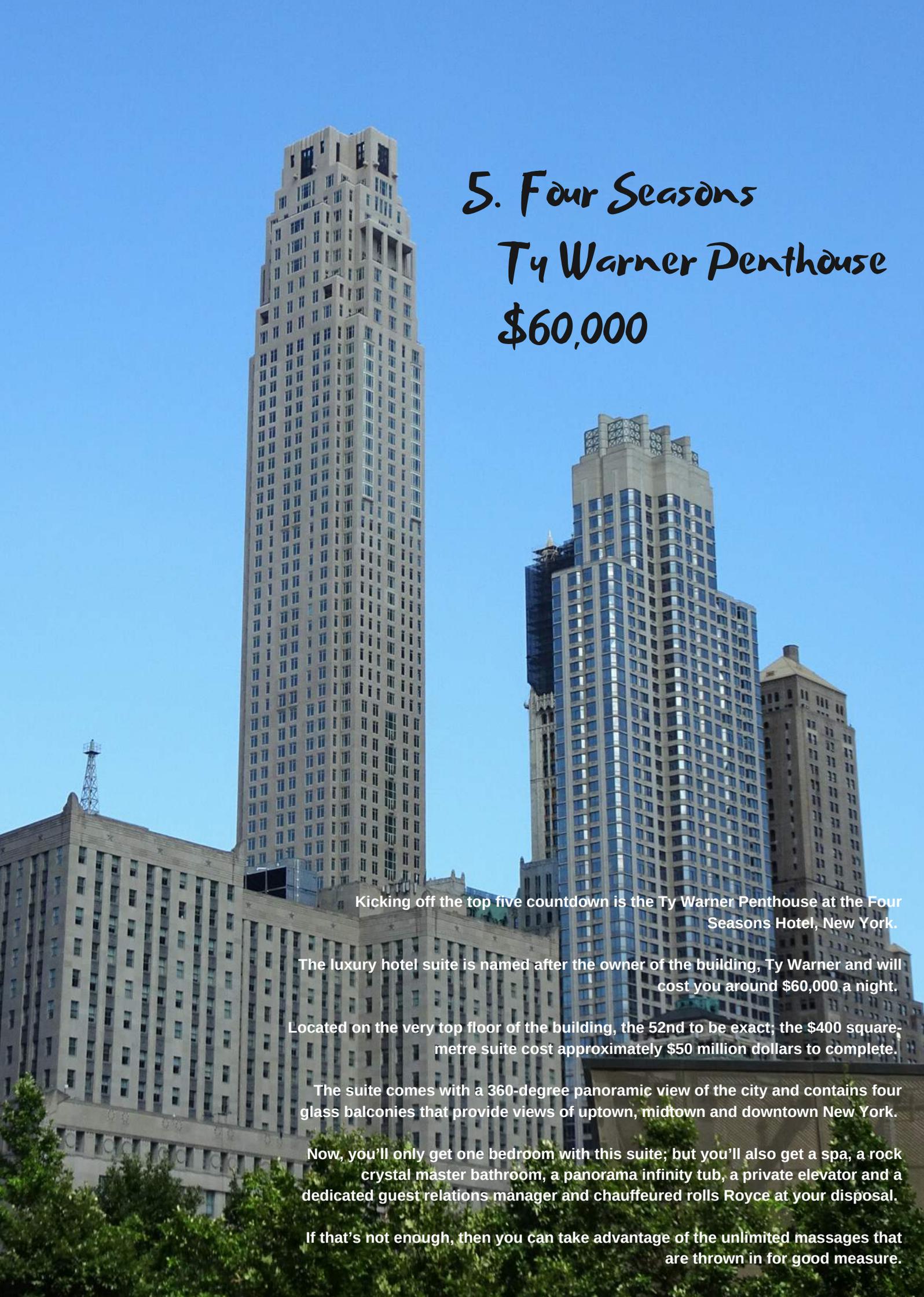
For your \$53,000 you can expect to enjoy a 1000 square foot suite on the uppermost floor of the hotel, with stunning panoramic views across the ocean from your own private wood-paneled panorama terrace.

You'll also have king-sized beds in each of the four bedrooms, a separate living and dining room, marble bathrooms, a Turkish bath and a private jacuzzi on the terrace.

If you're into your art, then you'll be pleased to know that there are several artefacts from Picasso and Matisse decorating the walls of the suite.

If art's not really your thing, then you can sit back and enjoy the view from the terrace!





