

August 2023

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## Monthly Newsletter

"Welcome to the inaugural edition of our monthly newsletter!

I am excited to introduce you to our new monthly newsletter, where we'll be bringing you the latest trends, insightful analysis, exciting events, and much more, directly to your inbox. Our goal with this newsletter is to keep you well-informed, inspired, and engaged in the ever-evolving landscape of business, entrepreneurship, and innovation.

Your input and active participation are not only welcomed but also essential to this journey. If you possess valuable insights, relevant news, or personal experiences that you believe our readers could benefit from, we encourage you to share them with us. Your unique perspective could spark thought-provoking discussions and foster shared learning.

As an additional resource, I invite you to explore my 'Been There/Done That' YouTube series. Each short, 4-minute episode is packed with actionable advice on trending topics, designed to provide you with quick yet meaningful insights. If you have a specific topic in mind that you'd like me to cover, please don't hesitate to suggest it – I'm here to help!

Moreover, I extend an invitation for you to join me on my weekly podcast, 'Successful Minds.' In every episode, I engage with accomplished individuals and businesses, delving into their success stories, the challenges they've overcome, and the wisdom they've acquired along the way. If you or someone you know has a remarkable success story to share, please reach out to us. We are always on the lookout for inspiring guests to feature.

Thank you for embarking on this exciting journey with us. Your active involvement and valuable feedback will undoubtedly enhance this platform, and I am eagerly anticipating the growth and learning we'll experience together.

Best regards,

**Patricia Baronowski-Schneider**

<https://www.pristineadvisers.com>

## THE FUTURE OF WORK: AI, TECHNOLOGY, AND DIGITAL MARKETING

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The business world is changing rapidly, thanks to the rise of artificial intelligence (AI), technology, and digital marketing. These trends are having a profound impact on how businesses operate, and they are also changing how people work.

One of the most significant changes is the increasing use of AI in the workplace. AI automates tasks, improves decision-making, and personalizes customer experiences. This is leading to a more efficient and productive workforce, but it is also displacing some jobs.

Another major trend is the rise of technology. New technologies like cloud computing, big data, and mobile devices are changing businesses' operations. They also make it easier for companies to reach customers and sell their products or services.

Digital marketing is also becoming increasingly important. Businesses use digital channels, such as social media, search engine optimization (SEO), and email marketing, to reach their target audiences. This is leading to more targeted and effective marketing campaigns.

In addition to these trends, there is a growing demand for people who want to work less yet get paid more. This is due to several factors, including the rising cost of living, the desire for more leisure time, and the increasing automation of jobs.

So, what does the future of work look like? AI, technology, and digital marketing will likely play a significant role. Businesses will need to adapt to these trends to remain competitive.

However, there will likely be a shift towards more flexible and personalized work arrangements. People can work from anywhere, anytime, and on their terms. This will give them more control over their work-life balance and allow them to pursue their passions.

Overall, the future of work is uncertain, but AI, technology, and digital marketing will play a significant role. Businesses that can adapt to these trends will be well-positioned for success.

Here are some specific examples of how AI, technology, and digital marketing are changing the business world:

- **AI IS BEING USED TO AUTOMATE TASKS.** For example, AI-powered chatbots can answer customer questions and resolve issues without human intervention. This can free up employees to focus on more complex tasks.
- **AI IS BEING USED TO IMPROVE DECISION-MAKING.** For example, AI can analyze data and identify patterns that would be difficult to spot with the naked eye. This can help businesses make better decisions, from product development to marketing campaigns.
- **AI IS BEING USED TO PERSONALIZE CUSTOMER EXPERIENCES.** For example, AI can track customer behavior and recommend products or services they are likely interested in. This can help businesses build stronger relationships with their customers and increase sales.

- **TECHNOLOGY IS MAKING IT EASIER FOR BUSINESSES TO REACH CUSTOMERS.** For example, companies can use social media to connect with potential customers and build relationships. They can also use search engine optimization (SEO) to ensure their website appears at the top of search results pages.
- **DIGITAL MARKETING IS BECOMING INCREASINGLY IMPORTANT.** For example, businesses can use email marketing to stay in touch with customers and promote their products or services. They can also use social media advertising to target specific demographics.
- **THERE IS A GROWING DEMAND FOR PEOPLE WHO WANT TO WORK LESS YET GET PAID MORE.** For example, businesses are increasingly offering flexible work arrangements, such as telecommuting and flextime. This allows employees to balance their work and personal lives more effectively.

These are just a few ways that AI, technology, and digital marketing are changing the business world. It is an exciting time to be in business, and the future is full of possibilities.



## CEF's – Closed-End Funds

### Closed-Ends Funds / Activists

Activists focused on Closed-end Funds (CEF) have significantly increased their efforts and advanced their techniques. As these investors target CEFs, understanding your ownership data can help you devise appropriate outreach and defense strategies.

CEFs remain an important asset class, but one that is currently experiencing a great deal of change that threatens the opportunities for a variety of different investors to take advantage of their benefits.

The top three main actions that activist investors currently are pursuing are:

1. Making a tender offer to buy shares at or as close to NAV
2. Converting the fund into an open-end fund
3. Forcing the fund to liquidate

Read our recent [CEF overview article](#) for more insights and information on how EQ Mutual Proxy team can help.

Regards,



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### About EQ Proxy Services & Support



- **Proxy solicitation services:** We help you develop the optimal, cost-effective plan to reach your shareholders and motivate them to vote. The analytics of our ProxyIQ platform provide transparent voting data that supports nimble campaign strategy adjustments.
- **Shareholder meeting services:** Our services can support you across the entire shareholder meeting process. With analytics-enabled insights, we'll assist you with all aspects of the event, from planning, printing, mailing, tabulation, solicitation, reporting, and vote certification.
- **Contested proxy solicitation services:** Closed-end fund and BDC contests can take various forms and involve a range of issues, from board election challenges to advisory agreement terminations. The stakes are high, as the outcome can redefine control of your fund, its strategic direction and shareholder value. We help you control for these issues by organizing and managing the process

## *BDC's – Business Development Companies*

[Asset Allocation](#) August 8, 2023

### **BDC Stocks Soar by 12.8% in 2023, Despite Risks**

Major investment firms such as Blackstone have pushed into business development companies, whose sizable yields are alluring.

