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Cyberattacks against companies and individuals are on the rise, not only in number but also in ferocity. You may also think that your company will take all precautions to prevent attacks, but individuals, companies and countries are not safe. Cybersecurity can no longer be left to IT specialists only. It is everyone's responsibility, from boardrooms to break rooms, to improve and enhance data security practices and identify suspicious activity. Cybersecurity: Insights Needed from the Harvard Business Review brings today's most important thinking on cybersecurity, providing the critical information needed to prepare for inevitable hacking, from outlineing challenges to exploring solutions. The lessons in this guide will help you move everyone in your organization to the same page as you protect your most valuable assets. Business is changing. Will you adapt or be left behind? 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For beginners, Agile is a software development and project management process that includes whiteboards, colored Post-it notes, and stand-up meetings. Agile may seem as if it doesn't apply to you, and it never does. But agile, to stay here, its benefits can be realized in other areas of your business beyond IT and project management. If you're a leader, it's worth researching the group's efforts.Because it brings higher productivity and morale agility. Agile: Insights Needed from the Harvard Business Review brings today's most important thinking on agile, from exploring the most effective and easiest-to-implement conditions, to mitigating new product development risks to bringing the most valuable products and features to market faster and more predictablely. The lessons in this book will help you introduce agile to a wider range of activities and accelerate your company's profitable growth. Business is changing. Will you adapt or be left behind? Use the insights you need from the Harvard Business Review Series to quickly gain a better understanding of the topics that will shape your company's future. Taking HBR's smartest thinking on fast-moving issues (blockchain, cybersecurity, AI, etc.), each book provides the basic introductions and hands-on case studies organizations need to compete today, collecting the best research, interviews and analysis to prepare for tomorrow. We cannot ignore how these issues change the business and social landscape. The Insight You Need series helps you grasp these key ideas and prepare you and your company for the future. See also: Newsletter Promotions Overview and latest book excerpts, special offers, and quick and practical management advice from the Harvard Business Review Press that will help you do your job better will be delivered on weekdays. Links to all digital articles published in the last 24 hours. A must-read from the latest articles on leadership and people management, delivered once a month. Harvard business school classrooms with masks and social turmoil during COVID This fall, many MBA students did not return to campus as usual. In the face of the uncertainty of the COVID-19 pandemic, business schools across the country have shifted their classroom environments to hybrid or fully online models. At Harvard Business School, school officials faced the challenges of preserving the classroom environment and the legendary case study method as COVID-19 restrictions prevented students from fully gathering in the classroom environment. So HBS created the Virtual Teaching Task Force, a committee of HBS staff tasked with moving classroom environments online and come up with ways to ensure everything runs smoothly. The task force team created a culture of community with two key concepts, Srikanth Data, a professor leading the task force, said in an interview with HBS. One was whether we would succeed or fail as a team. There were no individuals with disabilities, but if the technology didn't work, it's not because IT failed, but because the task force failed. 2, need to be patient, flexible and adaptable. The state of things is not perfect. We all need to be a little forgiving. Challenges Like many peopleHBS faced the challenge of adapting to a rapid timeline as states across the country implemented shutdown restrictions in early March to curb the spread of COVID-19. At HBS, task forces face obstacles such as come up with ways to secure class materials, and boards will be seen for online students and classroom people. On top of that, there was the challenge of identifying students masked with Zoom. In addition, the classroom environment required health protocols to take appropriate disinfection measures. Whether fair student students for all students are remote or personless, the task force wanted to ensure that all students had an equal and fair learning environment. The task force's other key directives included maintaining the integrity of classroom environments and case study methods, supporting familiar educational environments, and keeping communities safe. The task force created a weekly design and feedback process with 50 to 1000 HBS community members, from faculty to students, to test the concept of design thinking. We want to bring users into the experience as soon as possible. You realize all sorts of things you wouldn't otherwise have thought of. We bring in a lot of users, think as a team, and iterate all the time, Datar told HBS. The task force also wanted to ensure that the integrity of the case study method remained intact