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There are two primary ways to invest in a company -- through stocks or bonds. Bonds are a form of debt to the company, whereas stocks represent a share of ownership. While bonds pay a rate of interest to compensate you for the use of funds, stocks compensate investors with share price appreciation and dividends that usually are paid out on a quarterly basis. The board of directors is responsible for ratifying dividend payments, from the amount of the payment to the date on which the dividends are paid. The date of declaration is set on the day the board of directors announces the dividend, and the date of record is determined to be some time after this date, also determined by the board of directors. To receive the dividend, you must be on the books on the date of record. The company contacts the National Association of Securities Dealers to set the ex-dividend date, which is set two days before the date of record. If you purchase the stock on or after the ex-dividend date, the seller gets the dividend payment. This is why some companies refer to their dividends as trading ex-dividend. Most companies pay out a dividend at the end of each quarter in what is called the quarterly dividend. Companies are reluctant to raise the dividend, as it sends a negative signal to the market when companies decrease the dividend. Additionally, many people depend on dividends for income and rely on its stability over time. Most would prefer that the dividend payment remain the same over time rather than go up and down. At the end of the year, analysts can sum up all dividend payments for a total annual dividend payment. For instance, if the company pays out a dividend of 25 cents every quarter, the annual dividend is \$1. If it is not the end of the year, analysts report what is called the year-to-date (YTD) dividend, which is the total number of dividends paid to date. If you received only three dividend payments in the first 11 months of owning the stock, the YTD dividend payment is 75 cents. Photo Courtesy: Castle Rock Entertainment/IMDb Ready to feel old? It's been over two decades since we first watched Miss Congeniality and fell in love with both Gracie Hart and Sandra Bullock. But the movie remains iconic (and incredibly quotable) to this day. Eager to revisit the film? Well, today is the "Perfect Date" for taking a trip down memory lane and into that '90s nostalgia with some behind-the-scenes facts from one of Hollywood's most timeless comedies. Gracie's abrasive personality sometimes has you wondering about her backstory — or, at least, her life before the Bureau. Well, you'll have to keep wondering. The character's parents were actually in the movie — until, well, they weren't. In fact, her dad, played by Edward Herrmann, was in the film's original trailer. Photo Courtesy: Gregg DeGuire/GettyImages The movie was also supposed to include Gracie's mother — a top-notch FBI agent who was killed in action. In fact, in the original script, Gracie joined the FBI to follow in her mom's footsteps and make her proud. In the end, that thread — and Gracie's dad — were left on the cutting room floor when the director decided Bullock's character didn't need the extra storyline. Let's be honest, Gracie's character is pretty relatable. The snort-laugh, the attitude, the whole using her FBI badge to cut in line at Starbucks. But, by far, her most relatable quality is her clumsiness. The best part? Those laugh-out-loud klutzy moments were inspired by Bullock's real-life clumsiness. Photo Courtesy: Castle Rock Entertainment/IMDb Bullock revealed that she's a pretty clumsy person — and it's clear that the filmmakers jumped at the chance to incorporate that side of her in quite a few Miss Congeniality scenes. So, every time you see Gracie fall or trip, it's most likely just Sandra Bullock taking one for the team. Talk about doing your own stunts... In fact, Bullock didn't attend the rehearsals for the pageant's dance scene in order to make that moment seem more authentic — going method definitely worked! If you don't think about Miss Congeniality every April 25th, you will from now on. It's one of the most quotable parts of the movie — and for a good reason. But believe it or not, there's an even deeper meaning to the date. And, yes, it's deeper than the fact that the weather's usually not too hot or cold. Photo Courtesy: IMDb/YouTube William Shatner, who plays Stan Fields, shared this secret factoid on Twitter: April 25th is actually the birthday of the director's wife! The date, known for being light jacket-appropriate, has also become the official Miss Congeniality Day. Heather Burns, who played Cheryl Fraiser, learned how to twirl a baton specifically for the role. But she's not the only one who worked hard to make her character come to life. Both Sandra Bullock and Benjamin Bratt, who played Eric Matthews, did their own fight scenes without stunt doubles. Photo Courtesy: Warner Bros. Entertainment/WarnerBros.com In fact, their wrestling match was so real Bullock ended up accidentally hitting Bratt in the crotch. They had to stop filming the scene so he could recover. The director joked that the two are still mad they had to do their own scenes. After all, it may look like all fun and games, but sometimes these fight scenes result in bruises and sore muscles. First of all, sorry for getting that stuck in your head for the rest of the day. Second of all, did you know that this moment was completely unscripted? Gracie's