By [Larry Light](#)



Business development companies are having a good year, with the [S&P BDC Index](#) leaping 12.8% as of Monday's close.

The increase marks a comeback for the asset class, which is one of the private credit fields that giant money managers such as Blackstone have entered. The BDC measure this year is far ahead of the investment-grade [Bloomberg Global Aggregate Total Return Index](#) (up 1.4%) and only slightly trails the [Credit Suisse High-Yield Index](#) (13.2%)—although none of the fixed-income indexes can compare to stocks, as seen by the S&P 500's 17.7% advance in 2023.

“This is a compelling time to be investing” in BDCs, said [Ron Kantowitz](#), head of private credit at asset manager Invesco, in a video clip posted on LinkedIn. While acknowledging that risks abound nowadays, he argued that careful due diligence will allow investors to pick the best ones and “invest away from” less-worthy BDCs.

BDCs—closed-end investment companies—are run to invest in small and medium-sized privately held businesses and offer lush annual dividend yields, which S&P Dow Jones Indices place at 10.2%, far above the S&P 500’s 1.5% and [junk bonds](#)’ 8.3%.

As most BDCs use floating rates for the debt that dominates their portfolios, they have grown more and more attractive to yield-hungry investors. At this point, BDCs, along with other private debt offerings, have low default rates. As of year-end 2022, law firm [Proskauer Rose](#), which specializes in legal advice to private credit, reported that the BDC sector had just a 1.04% default rate.

Public BDCs have ballooned, expanding to \$200 billion in total assets in 2021 from \$5 billion in 2002. Some big names, often affiliated with private equity titans, are in the [publicly traded BDC space](#).

The leader in terms of assets is Ares Capital Corp. (\$9.3 billion), followed by FS KKR Capital Corp. (\$5 billion) and Owl Rock Capital (\$4.8 billion). There also has been a surge in privately traded BDCs, with Blackstone Private Credit (\$22 billion) in the lead.

Tags: [business development companies](#), [Invesco](#), [investment grade bonds](#), [Junk Bonds](#), [Private Credit](#), [Private Equity](#), [Proskauer](#), [Ron Kantowitz](#)

# PIVOT

## MULTIPLY YOUR EARNINGS AND INFLUENCE WITH PIVOT MAGAZINE

PIVOT Magazine presents an opportunity to capitalize on our wide reach and influence.

We reach over 30 million readers and distribute to 40,000 retail sites. The potential for contributors and advertisers is immense.

Our latest cover features include Robert Kiyosaki of Rich Dad fame and General Petraeus, former director of the CIA.

Make substantial earnings by selling our top-tier advertising spaces and feature opportunities.

This is a unique chance to tap into your network and earn a hefty 50% commission on every sale.

Here are the specifics:

1. Sell a cover feature for \$3,000
2. Sell a back cover feature for \$1,000
3. Sell an article for \$500 each (up to 8 per issue)
4. Sell a full-page ad for \$500 each (up to 12 per issue)
5. Sell a half-page ad for \$250 each (up to 12 per issue)
6. Sell a quarter-page ad for \$125 each (up to 16 per issue)

Earn \$1,500 from a single cover feature sale and earn close to \$10,000 per issue.

Position yourself as a key person of influence.

These features and ad spaces represent invaluable growth opportunities for the businesses you connect with PIVOT.

Tap into our vast readership and enhance brand exposure, credibility, and authority.

If you're ready to jump on board, email Chris at [chris@pivotmagazines.com](mailto:chris@pivotmagazines.com)

# SAB MARKETPLACE

**What is it?** It's like the Angie's List for Businesses

**What does it do?** We promote your brand/product/etc. on our Marketplace Website

**Who sees this?** This week alone the marketplace has received 156k impressions...and the more we market this – the more impressions we can foresee

🔥 Price? 🔥

**\$4.97 a month**

★ (FIRST 100 ONLY) ★

## TIERED MEMBERSHIP?

### BASIC TIER – SILVER MEMBERSHIP

- Brand/Product Promotion on SAB Marketplace
- Listing in Business Directory
- Limited Exposure in Weekly Email Update to hundreds of thousands
- **Price:** \$29.99/month (\$4.97 (First 100))

### STANDARD TIER – GOLD MEMBERSHIP

- All Basic Tier Benefits
- Enhanced Exposure in Weekly Email Update to hundreds of thousands
- Featured Spot on Homepage Rotation
- Social Media Shoutouts
- **Price:** \$49.99/month

### PREMIUM TIER – PLATINUM MEMBERSHIP

- All Gold Tier Benefits
- Priority Placement in Search Results
- Dedicated Blog Post or Article
- Exclusive Interview Feature
- **Price:** \$99.99/month

### ELITE TIER – DIAMOND MEMBERSHIP

- All Platinum Tier Benefits
- Top Placement in Search Results
- Exclusive Sponsored Webinar
- Customized Social Media Campaign
- **Price:** Custom Quote

# SAB

Strategic Advisor Board

WHERE RESULTS MATTER





"The economic impact Swift creates is staggering, as fans travel from far and wide to attend her concerts, filling hotels, restaurants, and local attractions. Swift's influence on tourism is a testament to her ability to captivate audiences and drive economic growth." Jul 18, 2023

#### FINANCE

### **These charts show what has Moody's worried about regional banks including U.S. Bank and Fifth Third**

PUBLISHED WED, AUG 9 2023 9:36 AM EDT.

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**Gabriel Cortés**@GABECORTES

The Moody's ratings [downgrades](#) and outlook warnings on a swath of U.S. banks this week show that the industry still faces pressure after the [collapse](#) of Silicon Valley Bank.

Concern over the sector had [waned](#) after second-quarter results showed most banks stabilized deposit levels following steeper losses during the March regional banking crisis. But a new issue may cast a pall over small and midsized banks: They've been forced to pay customers more for deposits at a pace that outstrips growth in what they earn from loans.

"Banks kept their deposits, but they did so at a cost," said [Ana Arsov](#), global co-head of banking at Moody's Investors Service and a co-author of the downgrade report. "They've had to replace it with funding that's more expensive. It's a profitability concern as deposits continue to leave the system."

Banks are usually expected to thrive when interest rates rise. While they immediately charge higher rates for credit card loans and other products, they typically move [more slowly](#) in increasing how much they pay depositors. That boosts their lending margins, making their core activity more profitable.

