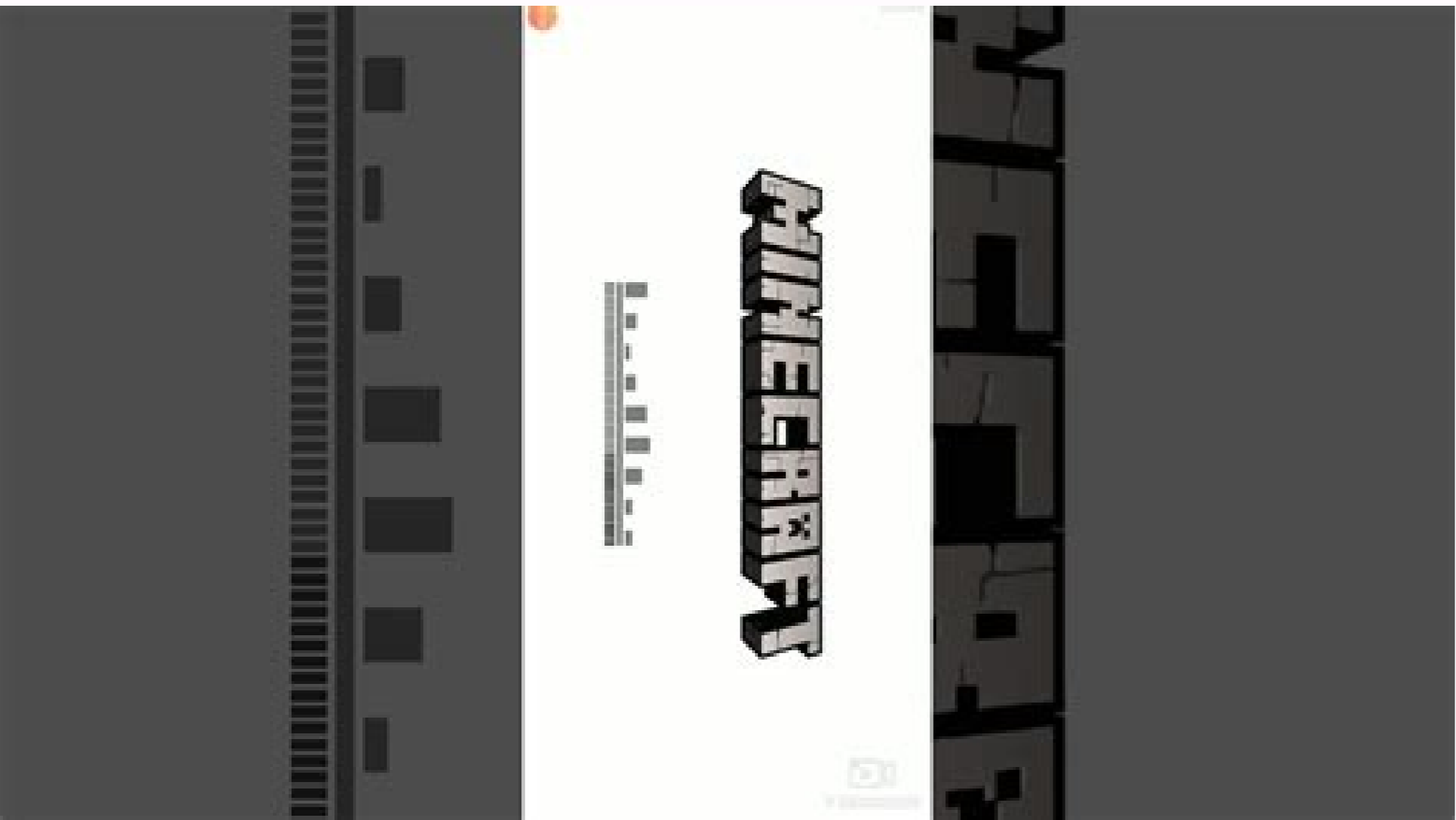


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404 These banks have the best children's savings accounts. Here are some of the best accounts to teach you the basics of finance. The number of American households that did not have a bank account last year fell to its lowest level since 2009, in part because people opened accounts for financial assistance during the pandemic, said a new report. About 4.5% of U.S. households, or 5.9 million households, did not have a checking or savings account with a bank or credit union in 2021, a record low, according to a recent study by the Federal Deposit Insurance Corporation. Households without a bank account and without a biennial report, around 45% of households who received a stimulus payment, unemployment benefit or other government assistance after the pandemic began in March 2020 said the funds helped them open an account, exists since 2009. "Secure and accessible bank accounts provide more Americans with access to the banking system and will continue to play an important role in promoting the economic inclusion of all Americans," said Martin J. Gruenberg, acting chairman of the FDIC, in a statement. The lack of banking options has delayed the ability of some households to receive federal payments to help the state weather the economic fallout of the COVID-19 health crisis. Fight against borrowing: Mississippi social justice firm fights 'predatory lending' in low-income communities. Some unused bank checks were received late. For Americans without a bank account, the pandemic checks came slowly and at higher fees. But that may change. The FDIC has launched an education campaign to encourage more Americans to open accounts to deposit these funds directly. And banks like Capital One and Ally Financial have ended overdrafts and other fees that have been a major barrier to accessing the banking system for some Americans. What does it mean don't bank? A household is considered unbanked if none of the household members has a bank or credit union account. Since 2009, this proportion of households has decreased by almost half. From 2011, when 8% of U.S. households were unbanked, the highest since the study began, and a record low in 2021, about half of the decline was due to changes in the financial condition of American households, the FDIC said. Last year, unsecured banks made up 14% of US households, or 18.7 million people. Why do people have little or no access to banking services? Many of those without access to banking services report that they cannot afford to open an account due to insufficient funding and overdraft fees charged when the account balance is insufficient. Some 29% cited fees or a lack of required minimum balance as the top reasons for not having a checking or savings account, compared to 38% who cited these barriers in 2019. Unused banks were higher in working-age and disabled households with low incomes, including single mothers, blacks, or Hispanics. For example, among white households, 2% were unbanked last year, compared with 11% and 9% of black and Hispanic households, respectively. Meanwhile, almost 15% of households with able-bodied persons with disabilities were unbanked, compared to almost 4% of other households. And nearly 16% of single mother households did not have a bank account, compared to about 2% of married couples who did not have a bank account. "These gaps show that there is still plenty of room to increase public participation in the banking system," Keith Ernst, the FDIC's deputy director of consumer research and analytics, said at a news conference about the report. "Will the number of unbanked grow as the US enters a recession? Maybe. "During the last recession, non-bank corporate interest rates really went up," said Karien Chu, director of banking research at the Center for Financial Research, during the interview. In addition, households in which the head of household was not employed were almost five times more likely to be unbanked over the past year than households in which the head of household was employed. 2023 Recession Predictions: Is a 2023 Recession Inevitable? Here's what the experts say. "That revenue has declined is due to higher non-bank interest rates," Chu said. Image courtesy of Blizzard) After a difficult launch week with frequent server issues (opens in a new tab) and bloated player queues, Blizzard announced that over 25 million players have signed into the game in the first 10 days of Overwatch 2. The game nearly triples the number of players per day compared to the previous daily high for the original Overwatch, the announcement said. Normally a number this big isn't too surprising for a big free-to-play shooter launch. 