## 5. Four Seasons Ty Warner Penthouse \$60,000

Kicking off the top five countdown is the Ty Warner Penthouse at the Four Seasons Hotel, New York.

The luxury hotel suite is named after the owner of the building, Ty Warner and will cost you around \$60,000 a night.

Located on the very top floor of the building, the 52nd to be exact; the \$400 square-metre suite cost approximately \$50 million dollars to complete.

The suite comes with a 360-degree panoramic view of the city and contains four glass balconies that provide views of uptown, midtown and downtown New York.

Now, you'll only get one bedroom with this suite; but you'll also get a spa, a rock crystal master bathroom, a panorama infinity tub, a private elevator and a dedicated guest relations manager and chauffeured rolls Royce at your disposal.

If that's not enough, then you can take advantage of the unlimited massages that are thrown in for good measure.

# 4. The Mark Hotel

## The Mark Penthouse

\$75,000

The Mark hotels grand Penthouse is the largest hotel suite penthouse in the United States, covering a whopping 10,000 square feet.

For you \$75,000 a night, you can expect a spacious penthouse that's spread out over the top two floors of the hotel.

You'll get 5 bedrooms, 6 bathrooms, 4 fireplaces, 2 wet bars, 2 powder rooms and a large open plan living room.

The living room also has its own party trick; as it can be transformed into a full-size ballroom with 26-foot ceilings.

Perhaps one of the nicest features of the penthouse suite is its 250-square-metre terrace, with panoramic views of Central Park.

So if you want to play the King/Queen of New York for a while, then book your self a few nights in this suite!



# 3. Hotel President Wilson

## The Royal Penthouse

### \$80,000

If you're in Geneva, Switzerland and have \$80,000 to spend a night, then this is the hotel for you.

The Royal Penthouse in the Hotel President Wilson occupies the entire 8th floor of the hotel.

It offers a panoramic view of Lake Geneva and Mont Blanc, as well as 12 bedrooms, 12 bathrooms and a jacuzzi bath overlooking the lake.

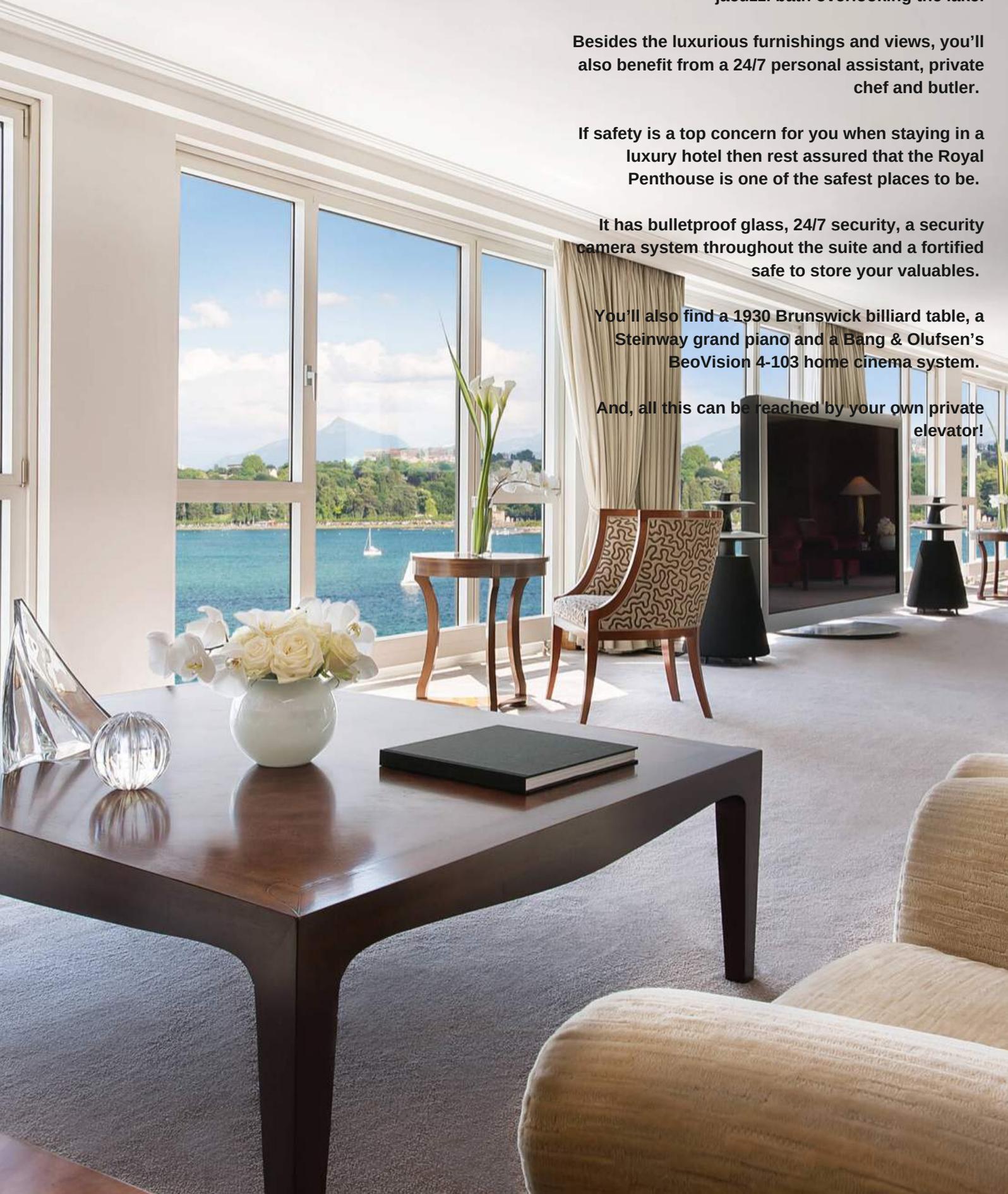
Besides the luxurious furnishings and views, you'll also benefit from a 24/7 personal assistant, private chef and butler.