for all students, both online and in vs. In order to create such an environment, it is necessary to intentionally think about aspects of the classroom space, from seating to acoustics. These spaces are almost as sacred as the spaces on campus, Steve Irwin, senior director of planning and design, told HBS. The set of case methods and sections is the basic identity of HBS. Everything in the classroom is about optimizing the conversation between students and faculty, from chair types to screen placement to acoustics. With the help of optimized spaces and technologies such as high-quality cameras and audio signal processors, the task force was able to create an equal classroom experience for all students. This fully homegrown design is probably one of the most important aspects of the hybrid experience, involving remote students and dingying some of the classroom experience, audiovisual design engineer Justin Fowler told HBS. And for professors, the new hybrid classroom is still preserving elements of the real classroom environment, while still being a new classroom. It's just safer. It felt very safe and I immediately felt at home - give me chalk and a blackboard and I'm in my comfort zone. Zooming is a great technique, but I find myself very distracted - I can't read emotions and make eye contact. In hybrid classrooms, I can focus on cases, Professor V.G. Narayanan told HBS. Even with only 10 students in the classroom, they function as the epitome of a full class.Queue. They are wearing masks, but they are leaning forward and backwards, if you can see their engagement and they are connected with you and the case. There are a lot of things in the hybrid classroom that are true to the original case method. Source: HBS, P&Q Harvard Business School. FILE PHOTO How the HBS 2 +2 program works Harvard Business School's 2+2 program is a unique opportunity for students to apply to HBS on a deferred basis. Students accepted into the program will work for at least two years and then participate in the regular HBS MBA program for two years. Invaluable, but HBS MBAs don't come cheap at a total cost of about $111,818. Students can also get financial aid, but some of the details about aid can be confusing. HBS admissions staff have recently broken down some myths when it comes to financial aid for 2+2 students, and applicants need to know about the whole process. Admissions vs. Financial Assistance HBS, the process for applying for admission and financial assistance varies greatly. In fact, they are completely separate processes. ... According to HBS admissions staff, our students, including 2+2 candidates, submit financial aid applications after enrolling in the MBA program. Applicants can learn more about the admissions and financial aid processes. In regards to eligibility, applicants often assume that HBS only considers their current income when assessing financial aid. However, the financial aid office looks at the applicant's income and assets for the three years before enrollment. That means, as a 2+2 student, you won't complete your financial aid application until spring before enrolling in the MBA program, according to HBS admissions staff. In other words, you can't submit a financial aid application until two to four years after enrollment. While accepting 2+2 in a unique program that differs from traditional MBA AID traditional MBA vs. 2+2 aid, applicants can rest assured that 2+2 is eligible for the same needs-based assistance as traditional MBA candidates. According to HBS admissions, about 50% of our students receive financial support in the form of needs-based scholarships that do not need to be repaid, and our average scholarship is $42,000 per grade, according to HBS admissions. Source: HBS, HBS, HBSSocial Tips to discrete in the hallways of harvard business school buildings Tips for this year's HBS interview, HBS enrolled the smallest MBA class in decades with just 732 students, about 200 fewer than a typical MBA class. Class sizes can be small for a variety of reasons, with the largest application slump. But one thing hasn't changed: the notoriously strict admissions standards. P&Q estimated that HBS's accepted rate this year was just 13 percent. Entering HBS is no easy feat. However, there are elements of the application that make a big difference. attach to an interviewis one of them. Carla Cohen is an expert coach at Fortuna Admissions, a former PhD program director at HBS, and an MBA interview committee member for the HBS MBA program. She recently broke down the way applicants ace HBS interviews that offer some insider advice to the process. The interview process that knows your story is an opportunity for applicants to tell their stories to admissions officers. Cohen recommends that applicants use their resumes as a starting point. However, he points out that this is simply an opportunity to clearly explain the rationale for a particular decision in addition to citing work experience. The ability to articulate your thoughts behind these decisions is essential along with your ambitions and motivations beyond your MBA, Cohen writes. You want to connect your ambitions to HBS HBS and listen to you, but they also want to know why you want to attend their b school. We need to be persuasive and logical not only about why we get an MBA, but why we are now and why an HBS degree can be a catalyst for post-MBA success, Cohen wrote. In many cases, candidates are focused on leadership and are known as part of HBS, but remember that its core HBS is not a