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## Timely Opportunities

### 5 Mid-Year Tax Planning Ideas for Small Business Owners



**From the pandemic** to new tax laws, small business owners face substantial volatility as they implement tax planning strategies in 2020. Uncertain market conditions are expected to persist at least until the November elections — and possibly even longer. Here are some moves to consider mid-year based on recent changes to the tax law.

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## Timely Opportunities

### Business Vehicle Purchases: What Is Deductible for 2020?



**Current tax law** allows generous deductions for buying new and used business vehicles. But there are some important limitations and exceptions that you should review before making a purchase. If you decide to lease a business vehicle, rather than buy one, don't forget to consider the amounts that lessees must report as income, which effectively reduce deductible lease payments.

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## Building Wealth through Investing

### Understanding Brokerage Margin Loans



**Borrowing from your broker** to buy securities is a handy mechanism that can help you increase your investment returns. But it also raises the specter of losing money. If you plan to buy stocks on margin, be certain you understand and continue to meet the terms of the agreement. Here's how margin works and the risks involved.

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## Loan & Credit Spotlight

### When Getting into Debt Makes Sense

**There are times** when getting into debt makes sense, for example, to purchase a car that necessary or for a quality home loan. But before you obligate yourself for any debt, make sure you have a realistic budget in place so you know how much you can spend. That information will help you make smart decisions instead of emotional choices. Here are important points to consider before getting into debt.

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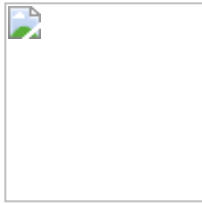
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