If safety is a top concern for you when staying in a luxury hotel then rest assured that the Royal Penthouse is one of the safest places to be.

It has bulletproof glass, 24/7 security, a security camera system throughout the suite and a fortified safe to store your valuables.

You'll also find a 1930 Brunswick billiard table, a Steinway grand piano and a Bang & Olufsen's BeoVision 4-103 home cinema system.

And, all this can be reached by your own private elevator!



Breaking the \$100,000 a night price tag; the Empathy Suite at The Palms, Las Vegas, is the second most expensive hotel in the world.

The Empathy Suite was the result of a full redesign, by Damian Hurst, and a complete overhaul of the old Sky Villa suite.

For \$100,000 you'll get two master bedrooms, massage tables, a cantilevered jacuzzi that overlooks the Las Vegas strip, a salt relaxation room and a private tour of the properties art collection and amenities.

This hotel suite is really for art lovers, as space includes six Damian Hurst originals and custom furniture that includes his motifs.

So, if you're a Damian Hurst fan and you've got the spare cash, then treat yourself!

## 2. The Palms

Empathy Suite

\$100,000



At \$150,000 a night, the Lover's Deep Luxury Submarine Hotel is the most expensive hotel in the world.

Now, it's not the same type of experience you'd expect from some of the other hotels on the list, as it requires you to go underwater in a submarine.

However, if you want to combine a night away with an experience, then perhaps this is the hotel for you.

The submarine/hotel is located in St Lucia and can be navigated around the Caribbean to suit its guests requirements.

**You'll get 5-star accommodation beneath the waves which includes, your own captain, private chef and butler, speed boat transfers to and from the submarine, and some additional optional add-ons, like helicopter transfers, beach landings and champagne-soaked breakfasts.**

The Lover's Deep Submarine is fully equipped with the ultimate in luxury, and everything you'd want from an experience like this.

Furthermore, you have the option to modify the voyage to suit your own preferences if you wish, so if you prefer a particular location to another, the captain will follow your commands.

**This would truly be an experience of a lifetime and one you'd never forget - staying in the most expensive hotel in the world!**



## 1. Luxury Submarine Hotel Lover's Deep \$150,000



# Corona-Virus Attacked Wall Street

By Mohammad Al-Simadi

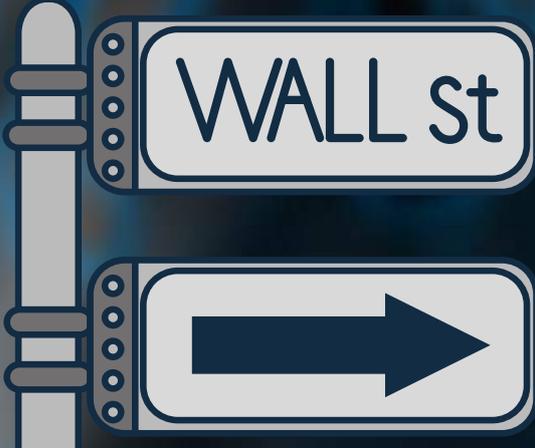
U.S. Stock Markets are still dyed red amid the rapid spread of the coronavirus, the U.S. Stock Market lost \$ 1.7 trillion during the last two trading sessions to witness its worst days in two years.