leadership school, but a general management program. Authenticit is key when it comes to interviews. Cohen's line of advice? The better prepared you are to clarify how you made certain decisions and choices and what you were actually thinking, the more persuasive and believable you will be, she writes. It's your own rational thought process and perspective that distinguishes you from others in the same or similar profile. Source: Fortuna Admission, a post on how P&Q Harvard Business School prepared for hybrid classrooms, first appeared on Poets and Cuontz. Shark Tank host Mark Cuba has revealed that he has held the cryptocurrency for years without diluting his holdings. What happened: The Dallas Mavericks owner issued multiple tweets on cryptocurrency-related topics Tuesday, revealing that he is a long-term holder of cryptocurrencies in his social media interactions with Gokhshtein Media founder David Gokhshtein.> I still have ciphers from the early days of Coinbase. > > MARK CUBA (@mcuban) On January 12, 2021, the billionaire touched on topics ranging from decentralized finance (DeFi), supply and demand, and the cost of cryptocurrency trading. Cuba went back and forth in monetary supply with Gemini co-founder Tyler Winklebos, the latter bringing up the value of the Cuban basketball team .gt; Supply and demand is the only thing that values BTC. When it comes to balance sheets and debasement, we disagree. One of the challenges for sovereign BS is to assess IP, intangible and cost-based assets. But maybe you can tell me whyIs it minimal? amp;gt; > -- Mark Cuban (@mcuban) January 12, 2021 Cuba credited Winkleboss for estading demand for Bitcoin (BTC). My only mistake, especially with regard to Bitcoin, was to underestimate your ability, and you get credit for this to create a story and generate demand for it, the billionaire said. You're the king who gets longer and gets louder for BTC, and that's not a bad thing. Why it matters: A well-known investor joked last week that he would run for the office of the U.S. president if BTC reached $1 million. SEE ALSO: On SPAC King Camas PariHapitiya Facebook, Tesla and Bitcoin Cuba also warned potential investors not to pile up debts to invest in Bitcoin and warned that there is a 99% chance that you will lose everything. PRICE ACTION: Traded 0.12% lower at $33,707.40 when bitcoin pressed. On Tuesday, Greyscale Bitcoin Trust (OTC: GBTC) closed 4.06% higher at $38.92.Photo to watch options trading from Benzinga * Click here for options trading from Benzinga* Not attracted by plummeting Bitcoin, advocate Dubpleback ' is needed, healthy * Bitcoin trading volume, active Benzinga.com hit address Benzinga does not offer investment advice. All rights are reserved. Investor Business Daily Now is when many investors lament the top stocks they don't own. But if the analysts are right, there's a second shot. Entredecken Sea Die Finans Merckte Mit Einar Eine Hightech Platform Unt Diversiten Anatyschen Verkzingen Risks and Rewards often move hand in hand, déft, which both make the stock market profitable and risky. Among the best exemplars of this aorem are penny stocks, those stocks priced below $5. At that low price, even a gradual small price increase leads to a high percentage of profits, so the possibility of extreme gains is created. Eduardo Lecvali, head of small business equity strategy at JPMorgan, sees both opportunities and dangers in the current market environment, as well as the huge potential of small-market stocks that have room to execute. The first quarter may be rocky following strong gains since November and the fact that valuations sit at all-time highs. But the year-long outlook is encouraging because of a much stronger basic tailwind. Such a positive backdrop is likely to continue chasing a small number of stocks that still offer a big recovery as investors appear to have started YTD. For this reason, we encourage investors to build their portfolios now and see things through in the event of an integration phase that may come in the first quarter, Writes Recubarri. Taking risks into account, we used TipRanks' database to figure out convincing penny stocks with bargain price tags. The platform has led us towards two tickers sporting strong-bye consensus ratings from the analyst community. It's on the table, not to mention the potential for a substantial upside. we're talking at least a returnIn the next 12 months, according to analysts. AcelRx Pharmaceuticals (ACRX) opioids have made headlines in recent years for all the wrong reasons. These powerful pain relief drugs are also dangerously addictive – a factor that has led to an opioid epidemic in the United States. AcelRx is a pharmaceutical company dedicated to creating safer treatments for acute pain and develops synthetic opioid drugs for sub-tongue (sub-tongue) medications. The company's flagship product, Sfitanil, was approved as zubeo by the FDA under the name Subia in 2018 and by the EU the same year. Under the name Zalviso, a second sublingar sfitanil system has also been approved for use by the EU and is being tested for Phase 3 in the US. In its most recent earnings report, the company showed $1.4 million on the top line, driving product sales of $1.3 million. Sales increased by 433% sequentially, and total sales increased by 133% year-on-year. Against this background, several members of the street believe ACRX's $1.40 share price looks like a steal. Kantar analyst Brandon Foulkes is furious at Susuia's prospects as an alternative to current opioid