2 was anything but normal. While Overwatch 2 is billed as a brand new game, for the most part it's just an expansion of the original game. Blizzard has spent years trying to explain what the number "2" actually means in Overwatch 2, causing confusion and frustration (opens in a new tab). The original Overwatch players liked things like banning new heroes (opens in a new tab) for Battle Passes, introducing expensive cosmetic packs, and requiring new accounts to unlock old heroes within 100 games (opens in a new tab). All bad news and general disgust for Activision Onlinecall it a "dead game" before it even came out. It turns out that many people are playing Overwatch 2, even surpassing the peaks of the original game. As we've seen with the relaunch of other prepaid games like Rocket League (opens in a new tab) and Fall Guys (opens in a new tab), the free version is a bargain. I won't speak for the whole 25 million, but my friends and I were happy with the major design changes that we were all excited about when we first heard about it - 5v5 feels pretty good, and the same goes for its new maps. . push mode and new heroes. Our reviewer Tyler Kolp has been more critical so far (opens in new tab), calling Overwatch 2 "a chaotic sequel that tries to destroy one of the best shooters of the last decade." "What we're really trying to do is look at this end-to-end data path and build really compelling, powerful experiences and services at every stop in the data path, and then...bring all these powerful concepts like governance together," Selipsky said in a recent interview with Protocol Boston. AWS now has over 200 services, and Selipsky said the build is ongoing. "I don't know when we'll ever be," he said. "We continue to release new services as customers need and demand them from us, and at the same time we have put a lot of effort into adding new features to the existing services we have already developed. Both aspects are important. "But cost reduction has become a reality for many customers amid the global economic turmoil, and AWS is seeing an increase in customers looking to control their cloud costs—it's getting harder," Selipsky said. "We often see people really focus on optimizing their resources and shutting down resources they don't use. By the way, they have to do it all the time. In the current economic climate, motivation is just a little higher." It was an interviewand shortened for clarity. Read another Protocol story based on our interview with Selipsky here. Apart from the rapid development of AWS, what do you think has changed the most during your time at Tableau? Did anything surprise you? I have been amazed at the number of customers who are now actively using AWS, deployed in the cloud, in a way that is fundamental to their business and key to their success. You can see it on paper and say, "Oh, the company is bigger, and that should mean we have more customers," but the cloud and our relationship with these companies is now a major focus for senior management. There was a time when few business leaders knew cloud computing. Then you got to the point where they knew they needed a cloud strategy and... they asked their teams, their CIOs, "Okay, do we have a cloud strategy?" Now they actually are. In many cases, you are immersed in the work, participate in it and personally direct it. It's just a measure of how many organizations are now using the cloud for every aspect of their business - to support core enterprise IT applications, of course, to perform all sorts of new analytics, many of which now include machine learning never before possible, and many, many end-user applications. It's not just about adopting technology. The conversation I most often have with managers is about organizational change. The conversation I most often have with managers is about organizational change. It's about how they can put data at the heart of their decisions in a way that most organizations have never done in their history. It's about using the cloud to innovate faster and accelerate your organization. These are cultural characteristics, not technological ones, and they have organizational implications for how they organize and what kind of teams they need. It turns out that although the technology is complicated, it can be uselessly hassle compared to how to shape and shape your business to take full advantage of the cloud. How has your experience with Tableau affected AWS, and how do you feel about returning to AWS? Personally, I have been deeply immersed in the world of data, analytics, and business intelligence for almost five years, and I hope to have learned something about these topics in that time. If you want, I can give you back a real insider's view of where this world is going - data, analytics, databases, machine learning and how all of these things come together and how you really need to see what's