### Shrinking margins

As U.S. interest rates have risen, the rate of increase for the cost of deposits has outpaced that of loan yields.

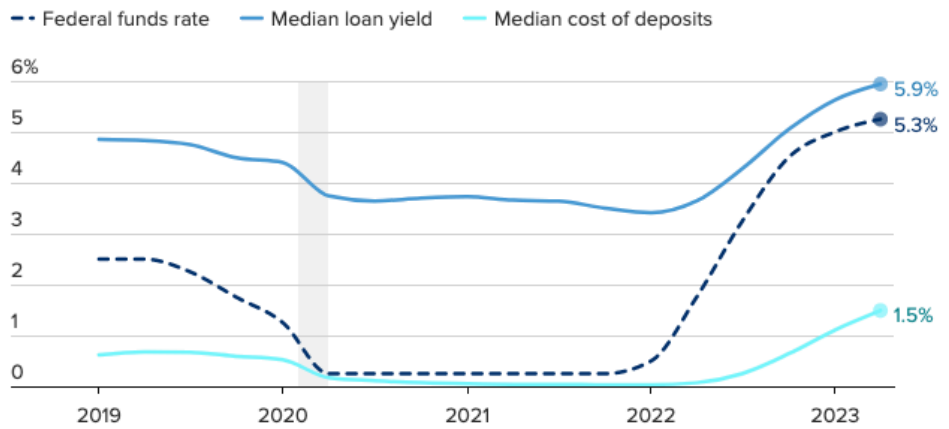


Chart: Gabriel Cortes / CNBC  
Source: Moody's  
Data as of Q2 2023



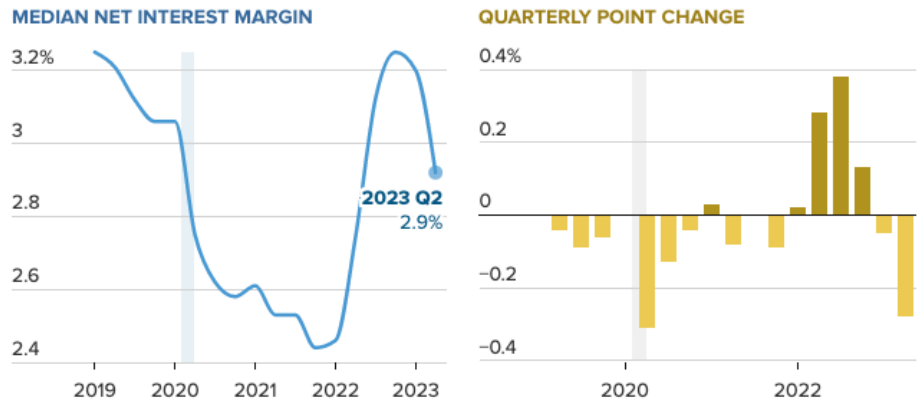
This time around, the boost from higher rates was especially fleeting. It evaporated in the first quarter of this year, when bank failures [jolted](#) depositors out of their complacency and growth in net interest margin turned negative.

“Bank profitability has peaked for the time being,” Arsov said. “One of the strongest factors for U.S. banks, which is above-average profitability to other systems, won’t be there because of weak loan growth and less of an ability to make the spread.”

Shrinking profit margins, along with relatively lower capital levels compared with peers at some regional banks and concern about commercial real estate defaults, were key reasons Moody’s reassessed its ratings on banks after earlier actions.

In March, Moody’s placed [six banks](#), including First Republic, under review for downgrades and cut its outlook for the industry to negative from stable.

### Median net interest margin at U.S. banks



Graphic: Gabriel Cortes / CNBC  
Source: Moody's  
Data as of Q2 2023



Falling margins affected several banks' credit considerations. In company-specific reports this week, Moody's said it had placed [U.S. Bank](#) under review for a downgrade for reasons including its "rising deposit costs and increased use of wholesale funding."

It also lowered its outlook on [Fifth Third](#) to negative from stable for similar reasons, citing higher deposit costs.

The banks didn't immediately return requests for comment.

The analyst stressed that the U.S. banking system was still strong overall and that even the banks it cut were rated investment grade, indicating a low risk of default.

"We aren't warning that the banking system is broken, we are saying that in the next 12 months to 2 years, profitability is under pressure, regulation is rising, credit costs are rising," Arsov said.





## Credit card debt in America soars to record \$1 trillion

CNN's PM Plug-In is a weekday newsletter to catch you up on important news you may have missed during your busy day. Make sure to [subscribe](#) to stay in the know.

Today we're looking at new data by the Federal Reserve Bank of New York that finds Americans' credit card debt has surpassed [\\$1 trillion for the first time](#).

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### WHAT'S HAPPENING:

- Credit card balances shot up by \$45 billion during the second quarter – about 4.6% – to hit \$1.03 trillion, New York Fed's latest Quarterly Report on Household Debt and Credit shows.
- Add auto loan balances to the mix and household debt levels are up 1%, to \$17.06 trillion. Overall household debt has spiked by \$2.9 trillion since the end of 2019. In financial speak, the New York Fed's debt balances are nominal and not adjusted for inflation.

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### HOW INTEREST RATES FACTOR IN:

- Debt increases come as interest rates have quickly vaulted to a 22-year high. The average credit card now charges a near-record 20.53% interest rate, according to Bankrate.
- “With elevated interest rates, paying that debt becomes more expensive, and with consumers continuing to take on more debt, this combination will put more pressure on some households who have those tighter budgets,” economist Sofia Baig tells CNN.
- “Unfortunately, it’s only going to go up from here,” warns Matt Schulz, chief credit analyst for LendingTree. “What’s driving it is inflation, higher interest rates and just generally how expensive life is in 2023.”