treatments and believes the potential will boost the company's stock. With the launch of Dsbia, we believe that the investor focus can shift to product metrics and peak sales potential. As ACRX launchs a real alternative to IV opioids, we expect investors to begin to appreciate the value of their products. Dsvaia believes it provides advances in providing appropriate pain treatment by eliminating the need for invasive and time-consuming IV setups, outpatients, or post-surgery settings in emergency outpatients. Despite the time it takes to launch the hospital, susbia uptake is expected to boost revenue above Street's current estimates, which could push the share price higher from current levels, says Folleked. In line with his bullish stance, Fawkes valued ACRX a Buy and his $9 price target means room for a stunning 552% upside potential over the next 12 months. (If you want to see Volks' track record, click here) Now, if you turn to the rest of the street, three purchases and holds and cells have been published in the last three months. Therefore, ACRX has a strong buy consensus rating. Based on the $7 average price target, the stock price could rise 407% next year. (See ChipRank's ACRX Equity Analysis) New Cana (NCNA) Nukana is a biopharmaceutical company focused on new cancer treatments. The company's goal is to provide effective treatments for biliary, breast, colorectal, ovarian and pancreatic cancers while avoiding the complications and side effects of current chemotherapy treatments. NuCana uses a ling-camid date chemical technique called ProTide to create classes of drugs that overcome the limitations of existing nucleotide analogues behind many chemotherapy drugs. NuCana's ProTades have already been used in Svaldi.In Gilead's antiviral drug last May, NuCana announced the rebootA Phase III trial on aceraline, the farthest drug candidate along the company's pipeline, as a treatment for bile duct cancer. The study, which covered more than 800 patients in six countries, is ongoing. In November, the company released data described as encouraging from a Phase Ib study of the same drug. Aceraline is the pipeline's flagship drug, but NuCana has two other prospects in development. NUC-3373 is being tested for Phase I as a treatment for solid tumors and colorectal cancer, and NUC-7738 is the second pathway for application to advanced solid tumors. Of these three, colorectal studies are the most distant. Five-star analyst Robin Karnauskas, authored by Truist, sees the pipeline as key to NuCana's investor potential. We believe that investors overlook the fact that NCNA is a platform company that we believe is validated, as defined by the production of clinical products. We like that it brought three products to the clinic, including one new drug and two improved cornerstone chemos. The data suggests to us that the platform works and can produce better chemos [.] While investors are primarily focused on Aceraline, we believe investors should also focus on NUC-3373, another core of platform-based research with data expected in 1H2021, Karinaskas noted. To this end, Karnauskas has put a price target of $22 on NCNA, suggesting that the stock has room for 384% growth along with a buy valuation. (Click here to see Karnauskas' performance) Overall, NCNA's strong buy consensus assessment is unanimous and based on four recent reviews. The average price target for the stock is $17.33, suggesting a one-year upting of 270% from the current trading price of $4.69. To find a good idea for trading penny stocks at an attractive valuation (see ChipRanks' NCNA stock analysis), visit TipRanks' Best Stock to Buy, a newly launched tool that connects all of TipRanks' stock insights. Disclaimer: The opinions in this article are even available to featured analysts. The content is for informational purposes only. It is very important to do your own analysis before you make an investment. I'm a fussy person, so I put my millennial colleague Jessa in the next cube and asked. How much do you save a year in retirement? instead of ignoring me, she let me down terribly with all of her financial details (it was like a giant ice cream sundae for financial geeks) :* Jessa, who is 28 and still owes $15,000 in student loans, and her 30-year-old husband still owes $20,000. * They owe $12,000 on their car loan. * Jessa and her husband have a $200,000 mortgage. * She now saves $0 towards her retirement plan. (Sorry, that's not enough, friend.) * She and her husband need help from Facet Wealth - virtual full service financial planning service with a dedicated certified financial planner. According to a Bank of America survey, an astonishing 16% of millennials between the ages of 24 and 24Currently, at least $100,000 is saved for retirement. Whoohoo! But what about Jessa? what does she need to do to get out of debt and save enough for retirement? Housing costs: For first-party (37 percent) millennials, that's the cost of housing, according to the Retirement Pulse survey. 2. Financially support families: Millennials often support extended families with their income. This does not include the amount you need to save to put your children through college - remember, financial aid doesn't cover everything. 