going on with the data as a whole. history. It's not about a point solution for a database or analytics service, but about understanding the flow of data from the moment it enters your organization to the other end where people collaborate, share and make decisions based on that data. Data, AWS has extensive resources in all of these areas. Can you talk about the intersection of data and machine learning and how you see it in the coming years? We see three areas really coming together: you have databases, analytics, and machine learning, and it's kind of a Venn diagram with some of those three circles overlapping. There are areas of each of them that are probably still independent of each other, but there is a very large and very strong overlap of these three - so much so that at AWS we have actually organized around this and really have leadership in all of these areas. help collect them. There is so much data in the world and it is constantly growing. We said this five years ago, and today it is even more true. The growth rate is only accelerating. This is a huge opportunity and a huge challenge. Many people are drowning in their data and don't know how to deal with it.solution. Other organizations have figured out how to use these very powerful technologies to get valuable insights from their data really fast. We're actually trying to explore this omnidirectional data path and create a really compelling and powerful experience, and services at each stop on that data journey and then tie it all together using powerful concepts like governance. By putting the right controls in place over who has access to what data and where you want to be careful within the fences you set up, you can give people the freedom to be creative and explore all the data they have. AWS now has more than 200 services. Have you achieved this or can you sustain this growth? We haven't finished construction yet and I don't know when we ever will. We continue to release new services as our customers need and demand them from us, while also putting a lot of effort into adding new features to the services we already have. Both aspects are important. We don't just build a service and move on. In each of our services - you can choose any example - we are constantly adding new features. One of our current challenges is to make sure that we really help customers communicate and integrate our different services. So opportunities like creating new services, deepening the functionality of existing services and integrating our services are really important areas where we will continue to invest. blocks and put them together separately or do they want AWS to take care of it all? There is no one-size-fits-all solution for customer needs. We definitely have customers who really want to have their hands on the wheel, if you will, and work with our services at the deepest level, at the most primitive level - so EC2 for computing, one or more of our database storage services - and want to interact directly with those services. It's interesting, and I say a little surprising, how great basic capabilities like processing power are. is still very important for our customers. If you had asked me 15 years ago, "Hey, 2022 would be the peak of innovation in terms of raw computing power or pricing power in terms of what you think," I wouldn't have answered. I think it's still as important as it is. But it's absolutely important. This is partly due to the size of the data sets and machine learning functions that are now being built. They require an enormous amount of calculations, but nobody will be able to do it unless we keep improving the price significantly. We (also) have more and more customers who want to interact with AWS at a higher level of abstraction - more at the application level or in broader solutions, and we invest a lot of energy and resources into a range of higher level solutions. One of the largest of these is Amazon Connect, our contact center solution. You can have a cloud contact center up and running in minutes, hours, or days. At the start of the pandemic, Barclays sent all of its agents home. In about 10 days, they got 6,000 agents up and running on Amazon Connect so they could continue to provide customer service to their end customers. We have developed many sophisticated features in Connect based on machine learning. We can transcribe calls so managers can help train agents and services to derive meaning and issues from those calls. We're not talking about the primitive abilities that make this possible, we're just talking about the abilities to rewrite calls and extract meaning from calls. It is very important that we offer solutions to customers at all levelsstack. Given the economic challenges customers face, how can AWS provide companies with a better return