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#### BIG PICTURE OF HOUSEHOLD FINANCES:

- Higher rates of borrowers became delinquent on their credit card, auto and mortgage payments for the quarter, according to the Fed data. Mortgage delinquency is below pre-pandemic rates, but auto and credit card delinquency averages are the highest since 2018 and 2012, respectively.
- Despite those increases, delinquencies have not yet risen to a point where consumers are experiencing widespread financial distress, New York Fed researchers say.
- But some cracks may be forming. On Tuesday, we told you about a report that more people [are tapping into their 401\(k\) accounts](#) because of financial distress. While there’s plenty of data showing many Americans are doing well, “there’s also only so much hard debt that people can handle before delinquencies really spike,” Schulz says.
- The New York Fed itself cautions that “rising balances may present challenges for some borrowers, and the resumption of [student loan payments this fall](#) may add” financial strain. When debt piles up, it’ll inevitably force people to rein in their spending – “a change in behavior in order to survive,” Baig says. Some consumers have already pulled back or dipped into [savings](#).

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ESPN is branching into [the booming world of online gambling](#). The sports network inked a 10-year, \$2 billion deal with casino owner PENN Entertainment to create “ESPN Bet,” a sportsbook that will come online this fall. ESPN talent will promote the betting service, which will be “deeply integrated” across ESPN content, the CEO of PENN says. Addiction experts have raised red flags about the [lucrative explosion in online gambling](#). The vast majority of US states have legalized sports betting since the Supreme Court cleared the way for it five years ago.

## Dow inches up as inflation trends stay positive: Stock market news today

**Karen Friar and Josh Schafer**

Thu, August 10, 2023 at 2:40 PM EDT

Stocks inched higher Thursday [as newly released data](#) showed inflation ticked up on an annual basis for the first time in over a year but disinflationary trends remained positive.

In midday trading, the Dow Jones Industrial Average ([^DJI](#)) gained about 0.2%. The S&P 500 ([^GSPC](#)) was roughly flat, while the tech-heavy Nasdaq Composite ([^IXIC](#)) was up 0.1%. All three indexes had pared larger gains from earlier in the session.

The Consumer Price Index (CPI) rose 0.2% over last month and 3.2% over the prior year in July, in line with June's 0.2% month-over-month increase but higher than June's 3% annual increase. Economists surveyed by Bloomberg had expected a 3.3% yearly increase in July.

On a "core" basis, which strips out the more volatile costs of food and gas, prices in July climbed 0.2% over the prior month and 4.7% over last year. Both measures were also slightly better than economist expectations. Core inflation increased at its slowest pace since October 2021.

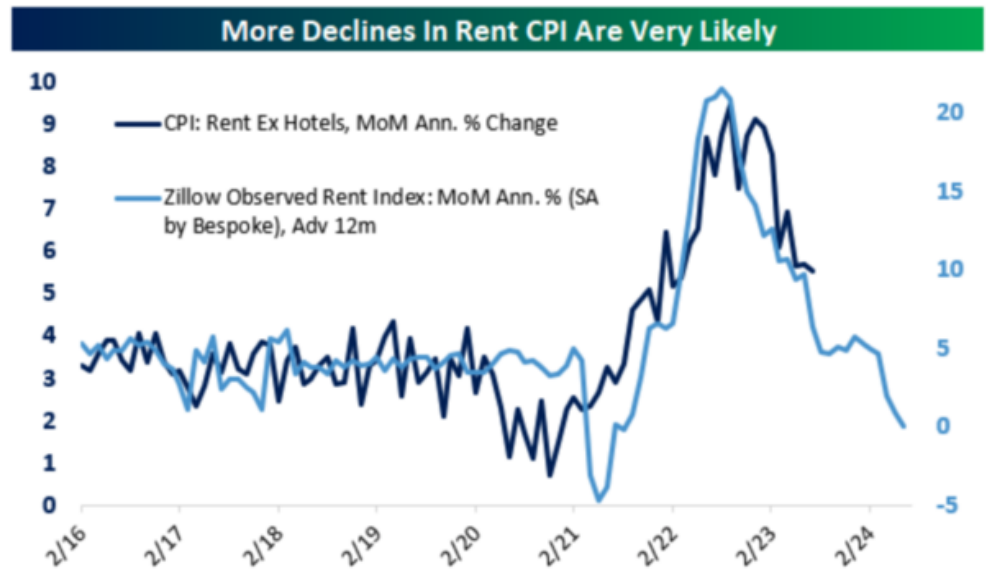
Meanwhile, earnings season nears its close, with Alibaba ([BABA](#)) and Ralph Lauren ([RL](#)) releasing quarterly reports. Shares of Disney ([DIS](#)) ticked higher after the media giant said it will [raise monthly prices for its ad-free streaming plans](#).

### Rent won't be leading inflation higher for long

The shelter index represented over 90% of the increase all items in the July Consumer Price Index report, according to the [Bureau of Labor Statistics](#). But as Ryan Sweet at Oxford Economics pointed out earlier today, that likely won't last.

"Though shelter inflation is sticky, the CPI lags market rents by roughly a year. Therefore, we know that the CPI for shelter is set to moderate noticeably through the remainder of this year," Sweet wrote in a note following the release.

A chart from Bespoke Investment Group illustrates this point.



Josh Schafer

### Trending stocks in afternoon trade

Disney ([DIS](#)) stock rose more than 5% after the company reported fiscal third quarter earnings following the closing bell on Wednesday that beat expectations. The company said full-year 2023 capital expenditures will total \$5 billion, lower than the prior \$6 billion forecast. It also said it would resume paying a dividend by the end of 2023.

Alibaba ([BABA](#)) stock rose more than 4% after the Chinese e-commerce giant posted revenue of \$234 billion, above the Street's estimates for \$223 billion. The company's adjusted earnings per share of \$17.37 also came in well above expectations for \$14.15.

Ford ([F](#)) stock had fallen more than 4% as the company revealed a cybersecurity vulnerability on some vehicles.

Plug Power ([PLG](#)) shares were down double digits have the company reported a wider than expected loss. The company lost \$0.40 per share while the Street had been expecting a loss of \$0.26.

Capri ([CPRI](#)) holdings rose more than 50% after Tapestry announced it'd buy rival Capri for \$8.4 billion. Tapestry ([TPR](#)) shares were down nearly 14% on the news.

Josh Schafer

## The labor market is easing for America's highest earners

The labor market is beginning to cool and its hurting America's highest income cohort the most.

New data from Bank of America released Thursday shows that while the unemployment rate remains historically low, the amount of Americans who earn more than \$125,000 filing unemployment has increased by more than 60% per BofA internal data.

"Our deposit data continues to show signs that unemployment is picking up from these very low levels at a faster pace for higher-income earners," BofA Institute wrote on Thursday. "The number of such households who received an unemployment benefit deposited into their Bank of America account rose by around 3x the rate for the lower-income group."