singing was actually Bullock's improv — and it became one of the most memorable parts of the movie. Photo Courtesy: Movieclips/YouTube Gracie and Eric were supposed to share a kiss when she first sang those words to him. They ended up filming it twice — one version ended with them kissing, while the other ended with Eric abruptly biting into a candy bar. The director believed it was too early on in the film for them to share a smooch. Remember Miss Nebraska from the movie? After landing a few small acting roles, she eventually joined the cast of The Real Housewives of Dallas. But she's not the only former Miss Congeniality pageant girl to carve out a spot in Hollywood. Photo Courtesy: Goodbye Pictures/IMDb Deirdre Quinn, who played Miss Texas, went on to play Tina in Heroes. Meanwhile, Jennifer Gareis, who was meant to play the original Miss New Jersey — the spot Gracie fills — was supposed to be confronted by Gracie and Eric about the undercover plan. However, the director cut the scene and cast Gareis as Tina instead — you know, the woman Miss New York (Melissa De Sousa) shouts out after coming out on stage. If you look at its Rotten Tomatoes score, critics aren't exactly kind when it comes to Miss Congeniality. But during the screening stages, the director used the opportunity to show some extra scenes and test the audience's reaction. If they'd laugh, the scene would be added in. If not, it'd be taken out. Those screenings weren't meant to be seen by critics, but that didn't stop a blogger called Harry Knowles from sneaking in. Photo Courtesy: Castle Rock Entertainment/IMDb Knowles ended up publishing an absolutely horrible review of the movie, saying it would ruin Bullock's career. The negativity didn't affect the final production of the movie and, despite the initial budget of \$45 million, it ended up grossing an impressive \$212 million worldwide. Look who had the last snort-laugh. "I chose 10/10/2020 before we had even gotten engaged because I loved the uniformity of the date," said Rachel Eickhoff, 23, a bride-to-be who lives in Minneapolis, Minnesota. When she started planning her big bash she discovered she wasn't alone. "I realized that 10/10/2020 was getting booked and was the most requested day," she said. "I am a very type-A person and love planning, so I knew that if I wanted the vendors, I was leaning towards making decisions quickly." Her fiancé proposed to her at one of the venue viewings. Eickhoff's experience is backed by numbers. Studies show that 10/10/2020 is "the" wedding date of the year in the United States. It's also a global phenomenon. In Singapore, ten times more couples are getting married on this day than any other Saturday of the year. (Good luck finding a photographer or caterer or officiant!) The reasons for couples wanting this day vary. Some, like Eickhoff, love how the numbers add up perfectly. Why not take two perfect dates and get to twenty? It's an easy date to remember for anniversaries. It's also peak fall and a Saturday. Who doesn't want to get married on a weekend with colored leaves falling in the background? But most couples booked their weddings long before COVID-19 swept the world. We wanted to hear about their evolving plans for this highly sought-after date. Did they push their plans, giving up their rare bookings? Are they going through with it as a good luck charm in an otherwise unlucky year? Here are the stories of three real-life 10/10/20 weddings. We booked our ceremony and reception to take place at a beautiful winery called Villa Bellezza in Pepin, Wisconsin. We ordered a two-tiered cake for the head table and then a dessert table with four flavors of cupcakes for guests. We decided on a mac n' cheese bar at the end of the night. Our floral arrangement reflects the beauty of fall and includes large flowers with warm red and orange colors and berries. We also planned other small events hoping guests could interact and build connections. There will be a cocktail event the night before the wedding, a golf tournament the morning of the wedding, and a brunch the day after the wedding. In March, at the start of COVID-19, we decided to postpone our big wedding because my father-in-law is immune-compromised, and we didn't know what the fall would bring. We decided we would do a small, outdoor ceremony on our original date, 10/10, in my parents' backyard, and then do the large, "normal" ceremony next year on 10/23 where we will renew our vows. I purchased a dress from BHLDN to wear for the small ceremony that fit the bohemian vibe and saved my original wedding dress for the vow renewal. No matter what happened, our plan was always to get married on 10/10, a date that I had picked out over two years ago. This past Sunday, we had to make the challenging decision to cancel our small ceremony because someone close to our family tested positive for COVID-19. Now we will have one ceremony next October. This was an incredibly challenging decision because no matter what happened, our plan was always to get married on 10/10, a date that I had picked out over two years ago. We honestly chose the date because it was easy to remember, and it just so happened to be a super convenient day for us. We knew we wanted to get married in October because we love the fall. We had no idea it was considered to be a lucky day. We knew it was going to be a popular day just because, let's be honest, it's a really cool date! We will be getting married on a farm in Sayre, PA. It's the farm I work at and happen to live on also. We