

Average CD Rates This Week

Term	Average APY	Weekly Change
3-Month	1.30%	±0
6-Month	1.82%	±0
1-Year	1.86%	±0
18-Month	1.60%	±0
2-Year	1.67%	±0
3-Year	1.58%	±0
5-Year	1.59%	+0.01



1.30% 1.86%

To establish average certificate of deposit (CD) rates, Curinos focused on CDs intended for personal use. CDs that fall into specific categories are excluded, including promotional offers, relationship-based rates, private, youth, senior, student/minor, affinity, bump-up, no-penalty, callable, variable, step-up, auto transfer, club, gifts, grandfathered, internet-only and IRA CDs. The average CD rates quoted above are based on a \$25,000 deposit.

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N Noddings



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The Aesthetics and Ethics of Copying Darren Hudson Hick, Reinold Schmücker, 2016-10-20 The Aesthetics and Ethics of Copying responds to the rapidly changing attitudes towards the use of another's ideas, styles, and artworks. With advances in technology making the copying of artworks and other artefacts exponentially easier, questions of copying no longer focus on the problems of forgery; they now expand into aesthetic and ethical/legal concerns. This volume addresses the changes and provides the first philosophical foundation for an aesthetics and ethics of copying. Scholars from philosophy of art, philosophy of technology, philosophy of law, ethics, legal theory, media studies, art history, literary theory, and sociology discuss the role that copying plays in human culture, confronting the question of how and why copying fits into our broader system of values. Teasing out the factors and conceptual distinctions that must be accounted for in an ontology of copying, they set a groundwork for understanding the nature of copies and copying, showing how these interweave with ethical and legal concepts. Covering unique concerns for copying in the domain of artworks, from music and art to plays and literature, contributors look at work by artists including Heinrich von Kleist, Robert Rauschenberg, Courbet, and Manet, and conclude with the normative dimensions of copying in the twenty-first century. By bringing this topic into the philosophical domain and highlighting its philosophical relevance, *The Aesthetics and Ethics of Copying* establishes the complex conditions, ontological, aesthetic, ethical, cultural, and legal that underlie and complicate the topic. The result is a timely collection that establishes the need for further discussion.

My iPad for Kids Sam Costello, 2012 Full color step-by-step tasks walk you through learning how to use your iPad for home school and just for fun.

Web Marketing for the Music Business Thomas William Hutchison, Tom Hutchison, 2013 Interested in promoting, selling, and distributing music online? Have the website but not sure what to do next? *Web Marketing for the Music Business* is designed to help develop the essential Internet presence needed for effective promotion, sales, and distribution. Author Tom Hutchison provides instructions on how to set up a website, as well as how to use the Internet to promote you or your client and the website. Includes information on maximizing your site to increase traffic, online grassroots marketing tactics that will advance your career, and how to best utilize social networking sites such as Facebook and Twitter. The accompanying website will keep you up to date with online resources for web support. The author's blog is continuously updated to include the latest breaking techniques for promotion. Provides instruction on promoting both music and the artist on the Internet, showing how to develop maximum online exposure. Offers guidance in website development to save money by getting the site up and running right the first time. Understand how the Internet is used by experts in the music business; benefit from their experience to make the Internet a tool that works for you.

Mass Communication Ralph E. Hanson, 2018-11-15 Transform your students into smart, savvy media consumers. A book that students find fun to read and instructors consider educationally valuable. *Mass Communication: Living in a Media World* provides the media literacy principles and critical thinking skills that students need to become self-aware media consumers.

Known for his storytelling approach bestselling author Ralph E Hanson uses examples drawn from everyday life to explain the many dimensions of mass media that operate in our society This newly revised Seventh Edition is packed with contemporary examples and compelling stories that illustrate the latest developments and recent events that are changing the face of media today

Music Business Handbook and Career Guide David Baskerville, Tim Baskerville, 2019-01-15

The Twelfth Edition of this powerhouse best selling text maintains its tradition as the most comprehensive up to date guide to the music industry in all of its diversity Readers new to the music business and seasoned professionals alike will find David and Tim Baskerville s handbook the go to source regardless of their specialty within the music field Music Business Handbook and Career Guide is ideal for introductory courses such as Introduction to the Music Business Music and Media and other survey courses as well as more specialized courses such as the record industry music careers artist management and more The fully updated Twelfth Edition includes a comprehensive discussion of the streaming revolution and its impact on all parts of the value chain including composers performing artists publishers and labels The book also analyzes shifts in the competing platforms of consumption ranging from fast shrinking physical formats and broadcasting to downloads and subscription services This edition offers more vignettes than ever illustrating how individuals in different industry roles advanced their careers as well as how they ve adjusted to the intertwining influences of technology law and culture