3. Not earning enough: Our money state shares more than half of millennials (55%) who don't have retirement savings accounts such as 401 (k) or AN IRA. About 46 percent said unemployment was bad. 4. Student Loan Debt: As of September 2017, the average graduate in the class of 2016 had more than $37,000 in student loan debt, according to Student Loan Hero. Yep, yes, yes, she said when I showed her these numbers. We hit three of these four categories. Now I can't afford to put it in a retirement account what my millennial colleagues should be doing - and what can you do here too! Do you feel like percentages are piling up against you? Tip 1: Analyze interest rates. As soon as she said the word interest rate, Jessa sat in a desk chair and pretended to fall asleep. I knew Jessa and her husband would be refinancing the house this fall and I asked her about their interest rates. She was paying just 3% on their home and student loans. I suggested asking Facet Wealth if he should invest more actively in retirement than pay off his loan debt. (That's what I vote for! The flip side is that if student loan interest rates are high, if the loan has a higher interest rate than you earn before taxes, I'd recommend asking Facet Wealth about paying off the debt.) Tip 2: Integrate these student loans - but there's a catch. Consider consolidating student loan payments only if you can reduce your payments without stretching your loan term. In Jessa's case, she was available to use the extra money to begin to complicate her retirement savings. Tip 3: Crack in that retirement plan. Jessa must save at least 10% of her income. This is a rule of thumb cited by most financial advisers and other money experts. If Jessa doesn't want to struggle to keep her head above water in retirement, she should invest 10% of her income each year. And none of this invest enough to get employer match crap. In most cases, it is not enough retirement savings for most people and will not scratch the surface for creating a hefty nest egg. Tip 4: Invest at least 15% to really get rich. If Jessa really wants to get rich as a passive investor, she will invest at least 15% of her income. Of course, she can't make Warren Buffett rich, but if sheAt least $1 million in liquid assets that exceed the value of her home, she shoot to save 15%. It goes for those who invest for retirement. Tip 5: Never borrow from your retirement plan. You can lend money from a retirement account, but that's not a good idea. Jessa's retirement plan is off limits and is also available to you. Suppose the money is locked down. Period.Why?*You lose compound growth to your earnings. * Paying off the loan with after-tax money will tax you again the interest you pay if you take it out at retirement (unless you borrow from Roth 401 (k), you usually have to repay the loan within 60 days of retirement. If you can't, you'll also be penalized 10% if you're under 55 and tax on your balance. Tip 5: Take the time to see which option is best for you. Once you've managed your retirement savings, you might want to look at other potential opportunities. Maybe Jessa and her husband want to jump into real estate investing or get a crack at some side hustle. Whatever it is, she needs to make sure it's worth her time and energy and can contribute to her long-term goals. Tip 6: Do your own research. Jessa is a proud graduate of a liberal arts college, which means she is a lifelong learner. Another thing she does to maximize her success: she reads everything she can get her hands on. She studies funds and options within her 401 (k) and reads investment books, books on real estate, articles on debt destruction, and more. She absorbs blog posts, listens to podcasts and develops her own investment philosophy. On her own needs, risk tolerance, etc., she will be her own advocate. How much retirement savings should you aim to save? Check out the rules of thumb for saving at each age. Savings targets for the 20s Accumulate 25% of the total wages of 20-year-olds. If you have accumulated a huge amount of student loan debt, you will need to lower this amount. 30-year-old savings target Save at least one year of salary by age 30. If Jessa earns $100,000, she needs to save $100,000. Savings goals for 35- to 40-year-olds Millennials in their mid-30s should save twice their annual salary. If you're 40, you're needing to save four times your annual income. If she's out of debt and seriously considering saving enough for retirement, the step of getting there, Jessa has to do these three things. Step 1: Start. If she (or you) does nothing about it, this article won't help. If you really want to save enough and get out of debt, you need to take action. It takes time and discipline and doesn't spend much money a month (depending on age). Step 2: Invest positively and automatically. Two facts: * If you start at 24, you can have $1 million at age 69. All you need to do is save $35May -- Get a 10% return on your investment. Save more and you will become a millionaire more quickly. * Starting at 40, you can save $1 million by saving $561 per month assuming a 10% return. I let Jessa know that she's saving $0 on her retirement at this point, so she can start saving at least $158.15 per month for 40 years on a 10% return and still be a millionaire. No one who will get facet wealth on your side will say be your own doctor. So why do you think you should be your own financial advisor® (unless you're a financial analyst or advisor)? Jessa let me know that she signed up for our company's retirement plan and was also planning to get rid of the debt very next day. I bought her a cupcake and put it on my desk. It was a cause for celebration. See more from Benzinga * Click here for option deals from Benzinga * 8 essential tips for getting background checks on home employees