chose to keep the wedding here because it's a beautiful venue, and the leaves and mountains turn amazing colors. I am super excited about my dress; it's got buttons all the way down the back. I am also super excited that one of my close friends is making our cupcakes. We wanted to make sure there was a variety of flavors so we figured cupcakes would be the best idea. Flavors include chocolate orange, strawberry champagne, cabernet, and dark chocolate, blueberry lemon, and s' mores. We wanted to try to have as normal of a wedding as we possibly could. We spaced out our tables more, are supplying masks, and are having hand sanitizer bottles readily available. We just asked our guests if they are uncomfortable coming. We told them, "Please don't feel obligated to come, and if they are sick, to please stay home." We chose October 10, 2020, because it is a long weekend here in New Brunswick, Canada, and it would give our guests that were out of the province an extra day to travel. Our wedding ceremony will take place at a rustic lodge. The guests will sit in an area with rocks on white chairs, and we will be married between the trees. They have just changed colors, and the leaves have begun to fall. My fiancé's father will be marrying us. After the ceremony, we will have a bonfire with hot apple cider and popcorn. Then we will go to a local recreation center that is being transformed into a vintage dining area. I've collected several different vintage pieces to decorate. The thing I'm most excited about is definitely my dress. As a plus-size bride, I had difficulty with the first appointment. I couldn't find any dresses that were my style or size. But then I was able to find the perfect dress. It is ivory, off-the-shoulder, low-cut, with a long train and a beaded belt. I feel like an absolute princess in it. Three days before our wedding, we had a mild outbreak at a nursing home in a neighboring city, so we were scrambling to let guests know that if they are unable to attend, it's OK. We completely understand. Some of our guests are out of state and out-of-the-country, and they aren't able to travel. We have somebody who is going to do video and live stream the wedding for those who cannot attend. We also cut back our wedding list and decided on an outdoor ceremony. At the reception, we are now also having assigned seating. We have lots of hand sanitizer available as well as face masks. We are going to make the best of the day that we are able to! There are plenty of reasons someone might not have been on a date in a while. Maybe they were in a long-term relationship that just ended. Maybe they were hurt so badly in their last relationship that they wanted to take a few years off. Maybe they felt really good being single, or had no time to date. No matter the reason, it can be scary trying to get back into dating if your last first date happened several years ago. You might feel that you're out of practice. But, more importantly, you might be entering a dating landscape that looks totally different from the one you left behind.We reached out to several dating experts to see just how much dating has changed in the last few years, and what anyone who's getting back into dating should know. Ever get the awful "Parameter object is improperly defined. Inconsistent or incomplete information was provided" JET error? Here's how to rectify the situation. When you need to create a SQL query against an Access database where a date (or a date time) value is used you need to make sure the correct formatting is used. For example, in a SQL query: "SELECT * FROM TBL WHERE DateField = '10/12/2008'" you want to get all the records from the table named TBL where a general date field DateField equals 10/12/2008. Is the line above clear? Is that December, 10 or October, 12? Luckily, we are pretty sure the year in the query is 2008. Should the date part of the query be specified as MM/DD/YYYY or DD/MM/YYYY or maybe YYYYMMDD? And do regional settings play a role here? When using Access and JET (dbGo - ADO Delphi controls) the formatting of the SQL for the date field should *always* be: Anything else might work in limited testing but can often lead to unexpected results or errors on the user's machine. Here's a custom Delphi function you can use to format a date value for the Access SQL query. For "January 29, 1973" the function will return the string '#1973-01-29#'. As for the date and time formatting, the general format is: This is: #year-month-daySPACEhour:minute:second# As soon as you construct a valid date time string for the SQL using the above general format and try it using any of Delphi's dataset components as TADOQuery, you will receive the awful "Parameter object is improperly defined. Inconsistent or incomplete information was provided" error at run-time! The problem with the format above is in the "-" character - as it is used for parameters in parametrized Delphi queries. As in "... WHERE DateField = :dateValue", here "dateValue" is a parameter and the ":" is used to mark it. One way to "fix" the error is to use another format for date/time (replace "-" with ".";). And here's a custom Delphi function to return a string from a date time value you can use when constructing SQL queries for Access where you need to search for a date-time value: The format looks weird but will result in the correctly formatted date time string value to be used in SQL queries! Here's a shorter version using the FormatDateTme routine:

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