on their cloud investment? Now is the time to lean on the cloud precisely because of uncertainty. We saw it during the pandemic in early 2020 and we see it now that the benefits of the cloud only increase in times of uncertainty. For example, many companies reduce capital investment in difficult economic conditions. For most businesses, the cloud is an operating expense, not a capital expense. You don't buy servers, you basically pay per unit of time or unit of storage. This provides enormous flexibility to many companies that simply do not have the capital expenditure in their budgets to continue to carry out important innovation projects. Another huge benefit of the cloud is the flexibility it provides - flexibility, the ability to dramatically increase or decrease the amount of resources consumed. In the first six months of the pandemic, Zoom's demand grew by about 300%, and the company was able to meet that demand easily and gracefully because it uses AWS. If the company had its own data centers, one can only imagine how difficult it would be to grow so quickly. The ability to significantly increase or significantly decrease IT spending is actually a unique feature of the cloud. In challenging times like these, you simply want to be ready to innovate—recharge, reinvest, and fuel growth again. We've seen so many customers who are ready, using AWS, and when a problem comes up, they can really accelerate because they have competitors who aren't ready enough, or they see a new opportunity. In these turbulent economic times, we are seeing many customers really leaning towards their cloud. During Amazon's Oct. 27 earnings callThe number of AWS customers looking to cut costs has skyrocketed, with Amazon's chief financial officer saying customers want to save more than their commitments. Do you still insist on multi-year deals, and when that time comes, will customers have the option to renegotiate? In the last quarter, we became an \$82 billion company growing 27% a year, so of course we have every use case and customer for every situation imaginable. Many of them are rapidly accelerating the transition to the cloud. Some customers are tightening their belts. We're seeing people really focus on optimizing their resources and making sure they shut down resources they're not using. By the way, they should do this all the time. Motivation is only slightly higher in the current economic climate. You see some discretionary projects that are not canceled but replaced. But any customer can just "pay with a drink" and use our services fully on demand. This selection is open to any buyer. But of course, many of our major customers want long-term commitments, they want a deeper relationship with us, they want the economic benefits of that commitment. These days, we are making more long-term commitments than ever before. AWS' margins have fallen sharply in the last quarter, but don't you think overall margins are pretty good? We offer our clients incredible value and that's what they care about. There have been analytics reports showing that customers save an average of 30% on typical enterprise workloads that are on the go by running those workloads on AWS instead of running them themselves. For example, (Australian airline) Qantas uses AWS for advanced flight path analysis - fuel-efficient flight paths, data on wind conditions and what their flight paths should look like - and they actually predict that they will save \$40 million a year. apart from... reducing CO2 emissionsimproving fuel efficiency. Such an analysis would be impossible, most companies would not even be able to carry it out in-house. So some of these workloads are getting better and better, becoming very powerful cost-saving mechanisms that are only truly possible with advanced analytics that can be run in the cloud. Other times, just having things like graviton processors and... running so much performance on multiple clients makes our use of resources much more efficient than others. We are big enough that of course we have good purchasing economy like bandwidth, capacity and so on. Overall, AWS provides significant cost savings and this is what our customers focus on. Our company's profit margins... will fluctuate up and down from quarter to quarter. This will depend on what capital investments we spend this quarter. Of course, energy prices are high now, so some neighborhoods are sold and others are occupied. For our clients, the most important thing is the value we offer them compared to what they are used to. These benefits have been dramatic over the years, as evidenced by the adoption of AWS by our customers and the fact that we continue to grow at a pace commensurate with the size of our company. This assumption speaks louder than any other voice. Do you expect a greater percentage