Recent data from the Bureau of Labor Statistics showed the [US economy added 187,000 jobs in July](#), the fewest since December 2020 and notably lower than the monthly average of 312,000 over the past year. After analyzing the BLS data, the BofA's Institute noted that the highest wage industries are experiencing the the slowest jobs growth.

Those individuals bringing in more than \$125,000 a year are seeing their salaries and wages increase the least too, with yearly increases landing just barely positive. Meanwhile, those who make less than \$50,000 have seen year-over-year wage increases of 3% on average while those in the \$50,000 to \$125,000 bracket have seen their wages increase 2%, per BofA's data.

"It is possible higher-income households may be feeling a little more cautious up to this point," BofA Institute wrote.

**Exhibit 5: After-tax wages and salaries growth by income group, based on Bank of America aggregated consumer deposit data (%YoY, 3-month moving average, SA)**  
Higher-income households continue to see slower wage growth



Source: Bank of America internal data

**Exhibit 6: Number of households receiving unemployment benefits through direct deposit (monthly, %YoY through July 2023)**  
Unemployment payments appear to be rising fastest for higher-income households



Source: Bank of America internal data

## Stocks higher after inflation data



Stocks rose on Thursday as the latest data on inflation [showed a headline increase](#) from June but "core" inflation, the preferred measure of the Federal Reserve that removes the volatile food and energy categories, decreased from June. The news has investors [increasingly confident](#) the Fed won't raise interest rates again in September.

The Dow Jones Industrial Average ([^DJI](#)) rose about 0.5%, or 170 points. The S&P 500 ([^GSPC](#)) was up 0.4%, while the tech-heavy Nasdaq Composite ([^IXIC](#)) gained 0.5%.



Still using outdated advertising methods that drain your budget without delivering results? It's time for a revolution! Proshark Media transforms your advertising strategy with targeted, extremely affordable, and effective solutions.

### What is an Ad Network?

A technology platform that serves as a broker between advertisers who want to run advertisements and publishers who want to host them. The network aggregates ad space supply from publishers and matches it with advertiser demand, helping advertisers reach a wide audience efficiently and enabling publishers to monetize their website or app traffic. Examples of ad networks include Google AdSense, Facebook Audience Network, and Media.net.

### RESHAPING HOW ADS ARE DONE

- **Game-changing**, cost-effective alternative to ad network giants.
- **Our innovative software** turns a Demand-Side Platform (DSP) into a killer ad machine
- Now you can get access to high-quality leads at a fair price
- **Level the playing field** Empowering businesses large and small to take control of their advertising and reach audiences of all types that were previously unreachable.
- Reshaping the ad industry for equal opportunities and greater success.

### DISCOVER THE PROSHARK MEDIA AD NETWORK DIFFERENCE:

- **Lower Costs, Higher Efficiency:** Reach buyers effectively without breaking the bank. Proshark Media leverages intent and inferred ad serving, connecting with consumers efficiently while keeping costs low.
- **Break Through the Noise:** Market noise is getting louder and it is harder to get noticed. Proshark Media turns up the volume, ensuring your ads break through the clutter.
- **Get 100k impressions per month** for just **\$1000 a year** (\$83 per month). Plus, get 25% off our normal price after the first year.
- **Buy 10 or more ad blocks** and get **200k impressions EVERY month PLUS get 50% off** normal pricing after the first year. This is an **INTRODUCTORY, ONCE IN LIFETIME OPPORTUNITY** for the first 1,000 ad blocks only and will NOT be repeated.
- **Embrace Untapped Markets: Proshark Media welcomes companies ignored by mainstream media:** No matter what your business category, call or email us to see if we can help you advertise. Things like CBD and Weight Loss are no longer taboo.

According to a study conducted by the American Marketing Association, companies that consistently advertise experience a **256% increase in sales** compared to those that reduce or eliminate their advertising efforts.

## PROSHARK MEDIA AD NETWORK COST COMPARED TO OTHER POPULAR AD PLATFORMS, ON AVERAGE:



### 1. Proshark Media Ad Network

Cost: Proshark - **\$1000 per-year** (\$83 a month)

- Other ad networks are \$5,000 to \$10,000 per month.
- This is a **LIMITED, ONCE IN A LIFETIME Opportunity**
- Impressions: 100,000 per month
- This opportunity is a limited time offer to get **as low as \$.00041665 cost per impression**. After that, the costs go up to market - no discount. This is a rare, exclusive opportunity that will be here until 1,000 ad blocks are sold – so get in now while you can.



### 2. Google AdWords:

Cost for Google AdWords:

- Small Businesses: \$300-\$2000 per month is common. Can be higher for lead gen services.
- Ecommerce: \$3,000-\$10,000 per month for online stores.
- Lead Generation: \$2,000 - \$5,000 monthly for B2B.
- Brand Awareness: \$10,999+ per month for brands wanting visibility and engagement.
- Local Services: \$1,000 - \$3,000 monthly is common.
- Cost Per Click: \$1 - \$5 or more



### 3. Facebook Ads:

Cost for Facebook Ads:

- Small Businesses: \$300 - \$1,500 per month is common for small businesses.
- Ecommerce: \$5,000 - \$15,000 per month is typical.
- Local Services: \$1,000 - \$3,000 per month for local services.
- Brand Awareness: \$10,000+ per month for brands wanting mass reach and engagement. Big brands may spend over \$100k/month.
- Lead Gen/SaaS: \$2,000 - \$5,000 or more per month is common for B2B companies.
- Impressions: Varies based on budget and bid strategy



### 4. LinkedIn Ads:

- B2B Lead Generation: \$2,000 - \$5,000 per month is common for B2B companies.
- Recruitment/Talent Acquisition: \$3,000 - \$8,000 per month is typical.
- Brand Awareness: \$5,000 - \$10,000+ per month for building branded presence + engagement.
- Sponsored Content: \$1,000 - \$3,000 per month for sponsored posts.
- Cost Per Click: \$3 - \$8+ is average.

Proshark Media Ad Network offers an unbelievably low flat rate of **\$1000 per ad block for the YEAR for 100,000 MONTHLY Impressions**, providing an attractive & cost-effective option compared to the variable pricing models of other ad platforms. This is a LIMITED, ONCE IN A LIFETIME Opportunity.