from your work * 2021 crypto preview: What comes here (C) 2021 Benzinga.com.Benzinga does not offer investment advice. All rights are reserved. PlugPower Inc.'s shares have more than doubled in the past six sessions and charged 7.6 percent higher in market trading after B. Riley Securities analyst Christopher Souther pushed his price target more than 50 percent. The stock, which has risen 105.2 per cent in the past six days and closed at a 15-year high, is on track for its seventh straight win, its longest winning streak since the seven-day stretch ended on November 18, 2019. B. Riley's Souther raised his price target from $52 to $79 after announcing a deal to launch a joint venture with French-based automaker Groupe Renault, alcause he repeated the buy valuation he had in stock for at least several years. We believe this agreement is a significant positive for the company in providing a strong partner for building local manufacturing, hydrogen infrastructure and research and development within continental Europe, Souther wrote in a note to clients. We believe the company's ability to support the entire hydrogen ecosystem has been a key driver of recent partnership uptics, allowing turnkey solutions that are difficult to decarbonize the energy and commercial vehicle sectors. Stocks rose nearly four-times (up 286.1 percent) through Tuesday in the past three months, with the S&P 500 gaining 8.2 percent. Wallam Warren Senior Dice Smartwatch Für 49€mit Gesundheitsmonitoring-Funktion unbedingt haven?? This strategist has some timeless words of advice. Here are some of his coaching rules for a successful investment. This motherWhat can he do to make the most of the money he has saved and how should I invest the money he is giving me? Quantum computing and supercomputers will revolutionize technology Here are seven tech stocks that are still attractively valued. Every year, tech stocks continue to outperform the overall market. Investors monitor whether companies beat or miss earnings expectations, but stock movements vary depending on many of the other factors. The estate plan stays with the drafting of the will. Use this pre-death checklist to explain your assets and make sure they are distributed as they wish, on Tuesday (September 15) a leading German digital security company, a key player in the electronic payments sector, backed a call by pennystockzomedica's heaShares. Alphatrends .com of Amazon shares, founder and chief strategy officer of Alphatrends, and make bold predictions about emerging market stocks. They have been making headlines in recent months and for many reasons. SPAC, or special acquisition company, is exactly what the name suggests: a company formed specifically to make acquisitions. In essence, SPAC is a shell company that flushes with funds formed to seek merger goals. Target companies are usually small to medium-term players who want to publish but lack cash. SPAC offers cash. That sounds like a big problem, doesn't it? And for SPAC investors, it's possible. SPAC shares are sold in $10 increments, including warrants for future purchases at lock-in prices. The result is a reduced risk for SPAC investors, with returns of 10% or more. However, according to a Wall Street Journal study of SPAC mergers completed between January 2019 and June 2020, the merged entities lost 12% of their value in the first six months of public transactions. As usual in the stock market, there is a mixture of risk and reward. However, this risk has not hurt the growing popularity of SPAC mergers over the past year. There were 59 transactions completed in 2019, compared with 248 up 320% in 2020. The average SPAC merger in 2020 was worth $334 million, up from $72 million in 2010. Banking giant Goldman Sachs predicts a total of $300 billion worth of SPAC merger activity by the end of 2022. David Costin, the bank's head of U.S. equity strategy, said: Increased retail trading activity is increasing interest in early-stage SPAC targets. SPAC has lower opportunity costs for investors when policy rates are close to zero. Professional analysts are not just commenting on this trend. They are looking at new tickers entering the market and publishing their ratings. Turn to the TipRanks database and we're up to date on two stocks that some analysts havePotentially as a strong investment. The Fisker (FSR) Southern California electric car maker started in 2016 and announced the completion of its SPAC merger with Spartan Energy on October 30, 2020. The stock has since gained 64% in trading. Fisker's rapid gains show both the growing popularity of electric vehicles in the market and the specific strengths of Fisker's approach. The company is focusing on solid-state battery technology for development to replace current lithium-ion batteries. Solid-state promises long ev battery back long distances, faster charging and lighter weight. The company has numerous patents on solid battery technology intended to lock in its niche for other industries such as home appliances. Fisker also unveiled an all-electric ocean SUV model. The vehicle competes with Tesla's Model Y, as well as modern styling and a drop in starting prices. Ocean is expected to hit the market in 2022. Cowen analyst Jeff Osborne is optimistic about the future of the EV market and Fisker's position. As the industry shifts from ICE vehicles to EVs, we believe Fisker is in a position to gain market share in the changing automotive space. The automotive industry continues to move towards an electrified future as