

September 2023

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## Monthly Newsletter

"Welcome to the inaugural edition of our monthly newsletter!

Each month, we aim to bring you the latest trends, in-depth analysis, upcoming events, and more, straight to your inbox. Dive into the dynamic world of business, entrepreneurship, and innovation with us.

Your voice is essential. If you have insights, news, or experiences that can benefit our readers, please share. By doing so, you'll help foster enriching discussions and shared growth.

I also invite you to check out my 'Been There/Done That' YouTube series. These concise 4-minute episodes offer actionable advice on current topics. And if there's a subject you're passionate about, let me know!

Join me weekly on 'Successful Minds', where I chat with influential figures about their journeys to success. If you, or someone you know, has an inspiring tale to tell, we'd love to feature it.

Thank you for joining us on this adventure. Your feedback and involvement will shape this platform, and I look forward to the shared growth ahead."

Best regards,

**Patricia Baronowski-Schneider**

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## **THE RISE OF AI IN BUSINESS**

Artificial intelligence (AI) is rapidly transforming the business world. Companies across industries are finding new ways to implement AI to improve efficiency, insight, and experiences, from marketing to operations to customer service. According to recent research from McKinsey, the business value derived from AI is projected to exceed \$13 trillion by 2030.

One of the most significant areas of impact is marketing and sales. AI allows marketers to gain detailed customer insights from data analysis, power recommendation engines, target ads, optimize content, and generate impactful campaigns. Chatbots and virtual assistants create seamless customer experiences while capturing helpful customer data.

Behind the scenes, AI is streamlining business operations in recruiting, HR management, logistics, and more. By automating repetitive tasks, AI enables employees to focus on higher-value work. Supply chain

operations use AI to predict demands, mitigate risks, and optimize delivery routes.

The finance world already embraces AI for everything from fraud detection to personalized banking through robo-advisors. Doctors have AI assistance to improve diagnostics. Retailers are utilizing AI for inventory and price optimization.

But for all the potential of AI, there are challenges to overcome. Ethical implications regarding data usage, privacy, and bias must be addressed. The technology also raises concerns about workforce automation and displacement. Businesses must strategize how to implement AI best to complement human employees.

The AI revolution has only just begun. As the technology progresses, virtually every industry will leverage intelligent algorithms and machines. Companies that want to remain competitive need an AI strategy to capitalize on the benefits while navigating the risks. Innovations that improve customer experiences, employee productivity, and the bottom line lie ahead for businesses making the most of artificial intelligence.



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CLICK ON THE LINK IN THE DESCRIPTION TO SIGN UP!

<https://www.proshark.com/ref-ad-network?via=patricia>

### *CEF's – Closed-End Funds*

## **Muni Investors Can Find Bargains in Unlevered Closed-End Funds**

Unlevered municipal bond closed-end funds traded at a discount to their net asset value of roughly 12%, according to Bloomberg data

(Bloomberg) -- Investors looking for bargains in the municipal-bond market may find opportunities in closed-end funds that don't borrow to boost returns.

Unlevered municipal bond closed-end funds traded at a discount to their net asset value of as much as roughly 12%, according to data compiled by Bloomberg. The biggest, Nuveen LLC's \$1.9 billion Municipal Value Fund, is trading at a 7.2% discount with a tax-exempt yield of 3.96%. Over 20 years, its average discount is 2.3%.

**Related:** [The Higher Your Tax Bracket, the More Attractive Municipal Bonds May Look](#)

Meanwhile, the DTF Tax-Free Income fund, which terminates in 2028, last month eliminated its leverage and is trading at a discount of 12.2%, or 88 cents on the dollar. As the fund moves closer to liquidation, the discount will disappear, said Ryan Paylor, a portfolio manager at Thomas J. Herzfeld Advisors, which focuses on the closed-end fund market.

"That's a pretty attractive return," said Paylor. "It's almost approaching 15% before I even factor in any of the tax-free dividends."