## FAQs

**How will this investment be beneficial to my business?** By investing in Proshark Media's ad network, you'll gain access to an affordable alternative for advertising. With 100k outreach pieces per month, we will drive traffic to your landing pages or website, increasing visibility and potential leads.

**What is the process that you are going to implement on behalf of my business?** Our process is similar to running a Facebook ad but across multiple channels. Initially, we'll focus on email campaigns and expand to other channels as the platform grows. Our primary goal is to reach an MVP (Minimum Viable Product) stage.

**Why invest with you rather than another network?** Our unique offering provides **100k impression every month for just \$1,000 per-year**, which is significantly more affordable than any other DSP platform. Imagine receiving a year of Facebook ads for only \$1,000.

**What is required of me to maximize the probability of success?** To achieve the highest likelihood of success, collaboration and active involvement will be key. Working closely together, we can maximize the effectiveness of our efforts. **An assigned Account Manager** will regularly interface with you to assess and fine-tune the campaigns, and your crucial input in overseeing the process will greatly contribute to achieving our goals.

**How can Proshark Media Ad Network benefit my advertising strategy?** Proshark Media Ad Network can significantly enhance your advertising strategy by providing **Affordable and Effective Advertising solutions**. With access to a diverse network of premium publishers, top-tier advertisers and advanced targeting capabilities, you can achieve better audience reach, engagement, and ultimately, **higher ROI** for your campaigns.



## FAQs

**Why Proshark media?** We get results! Take advantage of this exclusive limited-time offer, where you can secure a remarkably low **cost per impression starting at just \$.00041665**. Once the offer ends, standard market rates apply, without any discounts or extraordinary upfront savings. Act now to maximize your advertising budget!

**What type of reporting will the I receive and what metrics are you focused on to gauge "success"?** We have the flexibility to create customized reports as we develop the platform. **Initially, we'll provide standard reports and continue to customize these as we grow.** Eventually, we will have a full suite of reporting available to you. Additionally, we will help you define the metrics that will help drive success based on your specific requirements.

**Who is going to be responsible for managing the inbox, sending out replies, providing reporting, etc..?** Our team will manage and respond to one-off emails that come in, but **the primary focus will be directing leads to landing pages and links.** It is the responsibility of your sales funnel to convert the leads once they reach the landing pages. We can discuss additional services like developing landing pages or funnels if needed.

**Maybe the price will go down if I wait. This opportunity is just for the first 1000 ad blocks ONLY** so we can develop the platform. This opportunity is only available for a limited time and provides you **with cost per impression as low as \$.00041665** . After that, the costs go up to market – no repeat.

Year 1: \$83.33 per month for 100k impressions  
Years 2 - 5: 25% discount on all ad subscriptions  
(50% discount and 200k impressions per month when you buy 10 ad blocks or more).

Proshark Media Ad Network is the perfect alternative for advertisers who can't get on Google or Facebook. We offer lower costs, higher effectiveness, and a more business-friendly environment. Sign up today and start reaching your target audience with a subscription to Proshark Ad Network!

TO QUICKLY SECURE YOUR SPOT IN OUR EXCLUSIVE NETWORK CONTACT:

[adnetwork@proshark.com](mailto:adnetwork@proshark.com) <https://www.proshark.com/proshark-media-ad-network>

## Investor Relations (IR)

- Embrace technology and innovation: IR professionals are increasingly using technology to improve their communications with investors. This includes using social media, video conferencing, and data analytics.
- Focus on storytelling: IR professionals are also focusing on telling a compelling story to investors. This includes highlighting the company's strengths, its growth potential, and its commitment to shareholder value.
- Be transparent: IR professionals are also committed to transparency with investors. This means providing timely and accurate information about the company's financial performance, its strategic initiatives, and any risks or challenges it faces.

## Public Relations (PR)

- Focus on earned media: PR professionals are increasingly focusing on earned media, which is free media coverage that is generated by journalists. This is in contrast to paid media, which is advertising.
- Be data-driven: PR professionals are also using data to measure the effectiveness of their campaigns. This includes tracking the number of media impressions, the amount of social media engagement, and the website traffic generated by the campaign.
- Tell stories: PR professionals are also telling stories to connect with their audiences. This includes using storytelling techniques such as character development, conflict, and resolution.

## Marketing

- Focus on the customer: Marketers are increasingly focusing on the customer. This means understanding the customer's needs, wants, and pain points. It also means creating marketing messages that resonate with the customer.
- Use data: Marketers are also using data to make better decisions. This includes tracking customer behavior, measuring the effectiveness of marketing campaigns, and identifying new opportunities.
- Be creative: Marketers are also using creativity to stand out from the competition. This includes using unique marketing channels, developing innovative marketing campaigns, and creating memorable marketing messages.

These are just a few of the industry trends in IR, PR, and Marketing. By staying up-to-date on these trends, you can ensure that your company is well-positioned for success.

## Upcoming Events

- **Technology:**

CES 2024 Tech Show Booth - Largest Tech Show

GATHER 2023 - GATHER in Los Angeles, CA

Best Upcoming United States Tech Conferences in 2023

- **AI:**

Oct 16-19 | Orlando, Florida - Ai Conference

International Conference on Artificial Intelligence

2023 IDEAS Global AI Conference

- **IR:**

IR, Marketing & Communications - September 20-21 2023

October 12-14, 2023 - Conferences In Finance

- **PR:**

- 
- 1. Meltwater Summit
  - 2. Ragan & PR Daily: Social Media Conference
  - 3. PRSA
  - 4. PR Decoded
  - 5. International Association of Business Communications (IABC)
  - 6. Crisis Comms Conference
  - 7. World Public Relations Conference
  - 8. IBR Bridge Conference
  - 9. International Journalism Conference
  - 10. Public Relations Leadership Forum
-

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- **Marketing:**

LeadsCon Connect 2023 - Marketing Event in Chicago

New York Marketing Conference

futurefestival.com

<https://www.futurefestival.com>

- 
- 1. Meltwater Summit
  - 2. SXSW
  - 3. Inbound 2023
  - 4. Content Marketing World
  - 5. B2B Marketing Exchange
  - 6. Search Marketing Expo
  - 7. Social Media Marketing World
  - 8. DMEXCO
  - 9. OMR Festival
  - 10. Web Summit
- 

These are just a few examples of upcoming events in the technology, AI, IR, PR, and Marketing spaces. There are many other events that take place throughout the year. By attending these events, you can stay up-to-date on the latest trends in your industry and learn from other professionals.

