HIGH YIELD SAVINGS ACCOUNTS (HYSA) & HIGH YIELD CASH ACCOUNTS

KEY POINTS

- Use over conventional savings account for higher returns
- Safe investing option for cash you need on hand, such as an emergency fund or upcoming expense/investment
- Not a replacement for long term investing
 - Returns still lower than average historical market returns
 - Not tax efficient compared to other investments, which erodes into the effective return, as well as compounding effect
 - Interest rates may not always be this high
- Pick an account based on features, convenience, and safety, not over a small difference in interest rate
 - A 0.3% difference won't make much difference for the typical \$
 amount held in these accounts
 - Interest rates can change with little notice
 - Beware short term higher interest promotions designed to draw you in, but which lower returns later

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Statesman Rebirding takes the long view of Britain's wildlife decline from the early taming of our landscape and its long lost elephants and rhinos to fenland drainage the removal of cornerstone species such as wild cattle horses beavers and boar and forward in time to the intensification of our modern landscapes and the collapse of invertebrate populations It looks at key reasons why species are vanishing as our landscapes become ever more tamed and less diverse with wildlife trapped in tiny pockets of habitat It explores how Britain has uniquely relied on modifying farmland rather than restoring ecosystems in a failing attempt to halt wildlife decline The irony is that 94% of Britain is not built upon at all And with more nature loving voices than any European country we should in fact have the best not the most impoverished wildlife on our continent Especially when the rural economics of our game estates and upland farms are among the worst in Europe Britain is blessed with all the space it needs for an epic wildlife recovery The deer estates of the Scottish Highlands are twice the size of Yellowstone National Park Snowdonia is larger than the Maasai Mara The problem in Britain is not a lack of space It is that our precious space is uniquely wasted not only for wildlife but for people s jobs and rural futures too Rebirding maps out how we might finally turn things around rewilding our national parks restoring natural ecosystems and allowing our wildlife a far richer future In doing so an entirely new sector of rural jobs would be created finally bringing Britain s dying rural landscapes and failing economies back to life PC Magazine ,1986 Congressional Record USA. Congress, 1899

The Commercial & Financial Chronicle and Hunt's Merchants' Magazine ,1883 **Union Agriculturist and** Outlook Alfred Emanuel Smith, Francis Walton, 1889 Western Prairie Farmer ,2007 We and Our Work Joseph French Johnson, 1928 Johnson's Universal Cyclop:dia ,1895 **The Commercial Dictionary of Trade Products** Peter Lund Simmonds, 1892 The Commercial Dictionary of Trade Products, Manufacturing and Technical Terms ... Peter Lund Simmonds, 1872 Public Affairs Information Service Bulletin ,1989 Vanity Fair ,1922 Financial World .1961 Mortgage Statistics and Taxation in Wisconsin and Neighboring States Thomas Sewall Adams, 1907

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