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You can listen to Clark at any time on Clark Howard Podcast! The goal of each episode is to help you achieve your goals of money and live a financially healthy life. Listen to clark.com/podcast or your favorite podcasting app. If you have a question, you can ask Clark here! The stock market fuel cell industry is looking for everything shook up this morning, with the manufacturer's shares Plug Power (NASDAQ: PLUG) down 2.1% and truck maker Nikola (NASDAQ: NKLA) crashing 13.7% from 10:40 EDT. Last night after trading closed, Bloom reported a modest 3.5% gain in the year of sales for its third fiscal trimester -- \$207.2 million in total. Added to misery, Bloom's loss when calculated according to generally accepted accounting principles (GAAP) was even higher \$0.30 per share. Pharmacy Deciphera Inc (NASDAQ: DCPH) action immersed in a 52-week after announcing disappointing results from Qinlock's INTRIGUE Stage 3 study in patients with gastrointestinal stromal tumor (GIST) previously treated with Novartis AG (NYSE: NVS) Gleevec (imatinib). The study did not meet the primary end point of better survival without progression (PFS) than the Pfizer Inc (NYSE: PFE) care standard Sutent (sunitinib). The complete results of SPeloton INTRIGUE Phase 3 clinical sample are beaten after a quarter and a disgraced perspective. That's why an analyst thinks it's time to buy. Shares of semiconductor giant Qualcomm (NASDAQ: QCOM), which climbed yesterday on news of a great pace of earnings, maintained their momentum Friday with some help from Wall Street -- climbing another 5% until 11:45 EDT. Finally, a tally of TheFly.com has had no less than five separate analysts who have increased the price targets on the Qualcomm warehouse yesterday, after its increase of fiscal one quarter respected An analyst -- Goldman Sachs -- also went ahead and updated stock Qualcomm to buy, with a price target of \$192. A Chinese government-owned company is working on an offer to acquire the influential South China Morning Post in Hong Kong, according to people who know the matter. The majority of readings from BloombergResult on the key initiatives of Ballot, from politics to climate objectives of the environmentCina Cerniera on a \$440 billion risk for the crisis of the supply chainPrennder the Global Economy Down With It 'Airbnb Queen' says that she has been welcomed in the platform New York FeudAtlanta's Crowded Election Pits FoKyndrl CEO Martin SchroeterChester County Biopharma is working with Bharat Bio of India to bring its Covid-19 vaccine, known as Covaxin, to the United States. BigCommerce Holdings (NASDAQ: BIGC) was higher by over 29% from the middle of the session Friday following Thursday of strong numbers of the third trimester. For the termination of three months ending in September, BIGCOMMERCE e-commerce support staff lost \$21.3 million on revenue of \$59.3 million. The upper line increased by 49% of a year over year, while the operating loss of \$7.2 million (\$ 0.16 per share) of the quarter year ago was essentially cut in half. Shares of different travel companies, including Carnival Corp (NYSE: CCL) They are trading higher after positive data from PFizer for its oral antiviral candidate Covid-19. According to PFizer: Paxlovidá " was found to reduce the risk of hospitalization or death of 89% compared to the placebo in high-risk adults not hospitalized with Covid-19 in the general population of the study of day 28, deaths were not reported in patients Those who received Paxlovidá ç compared to 10 deaths in patients Wshares of Covid-19 Modern vaccine companies (NASDAQ: MRNA), Novavax (NASDAQ: NVAX), and OCUGEN (NASDAQ: OCGN) have all the fluctuations in wild prices published through the closing bell of Thursday This week, according to data of å S & P Global Market Intelligence. Specifically, modern stocks decreased by 18% through the first four trading sessions this week, while Novavax stocks fell almost 27% compared to the same period. Ocegugn's stocks, on the other hand, initially came out of a healthy 21.4% during Monday and the combined business sessions on Tuesday, before returning all these earnings and then some in the next two days. Shares of the connected-fitness company Peloton Interactive (NASDAQ: Pton) was absolutely destroyed on Friday following the release of financial results for the first trimester of its tax 2022. Starting from 10.00 EDT today, the Peloton Stock was already in decline of a 30% scruple. Accompany went shopping on Thursday, buying in three shares that fell after publishing the disappointing quarterly results this seasonal gain. Business of DailyPfizer increased Friday after its covidic pill reduced the risk of replenishment or death of 89%. The results sent Merck and Moderna Down. InVester react to decelerating growth indicators at the Fitness Equipment Maker, Emily McCormick Reports.Merck & Co. Emily Reports.Merck & Co. Inc. Slid 10% at Premarket Trading Friday after Pfizer Inc. said his oral antiviral treatment The candidate for COVID-19 reduced the risk of replenishment or death of 89% in non-hospital high-risk