*News + Information*

**Halve CO2 Emissions by 2030**

1. INNOVO has independently found hundreds of profitable clean technologies.
2. INNOVO can enable any organization and its suppliers to deploy them yielding profitable audited carbon reductions.
3. All goods and services can be bought and sold with profitable audited carbon reductions on the INNOVO Marketplace.

Weekly Podcast: Successful Minds

Weekly Free Advice: Been There/Done That

**30 Admired Companies to Watch 2021 - CIO Bulletin**

Patricia Baronowski-Schneider, Pristine Advisers Founder: “We effectively communicate your mission and goals to the audience that matters most to you.”

**Pristine Advisers: Empowering Companies to Conquer the Business Battlefield**

**What do we have to celebrate in July/August?**

**July**

- 2 [Canada Day \(Dominion Day\)](#)
- 4 [Independence Day](#)
- 5 [National Bikini Day](#)
- 19 [National Hot Dog Day](#) – third Wednesday of month
- 22 [Hammock Day](#) ...relax and enjoy!
- [Summer Olympics](#) – not until 2024
- [Daily July holidays and special days](#)

**August**

- 1 [National Mountain Climbing Day](#)
- 3 [National Watermelon Day](#)
- 10 [National S'mores Day](#)
- 12-13 [Perseid Meteor Shower](#) – peak dates vary
- 13 [Left Hander's Day](#)
- 14 [V-J Day](#)
- 28 [Stuffed Green Bell Peppers Day](#)
- 30 [National Marshmallow Toasting Day](#)
- [Daily August holidays and special days](#)

.....to name a few....





Ask about how my 35 years of award-winning service can help YOU and YOUR business succeed.

To learn more:

<http://www.pristineadvisers.com/>

youtube - <https://www.youtube.com/user/PristineAdvisers/videos>

Vimeo - <https://vimeo.com/search?q=PRISTINE%20ADVISERS>

LinkedIn - <https://www.linkedin.com/company/1674911/admin/>  
<https://www.linkedin.com/in/patriciabaronski/>

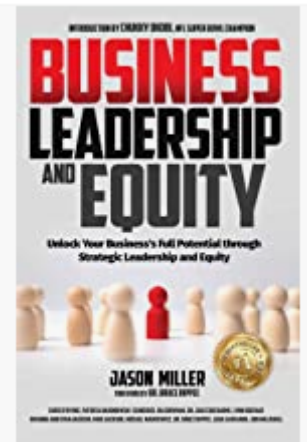
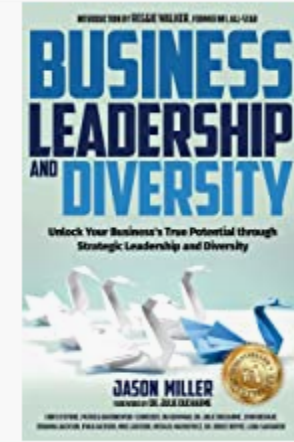
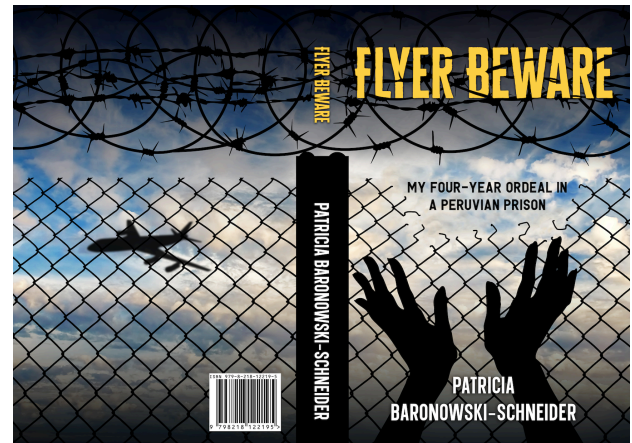
Facebook - <https://www.facebook.com/PristineAdvisers?sk=wal>

Twitter - <https://twitter.com/pristineadvise1>

Instagram - [https://www.instagram.com/pristine\\_advisers/](https://www.instagram.com/pristine_advisers/)

Blogs - <https://medium.com/@patriciabaronski>

Book time on my calendar <https://calendly.com/pbaronski/30min>





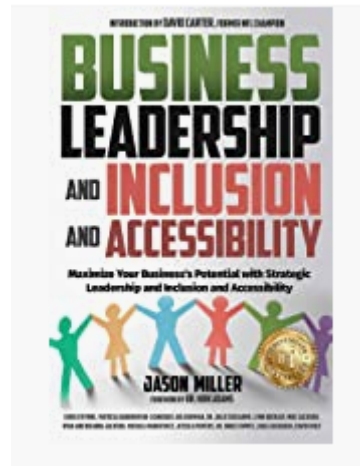
Patricia Baronowski-Schneider  
CEO of  
Pristine Advisers  
JUNE 2023

Featured in  
PIVOT Magazine  
with Robert Kiyosaki of  
Rich Dad, Poor Dad



**PATRICIA BARONOWSKI-SCHNEIDER**  
The story begins in the early 1980s with a young woman and her father, who was a successful entrepreneur. The author, Patricia Baronowski-Schneider, was born in 1963. Her father was a successful entrepreneur and a member of the Forbes 400. She grew up in a family of success and was inspired by her father's story. She has since become a successful entrepreneur and a member of the Forbes 400. She has since become a successful entrepreneur and a member of the Forbes 400.

<https://www.amazon.com/PIVOT-Magazine-Issue-12-Featuring-Robert-Kiyosaki>



Follow Us Online!



*Patricia and her team bring tremendous value and experience to the table when they help shareholders and prospective shareholders gain a better understanding of a fund's competitive value. They also help boards and fund managers understand the impact of their decisions which can help avoid costly PR situations that have plagued some funds in our industry.*



**John Cole Scott**  
Closed End Fund Advisors



**Ronak Shah** - 1st  
Solutions Architect at VMware  
April 7, 2008,

Patricia is very good at what she does, Although she was on the phone all the time to manage clients, we did get sometime to get to know each other, She was one of the most tech savvy computer users in our company who knew how to fix their tech issues. Besides that she is the person I know with the best written, communication and time management skills.