The market value of U.S. Technology companies fell by \$ 237 billion during Monday's trading session. Apple was the biggest loser in the session as its value decreased by \$ 65 billion.

The second and third top losers were Microsoft and Google as their market Cap fell by 58 and 44 billion dollars respectively, followed by Amazon and Facebook by 43 and 27 billion dollars respectively as well.

The coronavirus quickly began to spread, reaching Europe, United States, and some countries in the Middle East, continuing its harvest of lives and money.

The number of victims of the virus reached more than 2,700 people, hitting the Chinese dragon economy and raises concerns about the global economic situation.



WALL St





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# The future of Art Market with Blockchain Technologies

By Vepkhia Giorgadze

Along with blockchain technology, digital valuables emerged in the form of cryptocurrency and tokens, which is conditional on the limited quantity of the digital units, "it is possible for digital money to exist, then why should digital valuables not exist, such as antiques and art works?"

This question was raised in early 2017, many discoveries were made in the process of searching for the answers, and the idea of a high-income business was born, after long and laborious work the idea became a business plan.

One interesting aspect about people is collecting, or otherwise being a collector. People can collect anything including things such as stamps, stickers, souvenirs, musical albums, posters, rare coins, antiques and artworks. There are copies that have the unit value of millions of US dollars. It is established that we can repeat the principles of collectable valuables in a digital form, as a result we will get digital valuables that have a collectable nature. The condition for the existence of such products is a limited quantity, which has been made possible through blockchain technology, since if the unit has intrinsic value; it is possible for limited ones to become highly valuable.

Total count according to The Art Market 2019, which was developed by Art Economics founder who is named Art Basel and by the order of UBS, the total value of the art market is 67.4 billion US dollars in 2019. At the same time, the share that went to dealerships through online sales was 57%, despite this fact the annual growth, did not exceed 8% of the total value. Under these conditions, blockchain technology is continuing to develop, this fact guarantees the growth of online sales in the art market. Currently, several dealers have created a system of selling art ownership rights using blockchain technology. It is based on selling tokens that are strengthened by art pieces that allow users to own a certain percentage of the artwork. There are different models of similar types of sales, some of them are built on the Investment Fund model, where the revenue from the purchases of new artworks and to receive revenue from the sold-out tokens strengthens the tokens guarantee. However, there exist precedents that produce tokens that represent a number of square centimetres of specific



artworks, which also allows for the ownership of a piece of art. Online sales of traditional art are related to certain risks. For the most part, this is because the experts believe that it is impossible to offer a high quality service to the potential buyers in order to ensure that the buyer is protected from buying a fake copy. Nevertheless, over time, more and more art is sold on internet auctions. According to the Insurance Company Hiscox, the turnover of online art sales exceeded 3.75 billion dollars in 2016. According to the same year's summary, the purchase of art increased by 65%, mostly due to the results of online sales. Price of art works did not exceed \$ 5000. According to the survey, the main motivators for purchasing art were the emotions that were coming from purchasing the works; As well as regaining the amount of money spent by reselling the artwork or increasing the earnings through selling - the perspective of income. The desire to be a member of the art community also plays an important role

According to a survey, 46.9% of online art purchasers spend less than \$ 1000 per year, 32.2% - 1000-5000 \$, 9,2% - 5000-10 000 \$, and 11,7% - More than \$ 10 000.

According to statistics, China and the United States were named the leaders of the world art market. China has 40% of the world's market volume, USA - 38%. These two countries constitute 78% of the world market for art.

From the art market participants, we can outline some of the most important. Those are: auction houses, art galleries, painters and collectors. In addition to these four, there are many more services in the art market in the world, however they play a far less important role in the world of art.

The art market is divided into two categories: primary and secondary. The artworks that are sold for the first time are on primary market, and the secondary market is for the reselling of the artworks.

In the context of market circulation, the artworks will become a product that distinguish themselves in the art market by their specificity.