government mandates similarly order countries and car producers to pivot towards an EV-centric future. As a result, we believe fisker's flagship ocean vehicle, an affordable premium EV for $37,499, is well positioned to take a share of the large and growing EV market, the five-star analyst said. In line with these comments, Osborne assessed the FSR outfit (i.e. buy) and his $22 price target suggests the stock has an upting potential of around 45% in 2021. (Click here if you want to see Osborne's track record) Overall, recent reviews on FSR break down into three buys, one hold and one sell to give the stock a moderate buy consensus rating. The stock is at $15.21, meaning the average price target of $19.75 is a 30% upting point for the year. Open Door Technologies (OPEN) Opendoor (see Chip Rank's FSR Equity Analysis) is an online residential real estate platform that provides buyers and sellers with the ability to connect directly without the need for a real estate agent. Opendoor, which has operations in major cities across the United States, including Atlanta, Houston and fast-growing cities such as Nashville.In last December, began trading at NASDAQ under the OPEN ticker on December 21 and announced the completion of its corporate combination merger with Social Capital Hed Sofia II. Opendoor ended the trading day with more than 544 million issued shares and a market capitalization of more than $15 billion. The online real estate market is expected to be profitable, and Opendoor's model allows buyers of institutions to buy homes from individual sellers. The company plans to sell 24,000 homes next year and 38,000 the following year. RevenueOpendoor is expected to reach $10 billion annually within three years. Jason Helfstein, a five-star analyst covering Oppenheimer's shares, noted, Opendoor now has a dominant lead in iBuyer market share, and we believe the company will continue to deliver unparalleled scale of efficiency as it expands into new markets. OPEN predicts an increase in the number of homes sold at 26% of CAGR '19-'25E, Helfstein said. However, the number of home sales is expected to fall by 48% in FY20 after covid-19-related uncertainty halted home sales on 3/19/20. While we modestly set the average revenue for one home at a CAGR of '19-'25E, we look upside down on these estimates as the company expands its adjacent service offerings. All of the above prompted Helfstein to kick off his OPEN coverage by issuing a bullish call. Under his $34 price target, the stock could gain about 23% over the next 12 months. Overall, OPEN has received a two-by-side rating in recent weeks (click here to see Helfstein's performance). These are partially balanced by a single hold, and analyst consensus is considered a moderate buy. OPEN shares closed today at $27.70 and have an upting potential of 17% based on the average price target of $32.50. To find a good idea for SPAC shares trading at attractive valuations (see TipRanks' Best Stock to Buy), a newly launched tool that connects all of TipRanks' stock insights. Disclaimer: The opinions in this article are even available to featured analysts. The content is for informational purposes only. It is very important to do your own analysis before you make an investment. Invest in your future. For more on financial markets, Qualcomm announced plans Wednesday morning to buy computing design firm Nuvia for $1.4 billion. Nio Inc. on Wednesday announced pricing of $1.3 billion in convertible notes, including $650 million by 2026 and $650 million by 2027. The China-based electric car maker said its 2026 senior unsecured notes will not pay interest and the principal will not leave the country. Nio's shares fell 0.3 percent in market trading. Senior notes for 2027 will pay interest at a rate of 0.50% per year. Holders can convert 2026 notes after August 1, 2026, and 2027 notes can be converted into cash, American funds (ADS) or a combination of cash and ADS after August 1, 2026. The initial conversion rate for notes to ADS is equivalent to $93.06 per ADS, 50% above Tuesday's closing price of $62.04. Nyo shares surged 187.0% in the last three months through Tuesday, with the iShares MSCI China ETF up 8.0% and the S&P 500 up 8.2%. Utilities help stabilize your portfolio. Adding utility stocks to your portfolio can reduce volatility and risk as most utility companies do business in a regulated environment. Use of quantumArtificial intelligence technology increases the learning ability of machines. A market where genius geochemists stumbled upon what could be one of the world's next great oil discoveries worth potential billions at today's prices ended 2020 on a high note and started 2021 on a bullish trajectory. All three major indexes have recently surged to all-time highs as investors looked beyond the pandemic and expected signs of a rapid recovery. Veteran strategist Edward Jardonnay believes the economic recovery will bring about its own slowdown. Yardeni predicts a wave of pent-up demand, rising wages and rising prices, as the COVID vaccination program allows more people to return to work and further economic opening up. In the second half of the year, we may be wary of consumer price inflation, which is not good for overvalued assets, Jardeni noted. A warning sign to look for is that yields in the U.S. Treasury market are high. If the Fed eases its low interest rate policy, Jardonnay sees the Treasury as reflecting the change first. This situation is bespoke for defensive stock play, and investors naturally need to look