**Ted Wallace** - 1st  
COO | The Startup CEO's Leatherman | ESG | Strategy | Integrity | RevOps | GTM | Holy cow this guy can brainstorm  
November 23, 2010,

Working with Patty was an absolute pleasure. She's a hard-worker and an excellent self-motivator; I learned a lot from her work ethic. Any time I have questions about IR or CEFs, I go first to Patty - she always has the answers I need, and she's always quick to respond. Patty is a consummate professional and a credit to the Investor Relations industry.



**Gerard Carney**  
Managing Director, Media Engagement, Guggenheim Partners  
November 23, 2010, Gerard worked with Patricia on the same team

Patty is one of the brightest, most conscientious professionals I have ever worked with. She is truly committed to her clients and her team, is a pleasure to work with and makes everyday a better one because she is there. On the client side, she goes to great lengths to ensure that her work delivers value and her clients appreciate that and stay with her over the long term. She has my whole hearted endorsement as an employee or counselor.



**Tracy Jones**  
ProjectManager, Director, Sales  
November 24, 2010,

I have worked for many years with Patricia and her clients. Patricia always provides her clients with exceptional service and expertise and represents her clients in a very professional manner. Her industry experience and client base is wide ranging and varied- from US based companies and funds to international companies.



**Bruce E. Bishop** - 1st  
Management Consultant  
November 24, 2010,

Patricia was a valuable asset to the company and had a tremendous work ethic. She advanced quickly within the organization due to her hard work and ability to grasp the IR profession. I enjoyed working with her quite a bit as she always approached the work with an excellent attitude and a smile!



**Carmen Lorenzo**  
Seasoned Office/Human Resources Manager  
November 24, 2010,

"I've known Patricia for more than twenty years. It has been my distinct pleasure. Patricia exemplifies the qualities any employer seeks in an employee. She has the ability to work in a team environment or independently. She is reliable, efficient, loyal and goes beyond what is asked of her. Patricia would be an asset to any organization she joins.



**Ed Ward**  
Director at Cohen & Steers  
November 26, 2010, Ed was Patricia's client

I have known Patricia for many years at The Altman Group - initially during my tenure at the New York Stock Exchange, where she was a vital link between the NYSE and many of the key financial companies that were members of the Exchange. Later, when I associated myself with Cohen & Steers Funds, we utilized her company to assist us in many important activities. I highly recommend her for any high-level position in a financial oriented firm that demands complete professionalism and high integrity.



**Mark Binder**  
Managing Director at The Altman Group  
November 29, 2010,

Patricia has a conscientious and thorough work ethic. Her approach to tackling difficult assignments are both pragmatic and results oriented. She brings fresh ideas and creative designs to all projects she is associated with.



**Rob Frein**  
President at Frein Lazzara, Rd - The DEMONSTRATIVE EVIDENCE Firm  
February 28, 2011, Patricia was Rob's client

*Its is always a pleasure working with Pristine Advisers because of their professionalism, efficiency and dedication. They can stir your business in the right direction of success. The team is very well selected and organized and Patricia is always eager to do the task in question with 100% success. The fact that Pristine Advisers is doing PR as well as marketing is saving money and time to work with the same people on both fields which is a smart move considering the connection between good marketing and PR service.*



Man Sang Holdings

*Thank you Patricia and to the Pristine Advisers team for their excellent work and outstanding understanding of the PR world. Having such an experienced and dynamic team on your side to take care of every public related issue and organize all of our conferences is priceless but Pristine Advisers can do it for such an affordable budget with 100% success. Always open for new ideas and building up positive media coverage, that lead to company growth and expansion.*

**Baring Asset Management**

Baring

*Pristine Advisers is a top-notch IR/PR Service Provider. They are exceptionally well-versed in the closed-end fund space and are truly innovative thinkers. Their unique skills in reaching out to shareholders on behalf of their clients, as well as the media and the investment community as a whole are what sets them apart from Their peers. The team at PA is energetic, goal oriented and work hard for every one of their clients. Their relationships with the key players in the industry is amazing and their reputation for giving clients 150% is stellar. Any firm would be lucky to have the team at Pristine Advisers behind them.*



**Warren Antler**

The Altman Group



**Thomas Deng Mahmoud Schumann**  
Project Greenland, Project Alaska - Super Premium Freshwater Supply  
July 11, 2021, Thomas Deng Mahmoud was Patricia's client

Patricia Baranowski-Schneider is a pleasure to work with, I appreciate and value her integrity, humanness, strong (entrepreneurial) spirit and professionalism.



**Tariq Ali Asghar**  
Fintech Leader, Blockchain, IOT, Angel Investor, Advisor Family Offices, ETFs, Author & Speaker, 20,000+ Connections  
August 5, 2016, Tariq Ali was Patricia's client

Patricia Baranowski-Schneider is an incredibly strong leader who has full command on her commitment to customers and the value she is providing to them. I recently became client of Patricia and feel very strong about her organization as well as her strength of character. Business is all about trust and Patricia builds that confidence quickly. I would recommend her services to people seeking high growth opportunities in their respective industries.



**Herbert Blank**  
Consultant - Global Finesse & Senior Quant and Blogger at ValuEngine  
December 23, 2014,

Patricia is utterly fantastic to work with on all types of special events including conferences, webinars, and seminars. She is terrific in all aspects of program, support, attendance recruiting, logistics, and also is a superb moderator. Her communications skills are non-pareil. She gets the message across in a professional and memorable manner. Her follow-up is equally assiduous and impressive. I also have seen evidence that she is a thoughtful and effective image consultant. In short, Patricia is simply ace!

**Our clients:** We take great pride in our association with some of the most influential and esteemed organizations in their respective fields



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NEW IRELAND  
Fund**

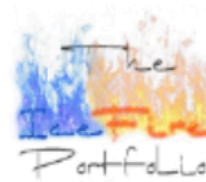


**Brookfield  
Asset Management**

**China Enterprises Limited**



**Terra Firma Foods**



**JAPAN  
Smaller Capitalization  
Fund, Inc.**



.....just to name a few.....