adults in a 2/3 phase test. Merck said last month that his experimental treatment reduced the risk of replenishment or death by 50% in a late test. He has already sent an application to U.S. Authorization regulators. Experts said oral treatments for Covid-19journalNeuroscience informed Cassava Sciences Inc (NASDAQ: Sava) that there is no evidence of data manipulation in an article published in July 2012 describing a new approach to treating Alzheimer's disease. The peer-reviewed article was co-authored by scientists and academic collaborators for Cassava Sciences and is critical for Simufilam, Simufilam, The lead candidate for Alzheimer's. In August, a city petition was submitted to the FDA alleging, among other things, data manipulation lWith new top dogs, it is time to update the infamous acronym. Interestingly, some of the best deals available at the moment are ultra-high dividend stocks (i.e., companies with returns at or above 7%). Best of all, you don't need a load of money to start generating income or building wealth with dividend shares. Upstream oil companies, such as drilling rigs, feel a bit straightforward when crude oil or natural gas prices fall. Del Rio said Norwegian Cruise Line was the first to require that all customers and staff be fully vaccinated. NCLH probably needs more price shares laterally before new gains. In this updated daily bar chart of NCLH, below, we can see that prices revised the July low in August, but failed to come down to a low. What Happened Shares of BioNTech (NASDAQ: BNTX) were 9.1% lower since 11:51 AM EDT on Thursday. German biotechnology hasn't reported any news, so why did it make its stock slide? You can probably blame Moderna (NASDAQ: MRNA). Addresses of... Reset directions Print Directions Station:Airtime: Global Television Collector (DirecTV) Sat 12:00 PM ET What is KTLO? A series of radio stations in Mountain Home, Arkansas, playing "The Best American Music?" Well, maybe, but that's not what I'm talking about today. KTLO is the amount of effort an IT organization puts into maintaining a hypothetical constant state. Okay, that didn't help much. Let's try again: KTLO is the effort of an IT organization to support and maintain the things the company has done before. KTLO does not include the effort to develop or improve new skills. Ok. So what? The part of the IT budget that goes to KTLO -- or "keep the lights on" -- is important. Brothels make me understand better. Imagine the two extremes: 100% of the IT budget is dedicated to keeping the lights on and, separately, 100% of the IT budget is available to do new things. 100% KTL0In an IT organization completely consumed by efforts to keep the existing world up and running, there can be no little innovation. There are few opportunities to cross-pollinate skills between or between people. There is no ability to sharpen the saw and improve performance. Simply put, the organization is running at full speed simply to not lose ground. There is good news, part of it tongue on your cheek: The skills you have are the skills you are going to use. Some tasks are easier with repetition, so next year KTOL may consume less than 100% of your resources. There is no risk of a new failed project, because there are no new projects,0% ktl0in an organization it without installed base or no legacy environment, the situation is different. none of the efforts is spent to maintain and manage existing systems, and 100% is spent on new capabilities. this could happen because the company has no revenues and no customer, but then the situation should bel can't find another case where the company wouldn't need to support what it did before. because even if all IT operations are outsourced, part of the resources (money) will still be spent looking back. However, in this hypothetical situation, the team could focus on doing new things without "drag" from the past. With those onboard cases in mind, think about the right balance for your company. What's the right balance for you? It depends on your products, your growth and access to the capital, and how much effort your existing environment requires you to maintain operational. For example: A company with a mature set of products and a strong set of existing customers can focus more than its efforts to support those products and customers. Having a greater percentage of KTLO can be appropriate because it is there that the company is getting its value. A company that tries to enter new markets and develop new products needs to have more ability to do new things. This company should drive to have a lower KTLO percentage. A company in a short-term cash crunch can focus entirely on keeping the lights on. Once the cash crunch decreases, the company can be able to go back and spend more on predictive capabilities. The right answer for your company depends, of course, but at least now you have another acronym and another way to think about your expenses. The next time your IT team talks about KTLO, you can nod with sagely and keep your hand out of the radio dial. Copyright © 2017 IDG Communications, Inc.

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