Unlike any other sector, even the most talented artists rarely achieve success and become famous. The reason for this is that without the relevant specialist (art dealer), painters can't represent themselves on the art market, this is due to the fact that they do not have the relevant knowledge, especially in the field of marketing;

The market value of the product is less dependent on the consumer value placed on it and the public opinion. All expensive paintings are not necessarily good for interior decoration. Also, experts' opinion about the design of the art may vary;



The value of artwork very similar may vary. For example, the painting that includes the author's signature may be more valuable than the same painting without the signature.

There is no exact assessment system that can determine the quality of the art;

Unlike any other product, art is not created for commercial purposes, the artist is not oriented on market demands while in the process of artwork creation;

Artists need mediators (art dealers) to facilitate the sale of their artwork. Also art dealers need artists because they can not create art without them. These two subjects are intertwined with each other and succeed only through close collaboration.

The real value of artwork does not depend on the cost of the art. One of the reasons for this is branding. A branded painter's painting can be sold for hundreds of thousands or millions of dollars at a brand auction, even if it is a simple, shadowed painted canvas.

The the objective of art is not only the cost, but also the personal value it possesses. That not only includes the cost associated with it but exceeds it.

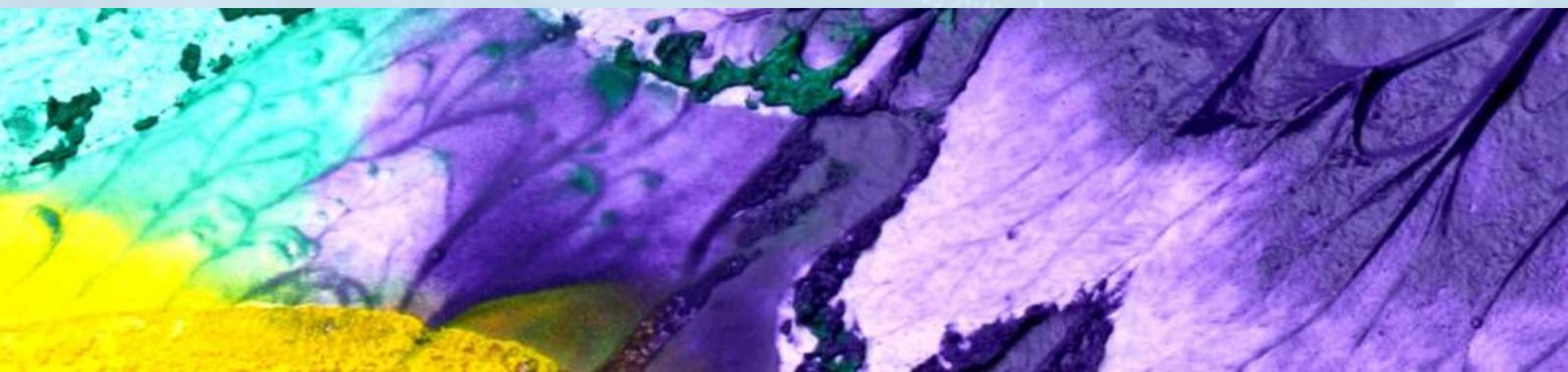
Several projects work on the integration of blockchain technology into traditional art markets. Namely the releases of the tokens that are backed up by expensive paintings, but such projects have nothing in common with ArtActive. Therefore, they cannot be considered as competitors.

Market analysis of collectible items:

Collecting is the systematized collection of items that have common characteristics, have internal value and belong to a particular owner, organization or state. Due to a wide range of collectible items, it is impossible to calculate their exact market capitalization because all collectible item fields have their own market capitalization. For example, there is a collectible coin market which differs from the collectible car market, collectible guns market, as well as medals, postage stamps, plants, animals, hunting equipment, travel souvenirs and many more. It is impossible to determine the total value of such items, but for the collectors it will be interesting to fill their collection with thematic collective digital assets.

Digital Art:

Technological development gifted the modern world with the possibilities of computer graphics, which are widely used in almost every aspect of our life. Many industries have been formed, the results of their work have become a part of our everyday life, but in addition to the commercial component there is digital art which in modern times has several varieties.



The main charm of digital art is that it reflects the epoch of technological progress in which we live. Arts lovers believe that "brushes and paints" are much more complete than at any stage of human history. There are devices created that have replaced the traditional art designs that hang on the wall. For example, special monitors on which different images are displayed. The image is managed by a phone or a computer, which has access to digital drawings online, from where the image is displayed on the monitor. In this way, digital arts have adapted to possess a decorative function.