at high-yielding dividend stocks. Opening the TipRanks database features a strong buy valuation, dividend yields starting at 9% or higher, and three stocks that recent analyst reviews point to a double-digit upside are positive signs. CTO Realty Growth (CTO) starts with CTO Realty Growth, a Florida-based real estate company that made an exciting decision to dividend investors last year: The company announced that it will change the tax status of real estate investment trusts (REITs) to that of real estate investment trusts (REITs) for the fiscal year ending December 31, 2020. REITs have long been known for their high dividend yields, products with tax code requirements that oblige these companies to return a high percentage of their profits directly to shareholders. Dividends are the usual route of their returns. In the background, the CTO holds a portfolio of various real estate investments. The holdings include 27 income properties in 11 states, totaling more than 2.4 million square feet, and 18 Leeds-possible billboards in Florida. Income properties are mainly shopping centers and retail stores. According to the most recent report, in the third quarter, the CTO sold about 3,300 acres of undeveloped land for $46 million, acquired two income properties for $47.9 million and recovered 93% of contract-based rent. We also approved a one-time special distribution in connection with the transition to REIT status. The aim was that during the 2020 tax year, the company was placed in compliance with income declaration regulations. The one-time distribution was made in cash and stock at $11.83 per share. Regular dividends paid in the third quarter were 40 cents per share. That increased to $1 in the fourth quarter and jumped 150 percent. Again, this was done to make the company compliant with REIT statusAt the current dividend rate, the yield is 9.5%, much higher than the average for peer companies in the financial sector. B. Riley analyst Craig Kucera believes the CTO has a number of options going forward to expand its portfolio through acquisitions: The CTO hit the high end of disposal guidance expected at $33M in 4Q20, with YTD disposals reaching close to $8.5 million, The largest disposal belongs to the exercise of the tenant's option to purchase the building from the CTO in Aspen. For additional acquisitions, we estimate that we will limit cash by $3 million>, and the CTO expects it to take effect again at 1H21. To this end, Cucera evaluates CTO a Buy along with a price target of $67. At current level, his goal means a one-year upside potential of 60%. (Click here to see Kucera's performance) Overall, the CTO has three reviews on record from Wall Street analysts, who all agree that this stock is a buy, unanimously consensus on Strong Buy's analyst consensus. The price of the stock is $41.85, and the average price target of $59.33 suggests room for growth of about 42% over the year available. The energy sector with high Holly Energy Partners (HEP) cash flow is also known for its high dividend stocks (see ChipRank's CTO Equity Analysis). Holly Energy Partners is a middle-class transportation player in the sector that provides pipelines, terminals and storage services to producers of crude oil and petroleum distillate products. Holly is based for most of her operations in the Colorado-Utah and New Mexico Texas-Oklahoma regions. In 2019, the last full year for which that number was available, the company saw $533 million in total revenue. Revenue for 2020 declined in the first and second quarters, but rebounded in the third quarter to $127.7 million. Holly reported $76.9 million, more than $8 million year-over-year, in distributable cash flow in which dividend payments are made. This supported the usual dividend payment of 35 cents per share, or $1.40 per year. At that rate, dividends get a strong result of 10%. Commenting on dividends, Well Fargo analyst Michael Bram said: Our model suggests that distribution is sustainable at this level as it is offset by contributions from the inflation escalator and Cushing Connect JV project in HEP's pipeline contract. About 80% of HEP's distributions are tax deferred. Blum gives HEP a price target of $20 and an overweight (i.e. buy) rating. His target means a 38% upside over the next 12 months. (Click here to see Blum's performance) Our ratings primarily reflect the partnership's stable, fee-based cash flow, solid yields and conservative balance sheet, Blum added. Wall Street almost always agrees with Blum's assessment of HEP, as Strong Buy's analyst consensus assessment shows. This rating is supported by 6 reviews and splits the 5-to-1 purchase-to-hold. The average price target is $18.67, suggesting there is room for the stock to grow by around 29 percent this year. (See TipRanks HEP Equity Analysis) DHT HoldingsIt is only part of the transportation network of the global oil industry. Tankers are another that powers large quantities of crude oil, petroleum products and liquefied natural gas around the world. Bermuda-based DHT operates 27 crude oil tankers, all rated VLCC (very large crude oil carriers). These ships are 100% owned by the company and range in toning from 298K to 320K, and VLCC is the mainstay of the global oil tanker network. Even through 1H20's Corona Half, DHT posted a sequential decline in revenue from 2Q20 to the third quarter after a four-quarters sequential revenue increase. The top line fell from $245 million to $142 million in that quarter. However, it should be noted that third-quarter reven