The Essential Guide to Telecommunications Annabel Z. Dodd, 2019-03-19 Annabel Dodd has cogently untangled the wires and switches and technobabble of the telecommunications revolution and explained how the introduction of the word digital into our legislative and regulatory lexicon will affect consumers companies and society into the next millennium United States Senator Edward J Markey of Massachusetts Member U S Senate Subcommittee on Communications Technology Innovation and the Internet Annabel Dodd has a unique knack for explaining complex technologies in understandable ways This latest revision of her book covers the rapid changes in the fields of broadband cellular and streaming technologies newly developing 5G networks and the constant changes happening in both wired and wireless networks This book is a must read for anyone who wants to understand the rapidly evolving world of telecommunications in the 21st century David Mash Retired Senior Vice President for Innovation Strategy and Technology Berklee College of Music Completely updated for current trends and technologies The Essential Guide to Telecommunications Sixth Edition is the world s top selling accessible guide to the fast changing global telecommunications industry Writing in easy to understand language Dodd demystifies today s most significant technologies standards architectures and trends She introduces leading providers worldwide explains where they fit in the marketplace and reveals their key strategies New topics covered in this edition include LTE Advanced and 5G wireless modern security threats and countermeasures emerging applications and breakthrough techniques for building more scalable manageable networks Gain a practical understanding of modern cellular Wi Fi Internet cloud and carrier technologies Discover how key technical business and regulatory innovations are changing the industry See

how streaming video social media cloud computing smartphones and the Internet of Things are transforming networks Explore growing concerns about security and privacy and review modern strategies for detecting and mitigating network breaches Learn how Software Defined Networks SDN and Network Function Virtualization NFV add intelligence to networks enabling automation flexible configurations and advanced networks Preview cutting edge telecom enabled applications and gear from mobile payments to drones Whether you re an aspiring network engineer looking for a broad understanding of the industry or a salesperson marketer investor or customer this indispensable guide provides everything you need to know about telecommunications right now This new edition is ideal for both self study and classroom instruction Register your product for convenient access to downloads updates and or corrections as they become available **Bloomberg Businessweek** ,2010-04 *Challenges of Digitalization for the Music Industry* Moritz Müller,2013-08-08 Seminar paper from the year 2013 in the subject Business economics Offline Marketing and Online Marketing grade 1 3 University of Münster course Digital Media Marketing Seminar language English abstract This seminar paper analyses how the digitalization has changed the general set up of the music industry By analyzing studies and data the paper illustrates several challenges that influenced record sales Considering the different type of players in the music industry record labels online and physical retailers and artists this paper will only discuss the challenges and effects of the digitalization on the major record labels The challenges of digitalization for artists will not be covered in this paper digital music actually enhances the chance of being discovered and for reaching a larger audience Ankeny 2012 In this sense the digitalization is an opportunity rather than a challenge for artists This also applies for online retailers such as iTunes and Amazon Since digital music does not require physical storage online retailers can offer music at almost zero costs Thus online retailers benefit from the digitalization of music Physical retailers presumably lose revenue because of the digitalization of music However their situation will not be discussed further in this paper The major record labels are highly vertically integrated Neff and Bl mer 2003 p 104 Besides managing artists the recording companies are also in charge of the publishing and copyrights of music Additionally they have enormous production resources and strong distribution networks This gives the major record labels a significant competitive advantage However this advantage was partly ruined by the digitalization In this paper digitalization of the music industry is limited to the impact of MP3s on the industry The introduction of the CD as the first phase of digitalization is not further discussed Chapter two deals with the challenge of piracy for the record companies In chapter three the increased competition as a challenge will be described The change of the product music is discussed in chapter four Chapter five presents the changing consumer behavior as the final challenge for the major record labels Every chapter is concluded by presenting the reactions of the record labels to the respective challenges The paper is rounded off by a conclusion in which the main points are summarized and a discussion of future strategies for the record labels **Innovation and Entrepreneurship** John R. Bessant,Joe Tidd,2016-02-11 *Innovation and Entrepreneurship* 3rd Edition is an accessible text

on innovation and entrepreneurship aimed specifically at undergraduate students studying business and management studies but also those on engineering and science degrees with management courses The text applies key theories and research on innovation and entrepreneurship and then reviews and synthesises those theories and research to apply them in a much broader and contemporary context including the corporate and public services emerging technologies and economies and sustainability and development and creating and capturing value from innovation and entrepreneurship In this third edition the authors continue to adopt an explicit process model to help organise the material with clear links between innovation and entrepreneurship This text has been designed to be fully integrated with the Innovation Portal at www.innovationportal.info which contains an extensive collection of additional resources for both lecturers and students including teaching resources case studies media clips innovation tools seminar and assessment activities and test questions