of your client workloads to move back to on-premises than three years ago? Definitely not. We're a big enough company. If you asked me if you've ever seen X, I could probably find a few of them, but the absolute dominant trend is that customers are dramatically accelerating their migration to the cloud. Moving your company's internal IT workloads, such as SAP, to the cloud is a big trend. Create new analytics that often didn't exist before and run them in the cloud. More startups than ever create innovative new businessesAMS. Our public sector business continues to grow, serving federal, state, local and educational institutions around the world. Only... about 10% of IT has moved to the cloud. It's really the first day. The opportunity is still ahead of us, our customers, and they still see the opportunity and are moving quickly to the cloud. Have you ever seen a cloud environment where customers could easily run, say, Google data service and machine learning offerings and Microsoft X offerings as one big set of technologies? In general, when we analyze our global customer base, we consistently see that the most innovative and efficient cost structure is when customers choose one vendor when they work primarily on AWS. Multiple economies of scale for our clients, including the experience they gain by learning one stack and becoming true experts, rather than sharing their experience and going back to basics in another parallel stack. This means that many customers are in a hybrid state where they manage IT in different environments. In some cases, this is optional; in other cases it is related to acquisitions, such as the purchase of companies and obsolete technologies. We understand and accept that the IT world is a mess and that many of our customers will be running some of their resources on-premises and some on AWS for years to come. Some may have resources running on other clouds. We want to make this whole hybrid experience as easy and efficient as possible for customers, which is why we've really invested heavily in these hybrid experiences, and we're investing heavily. For example, in terms of management capabilities, this is the first thing customers want: "We want to see and manage AWS resources on our own premises and in some cases in other clouds, and in some cases manage them." opportunities, many of usservices to see and in some cases control what is happening in those environments. Many customers are running containerized workloads now, and one of the big container technologies is Kubernetes. We have a Managed Kubernetes Service, an Elastic Kubernetes Service, and we have a... Kubernetes distribution (Amazon EKS Distro) that customers can download and run on their devices or even use to run resources on another public cloud and have everything they need to be performed in a consistent manner and be able to be observed and controlled across all these environments. Therefore, we are very committed to delivering hybrid experiences, including running on-premises, including other clouds, and making the world as simple and cost-effective as possible for customers. Can you tell us why you brought Dilip Kumar, who was Amazon's VP of Retail and Technology, to AWS as VP of Applications, and how is it going? He's a longtime Amazonian and has filled many, many different roles—important roles—in the company over the years. Dilip moved to AWS to report directly to me and lead the application team. We have more and more customers who want to interact with the cloud at a higher level - higher or more at the application level. We've talked about Connect, our contact center solution, and we've also created services specifically for the healthcare industry, such as a health record data lake called (Amazon) HealthLake. We have created many industrial services, such as IoT services for industrial environments, for example, to monitor industrial equipment to understand when it needs preventive maintenance. We have a lot of features that we are developing either for horizontal applications like (Amazon Connect) or for specific industries like automotive, healthcare, financial services. We are seeing a growing demand for them and Dilip has really brought together the capabilities of many teams that will focus on them.You can expect us to invest heavily in these areas and introduce some really exciting innovations. Would this involve moving to CRM or ERP or other higher level business applications? I don't think we have any immediate plans in those specific areas, but as we've always said, we're going to be fully driven by our customers and go where our customers tell us it's most important to go forward. He was always our Polar Girl. Correction: This message was updated on November 18, 2022 to correct the Amazon EKS distribution name. distribution

