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This book discusses where to get money and how to prepare a loan request to maximize the response. The author's underlying assumption is that business people can keep total control of their businesses by starting out with debt capital, as opposed to equity capital. Based upon this premise, this volume focuses on debt capital—money borrowed with the intent to pay it back, plus interest. Major loan sources discussed in detail are banks, private sector lenders, and the government. The book covers every type of loan available in the United States, including both real estate and letters of credit financing. Hayes' readable style is augmented by pleasing typography. The last section of the book outlines how to prepare a loan package, complete with charts, sample forms, and loan proposal exhibits. The final chapter gives pointers on making the actual loan presentation. This volume should be of interest to anyone who wants to start or expand a business and to attorneys who represent business clients.


This CEB manual has vanquished the "heretofores," "hereinafters," and multitudinous "said" of past civil litigation forms by using plain, ordinary English. The looseleaf binder system complements the manual's clear language by adding ease of use to its many good features. A letter-sized page can be removed and photocopied to provide a working format for preparation of court papers for filing and service. In addition to basic forms, the manual includes forms covering special actions, proceedings before trial, starting actions, responsive pleadings and procedures, discovery, provisional
remedies, bringing a case to trial, and termination without trial. Each form is followed by helpful notes showing filing instructions, copies needed, and practice book references. CEB plans to update as necessary the more than 250 forms now included and to add new forms in the future.


Written for the practitioner, this comprehensive book examines special problems and techniques of estate planning for active farmers and ranchers, not investors. The book assumes the reader will have a knowledge of the fundamentals of estate planning and, thus, avoids a review of basic concepts. Likewise, the forms and will clauses provided in the text are those not readily available to the estate planning specialist. The book includes chapters on the economic background of the agricultural industry, preparation for estate planning, property ownership and transfer between spouses, use of business organizational devices for estate planning, and use of such devices as installment sales, annuities, life insurance, and retirement plans for estate planning. The authors emphasize special tactics for dealing with agricultural clients and focus on visual displays, charts, tabulations and diagrams to achieve good attorney-client communication. The book offers solutions to such unique agricultural estate problems as poor cash flow, illiquidity, and substantial "paper" wealth. Its one limitation for the California attorney is its conscious failure to address the effect of state community property laws on potential agricultural estate planning solutions.


Carefully leading the way through the maze of statutes, executive orders and administrative regulations that comprise employment discrimination law, Mr. Modjeska sets forth the emerging principles in this fast-developing legal area. The book primarily focuses on U.S. Supreme Court decisions and
their impact on future litigation under Title VII of the Civil Rights Act of 1964 and the Reconstruction Civil Rights Acts. The text's broad coverage includes sections on discrimination based upon sex, race, age, religion, unionism, and physical/mental handicaps. Selected pleadings, agreements and decrees are offered as samples to aid judges, attorneys, and labor specialists. A full discussion of defenses often raised in employment discrimination cases is also included. A helpful section-by-section analysis of various statutes illuminates the scope of each law, the exemptions and exceptions. The Appendix sets out the official text of pertinent federal laws and EEOC Guidelines.

Additional Books Received