Managing Innovation Joe Tidd, John R. Bessant, 2020-12-10 Now in its seventh edition *Managing Innovation Integrating Technological Market and Organizational Change* enables graduate and undergraduate students to develop the unique skill set and the foundational knowledge required to successfully manage innovation technology and new product development This bestselling text has been fully updated with new data new methods and new concepts while still retaining its holistic approach the subject The text provides an integrated evidence based methodology to innovation management that is supported by the latest academic research and the authors extensive experience in real world management practice Students are provided with an impressive range of learning tools including numerous case studies illustrative examples discussions questions and key information boxes to help them explore the innovation process and its relation to the markets technology and the organization Research Notes examine the latest evidence and topics in the field while Views from the Front Line offer insights from practicing innovation managers and connect the covered material to actual experiences and challenges Throughout the text students are encouraged to apply their knowledge and critical thinking skills to business model innovation creativity entrepreneurship service innovation and many more current and emerging approaches and practices

The Parliamentary Debates (Hansard). Great Britain. Parliament. House of Lords, 2008 Contains the 4th session of the 28th Parliament through the session of the Parliament

The Times Index, 2010 Indexes the Times Sunday times and magazine Times literary supplement Times educational supplement Times educational supplement Scotland and the Times higher education supplement

OECD Internet Economy Outlook, 2012

The Economist, 2010

Michigan State Journal of International Law, 2013

Strategic Innovation Management Joe Tidd, John R. Bessant, 2014-09-23 This first edition of *Strategic Innovation Management* is an exciting new addition to the established bestselling texts *Managing Innovation and Innovation and Entrepreneurship* written by Joe Tidd and John Bessant Aimed at students taking courses in business studies and management as well as non specialist courses in other disciplines this book provides a practical and accessible evidence based approach to managing innovation in a wide range of contexts including manufacturing services small to large

organizations and the private public and third sectors The text has been designed to be fully integrated with the Innovation Portal at www.innovationportal.info which contains an extensive collection of additional resources for both lecturers and students including teaching resources case studies media clips innovation tools seminar and assessment activities and over 300 test bank questions

OECD Information Technology Outlook, 2010 [How to Do Everything iCloud](#) Jason R. Rich, 2012-01-21 Get off the ground with Apple's revolutionary iCloud file storage system How to Do Everything iCloud makes it easy to wirelessly sync store and access your favorite files and data Learn the basics of cloud computing and what you'll need to start using iCloud Within minutes you'll be using iCloud to effortlessly share and sync iTunes App Store and iBookshop purchases documents files and photos iCal Address Book data and more among all your Mac computers and iOS devices that are linked to the same iCloud account This step by step guide helps you maximize all the powerful and versatile features of iCloud so you can get even more function and enjoyment from your iPad iPhone and Mac Plus you can easily transfer data content documents and files between your Windows based PC and Apple iOS devices Configure and use iCloud Migrate existing Apple MobileMe accounts Evaluate and select the best online storage and music service alternatives to iTunes and iCloud Wirelessly back up your iPhone iPad using iCloud Use Photo Stream to store manage and view digital photos on any computer or iOS device Sync and share iOS apps and app related data Use iOS devices to stream content to your TV Troubleshoot and solve problems related to using iCloud

Streaming, Sharing, Stealing Michael D. Smith, Rahul Telang, 2016-08-08 How big data is transforming the creative industries and how those industries can use lessons from Netflix Amazon and Apple to fight back The authors explain gently yet firmly exactly how the internet threatens established ways and what can and cannot be done about it Their book should be required for anyone who wishes to believe that nothing much has changed The Wall Street Journal Packed with examples from the nimble footed who reacted quickly to adapt their businesses to laggards who lost empires Financial Times Traditional network television programming has always followed the same script executives approve a pilot order a trial number of episodes and broadcast them expecting viewers to watch a given show on their television sets at the same time every week But then came Netflix's House of Cards Netflix gauged the show's potential from data it had gathered about subscribers preferences ordered two seasons without seeing a pilot and uploaded the first thirteen episodes all at once for viewers to watch whenever they wanted on the devices of their choice In this book Michael Smith and Rahul Telang experts on entertainment analytics show how the success of House of Cards upended the film and TV industries and how companies like Amazon and Apple are changing the rules in other entertainment industries notably publishing and music We're living through a period of unprecedented technological disruption in the entertainment industries Just about everything is affected pricing production distribution piracy Smith and Telang discuss niche products and the long tail product differentiation price discrimination and incentives for users not to steal content To survive and succeed businesses have to adapt rapidly and creatively Smith and Telang explain how How can

companies discover who their customers are what they want and how much they are willing to pay for it Data The entertainment industries must learn to play a little moneyball The bottom line follow the data

Eventually, you will no question discover a other experience and achievement by spending more cash. still when? do you acknowledge that you require to acquire those every needs next having significantly cash? Why dont you attempt to get something basic in the beginning? Thats something that will guide you to comprehend even more going on for the globe, experience, some places, in imitation of history, amusement, and a lot more?

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