Closed-end funds raise a fixed amount of money from shareholders in a public offering, unlike mutual funds, which continually sell and redeem shares. The funds are listed on stock exchanges and can trade at premiums or discounts to the net value of the securities they own.

Most buyers of muni closed-end funds are retail investors who aren't quick to pick up on market inefficiencies, Paylor said. These investors may still be shell-shocked by the Federal Reserve's aggressive campaign of policy tightening, which has battered bonds. Municipal bonds lost 8.5% last year, the worst annual performance since 1981, and haven't recouped much ground this year.

Unlevered muni closed-end funds make up a sliver of this market segment. About 90% borrow to juice returns and many of those trade at a discount too.

Leveraged muni closed-end funds borrow in the floating-rate tax-exempt market to finance the purchases of higher-yielding long-term bonds, seeking to profit from the difference. However, with the cost of leverage surging and the yield curve inverted, the spread has disappeared or turned negative.

Some leveraged funds are at discounts of 14% to 16%, "but I think that's warranted," Paylor said. "Funds that have floating-rate leverage, they're stuck with it for the foreseeable future" because the Fed isn't likely to reduce interest rates.

Weekly benchmark yields in the variable-rate tax-exempt bond market rose to 3.3% this week, compared with under 2% a year ago. Lenders also charge a 70 to 100 basis point spread for credit risk, so all-in financing costs can exceed the 4.2% yield on a 30-year AA rated revenue bond.

<https://www.wealthmanagement.com/fixed-income/muni-investors-can-find-bargains-unlevered-closed-end-funds>

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## **Pristine Advisers: A Beacon of Excellence in Investor and Public Relations**

by Victor Williams

September 11, 2023  
in Business

In the world of Investor Relations (IR) and Public Relations (PR), Pristine Advisers stands tall as an award-winning agency with an impeccable track record spanning over three decades. Founded by Patricia Baronowski, Pristine Advisers has earned its reputation as a leading force in the IR, PR, and Media Relations fields.

### **A Trusted Partner in Building Brand Recognition**

In today's competitive landscape, building and maintaining a strong brand presence is imperative for any organization. Pristine Advisers has excelled in this arena, earning a reputation as a trusted partner in helping companies achieve unparalleled brand recognition. With an extensive network of invaluable industry connections and a wealth of experience, Pristine Advisers possesses the expertise to craft and execute strategies that make a lasting impact.

One of the key pillars of their success lies in their adeptness at leveraging multiple communication channels. Through a strategic blend of print media, broadcast outreach, and harnessing the power of social media, Pristine Advisers ensures that their clients' messages reach a wide and diverse audience. This approach not only amplifies a company's voice but also establishes it as a prominent player in its respective industry.

### **Comprehensive Services for Your Business Needs**

Pristine Advisers offers an array of services designed to empower businesses and enhance their reputation:

**Investor Relations:** Pristine Advisers provides expert guidance in navigating the complex world of IR. From database services to crafting effective earnings strategies and their meticulous implementation, they offer invaluable support to companies looking to foster positive investor relationships. Moreover, their insights into choosing the right IR firm can prove to be a game-changer.

**Public Relations:** Crafting a compelling narrative that resonates with the public is an art form, and Pristine Advisers has mastered it. Their PR campaigns are designed to not only convey a company's message but also

to create an emotional connection with the target audience, ensuring that the message leaves a lasting impression.

**Media Relations:** In an era where the media landscape is constantly evolving, navigating this terrain can be challenging. Pristine Advisers possesses the expertise to deftly handle media relations, ensuring that a company's story is told accurately and effectively. They harness the power of social media to engage with audiences in real-time, leveraging trends and insights to maximize reach.

**Marketing:** Tailored marketing strategies are crucial in today's diverse financial landscape. Pristine Advisers specializes in creating marketing approaches for a wide range of financial entities, including Closed-End Funds (CEFs), Exchange-Traded Funds (ETFs), Business Development Companies (BDCs), Real Estate Investment Trusts (REITs), Hedge Funds, and more. Their insights and strategies have enabled clients to thrive in dynamic markets.