#### Copyright:

The person who owns the original file is the owner of the artwork but they cannot protect the file from being copied, this is because each artwork or file can be copied an unlimited number of times without spending any money. The best example of protecting your art is the publication of a reduced copy, in this case only the author holds the file of the full resolution art. The design of the digital art is easy to change and it is very difficult to define it, in fact it can be practically impossible. Due to this problem digital art is mostly used in commercial projects, this prevents the artist from carrying out certain ideas and selling them. That's why there is no such thing as a digital art market like traditional art has it.

#### Digital Art Market Analysis:

These days, there are more than 40,000 000 registered users of the digital social network - DeviantArt and in this social network there

are more than 325,000,000 digital artworks that have no intrinsic value. The market is integrated into the social network where artists sell copies of their works for various commercial purposes, for prints or for to use in designs, which does not allow the sale of the work, and therefore such a trading model does not include the principles of collecting and artwork trading.

40,000 000 artists today have the desire but do not have the opportunity to turn their work into a full-fledged visual digital asset. Projects that are listed in the competition paragraph do not allow this. The project is oriented on this niche and that will be the strongest part of the project that in ArtActive it is considered maximal financial communication.

#### Crypto currencies:

According to Forbes, today's ICO market counts as a traditional collector's niche, whose market capitalization is equals to 450 billion dollars at this time. The collector's interest was always high in society, blockchain technology and preventing changes to the information in the decentralized registry provides many new possibilities for the collectibles market.

According to Coinmarketcap data, at the moment of the projects creation, there are more than 1500 crypto assets in trading circulation and the number of platforms went higher than 8800. The total capitalization of crypto currency is equal to 450 billion US



dollars, but this number is a fallen number, at its peak this figure was equal to 900 billion us dollars. Bitcoin has earned the cryptosystems trust and is trusted by investors and traders (it is referred to as cryptogold), with the capitalization of 35% of total cryptofield at this time. This figure used to be much higher, 85% in 2015, 80% in 2016, 72% in the beginning of 2017, but the reduction of its share of the total capitalization is caused by the trust increasing in other crypto activities. The reduction of this number does not weaken the image and trust of Bitcoin, but on the contrary, it makes it firmer during the initial stages of cryptofields development.

On an average day , 20 000 000 000 USD is going to be exchanged, of which about 80% is coming from the top ten stock exchanges, with 12,000 transactions per hour and the average value of an agreement being \$ 10 000.

It is practically impossible to find the number of crypto currency user's active today, but according to the published data, the number of Bitcoin wallets alone has exceeded 100 million. From this we may deduce that 20% of the wallets (20 000 000) are active. By the rough estimates, the number of crypto currency users has reached 85,000 000. The majority of consumers are small and medium investors. Because crypto currencies' capabilities are less commonly used in payment systems. Therefore, most of their turnover is tender and investment deals. The results of the research largely reflect the requirement of investment and capital investment's demand for assets that have

trends to increase in value. The ability to create and invest in such assets will result in realization of the project ArtActive.

\*Market share:

The project has the potential to take important positions in the listed industries, at least 1% of market share, which equals a very large amount of money. By considering the project's innovative component and the unforeseen risk factors at this stage, it is impossible to determine exactly how large the projects income will be after 1-2 years, although the minimum rate of profit is not less than 10 000 000 \$. In case of success and positive development of crypto currency markets it is not impossible that the requirement to capitalize in short a short periods of time might increase to hundreds of millions of dollars. If the project fails, it will still be possible to withdraw the double the amount that was originally invested.

Regulations:

Today, the digital assets market regulations are actively discussed throughout the world, many models have been developed, but there is no country where country regulations prohibit digital art. As for the ICO stages, ICO projects are prohibited in some countries, but the citizens of said countries have the opportunity to invest in similar projects.

The ICO stage is a necessary condition for identifying buyers in order to be protected from transactions with terrorists and with people on the FBI's blacklist.





The company's production is 100 000 000 ArtCarat registered in ArtActive. ArtCarat is somewhat of an art exchange internal crypto currency but can be considered as a component of the artwork. The fact that artworks are ensured by ArtCarat, crosses a picture in which the artworks is partially characterized by a financial bond of assets in its composition. On the other hand, mostly artworks artistic value influences the artworks financial value and the author's image, while the number of ArtCarats reflects the status of artworks. From the economic point of view, owning a large number of ArtCarat's gives the owner the opportunity to make an influence on the nature of the art exchange, so it was decided to sell 65% of ArtCarat's beforehand in order to create equal ditions in the market and for the project authors to receive less financial

con privileges on the exchange. 5% will be distributed to company's partners and team members. The remaining 30%, which remain in the ownership, will be locked through clever contracts, and their unlocking will take place in stages over 3 years.

Under art exchange conditions, artworks are considered as products that are created by users. There will also be created works that have a decorative function. For example: Wallpapers for mobile phones and computers, can also be perceived as collectible items, unique collectible cryptocurrencies representing countries and cities, horoscope collectibles, crypto planet of solar system related collectibles, animals, plants and many other products with 3D or 2D images. These products will be produced by users, for which they will need ArtCarats.





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# Top 5 Advantages of Fast Loan Cash and How to Use Them

By John Mike

At the time of applying for payday loans, you need to enlist as much information as you possibly can. It's a mandate and it's for your benefits.

The more you entitle yourself with an adequate range of information, you will be able to capitalize on the loan facilities. In the long run, you will be leveraged with the ploy to use cash loans quickly. Here, sans much ado, you would be looking at some crucial advantages of the cash loans. Ponder over them.

It is advisable that you turn to the instant online cash loan in the midst of some fiscal exigencies only. The amounts you are going to procure from fast loan cash will not be huge but these are assured sum total. Considerate and conscious shoppers would avail benefits as follow

1. Convenience like you have experienced never before

The amount which you actually intend to avail in the form of instant online cash loan will definitely be decided based on the paycheck that you receive every week. Your paycheck will definitely play a decisive role and at the same time would act as an assurance on your part. Thus, availing the loan would not pose as an improbable proposition on your part. This is actually the easiest and simplest option of loan procurement and you might not have come across anything like this before.

2. The superfast velocity of cash inflow

As you intend to avail yourself of cash loans quickly, you might get flabbergasted considering the speed at which you



grab the loan amount at your disposal. This is the specialty of them. They are to be availed in a very short span of time. The gap between making the application for the loan amount and availing the loan amount happens to be astoundingly meager. Having been focused on your paycheques, these loan facilities will call for fewer hassles as well as any form of the verification process. You don't need to put in any sort of security deposit in order to avail of the loan.

### 3. The flexibility which is unprecedented

If you intend to consider or keep a scrutinizing gaze on the prerogatives of loans instant cash, then you should admit it is one of the most affordable as well as flexible loan options in front of you. There'd be no inscrutable or hard and fast rules imposed on you as you seek to avail yourself of fiscal help through instant online cash loans. The rules applied to happen to be really easy to follow for any individual asking for cash loans quickly.

### 4. The approval process that does not get you waiting

When you seek the intervention of fast loan cash, you will obviously need to address a fiscal deficit of yours. It is a predicament like situation and you cannot afford to wait for sure. In order to meet the deficit, a fast cash loan would be the most adroit and time-efficient option as it does not get you waiting for the loan amount. You are bound to find the process miraculously fast.

### 5. Trusted lenders

You will get tons of trusted lenders as you lend your efforts in some strategic research into the market scenario. There are lenders who have been catering services for years. All you need to do is think strategically. Free Web Content, think right and grab the lender that gets you the best deal.



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*Transportation and logistics management*  
*Social Programs, tours and activities*  
*Team building*  
*Dine around programs*  
*Restaurant selection*  
*Catering solutions*  
*Audio Visual and Production*  
*Entertainment*  
*On-site coordination*  
*Bilingual Event staff*  
*VIP coordination*  
*Hospitality desks*  
*Online registration*  
*Creative gifts & amenities*  
*Theme based design & decor*  
*Award ceremony*  
*Liaising with other contractors*

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# Financial Events Q1 2020

## GLOBAL CONFERENCE ON BUSINESS AND FINANCE

HAWAII, USA / 6-8

With participants from around the world, the GCBF provides an excellent opportunity for both the academic and business communities to share latest research and trends in all areas of Business, Finance, Accounting, Management, Marketing, Economics, Education, AgriBusiness and related areas.

## THE BUSINESS CONTROL & FINANCIAL SYMPOSIUM

MELBOURN, AUSTRALIA 16-18

The Business Control & Financial Symposium is an international conference dedicated to the promotion and publication of peer-reviewed research. The BCFS' mission is to encourage business faculty members to respond to current Business Control & Financial issues and interact with practitioners. Professors, students, and business people are invited to gather to share their ideas and, thus, sow the seeds for economic growth, market innovation, more effective business practices, consumer trends, and greater profits through their research. This conference is a wonderful opportunity to highlight and share the fruit of your cogitation!

# 2020 JANUARY

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## PARIS FINTECH FORUM

PARIS, FRANCE / 28-29

Considered the most exclusive European event on digital finance at fintech time, Paris Fintech Forum is a great opportunity for professionals around the world to network with peers.

## DIGITAL TRANSFORMATION IN BANKING

LONDON, UK / 30

Digital Transformation in Banking Summit aims to help the banking sector learn about the latest industry best practices in Europe and address some of the most common challenges of implementing Digital Transformation.

# INTERNATIONAL TRADE FAIR, BUSINESS AND INVESTORS SUMMIT

CALGARY, CANADA / 3-7

"Your gateway to the Canadian market". The International Trade Fair, Business and Investors Summit aims to promote trade relations between Canada and countries abroad. The event is for entities interested in establishing new business relations, networking with business leaders and political representatives, learning more about business opportunities in various sectors and meeting market entry experts.

# ADVANCED BANK RISK ANALYSIS

NEW YORK, USA / 5-7

The Advanced Bank Risk Analysis seminar is a three-day course that provides you with a structured framework for the comprehensive analysis of bank risk profiles in both developed and emerging markets. It builds on Fundamentals of Bank Credit Risk Analysis, although that course is not a prerequisite.

# 2020 FEBRUARY

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# BUSINESS AND FINANCIAL MODELLING

DUBAI, UAE / 16 - 20

Business and Financial Modelling will cover areas like Understand the significance of proper formulation and interpretation of models, Apply statistical tools such as Exponential Smoothing, Regression, and Seasonality, Learn how to use Excel tools such as Solver, Goal Seeker, Scenario, and Spreadsheet Auditor and Be able to determine product mix to optimize profits and much more.

# INTERNATIONAL BUSINESS EXPO - POWER OF GLOBALIZATION

TORONTO, CANADA / 23 - 27

"Meet and connect with people on how your products or services can attain new horizon." This is the expo for all globalized minded entrepreneurs, businessmen and women, aspiring business leaders, policymakers, economist and the likes. You will meet and connect with people on how your products or services can attain new horizon on global scale in business.

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## FINANCIAL DATA ANALYSIS DUBAI

DUBAI, UAE / 08 - 12

Financial Data Analysis Dubai provides the opportunity to, Learn how to understand the content of, and relationships between, financial statements, Learn how to use financial statements to evaluate the financial/strategic performance of an organization, Understand discounted cash flow techniques and their application to financial decision-making, Identify key success factors, weak financial signals, and strong financial signals in your own industry sector, etc.



# 2020 MARCH

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## AFRICA CASHLESS PAYMENT SYSTEMS CONFERENCE

ACCRA, GHANA / 22 - 24

"Building a Cashless Africa". Africa Cashless Payment Summit on March 22-24th 2020 will create a convergence point for networking, business opportunities, strategies for a seamless and secured cashless payment for African & international tech leaders, investors, Payment Systems Executives, Financial Institutions, Fintech Companies, Payment Card Executives, Economic leaders who want to do business in Africa. The two day fintech summit will provide an opportunity for Business-to-Business (B2B), meetings, foster discussions on Joint Venture Partnership between African Fintech companies, connect over 500+ digital leaders, Tech Corporates, MNO's, banks, investors, regulators, start-ups, creative media and leading tech ventures from across .

## INTERNATIONAL CONFERENCE ON BUSINESS & ECONOMICS

LONDON, UK / 18 - 19

"Academic Reserach International Business Event". The Rationale behind the conference is to provide an opportunity and platform to channelize the various multidimensional and multidisciplinary streams of Business and Economics. With business we mean an act of making money by producing or buying and selling money. Aim of a business is to make a profit. Financial stability, commerce and trade are all directly proportional to the growth of a business. A successful business covers the overall growth and development of both the employer and employee. Economics on the other hand is the branch of knowledge concerned with the production, consumption and transfer of wealth. A nation's Economic Growth is important for the growth and development of a nation.

## SEAMLESS PAYMENTS

DUBAI, UAE / 25 - 26

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