**Raising Capital:** For start-ups and businesses looking to secure capital for growth, Pristine Advisers provides invaluable assistance. Their expertise in the financial advisory realm empowers clients to navigate the intricate process of raising capital successfully.

**Financial Advisory:** Pristine Advisers also guides financial advisory firms towards success, offering a wealth of knowledge and experience in financial markets. Their strategic insights and recommendations have helped firms make informed decisions and achieve their goals.

### **Contact Information**

For further information or to request a quote, please reach out to Pristine Advisers:

ADDRESS: PRISTINE ADVISERS, 8 Walnut Ave E, Farmingdale, NY 11735

PHONE: (631) 756-2486

EMAIL: [customer\\_support@pristineadvisers.com](mailto:customer_support@pristineadvisers.com)

### **About Pristine Advisers**

Pristine Advisers is a [trusted agency specializing in Investor, Public and Media Relations PR](#). With over three decades of experience, the firm has a solid reputation for delivering top-notch Social Media Marketing and Media Relations services. Pristine Advisers is your go-to partner for strategic investments and is well-regarded in the USA for its exceptional marketing services.

<https://nyweekly.com/business/pristine-advisers-a-beacon-of-excellence-in-investor-and-public-relations/>



## *REITs – Real Estate Investment Trusts*

### **REIT Downgrades Cast Gloomy Note As September Begins**

**Ethan Roberts**

Mon, September 11, 2023 at 2:05 PM EDT · 5 min read



September has generally been described as a difficult month for the stock market. This trend dates back almost 100 years and is sometimes attributed to investors making changes to their portfolios by taking profits as summer ends.

This year, the post-Labor Day holiday week began in dour fashion for several real estate investment trusts (REITs) as a slew of analyst downgrades hit the wires shortly before the opening bell on Sept. 5.

Take a look at five downgrades that negatively impacted the REIT sector and helped to drag the VANGUARD REAL ESTATE INDEX FUND ETF (NYSE:[VNO](#)) down over 1% to start the first week of September.

KITE REALTY GROUP TRUST (NYSE:[KRG](#)) is an Indianapolis-based retail REIT with 181 open-air and mixed-use properties from Vermont to California. Its strip malls are mostly grocery store anchored, and tenants include CVS, Fresh Market, Best Buy, Burlington Coat Factory, Ross Stores and Costco. Kite Realty had its initial public offering (IPO) in 2004.

On Sept. 5, Raymond James analyst RJ Milligan downgraded Kite Realty Group Trust two levels from Strong Buy to Market Perform. Kite Realty Group shares were down over 2% on the day of the announcement. The analyst noted that capital expenditures will likely remain elevated well into the first half of 2025.

FEDERAL REALTY INVESTMENT TRUST (NYSE:[FRT](#)) is a Maryland-based diversified REIT that owns 102 shopping malls and mixed-use offices, as well as 3,100 residential units in wealthier metro markets on both the East and West coasts of the U.S.

A member of the S&P 500, Federal Realty Investment Trust has been in business since 1962 and is one of the oldest REITs on Wall Street. Federal

Realty Investment Trust is a Dividend King and holds the ongoing record for annual dividend increases with 55 consecutive years.

Federal Realty Investment also received a downgrade from Raymond James analyst Milligan, from Strong Buy to Outperform. Milligan also lowered the price target from \$115 to \$104.

Following the downgrade, Federal Realty Investment Trust was down 1.52% on the day.

INNOVATIVE INDUSTRIAL PROPERTIES INC. (NYSE:[IIPR](#)) is a San Diego-based diversified/industrial REIT that specializes in triple-net leases and lease-backs on commercial properties with cannabis companies as its sole tenants.

As of Dec. 31, 2022, Innovative Industrial Properties owned 108 properties in 19 states. Its average lease length is 14.9 years. Of its properties, 90% are industrial, 3% are retail and 6% are industrial/retail. As of June 30, it had a 99.9% occupancy rate.

This week, Compass Point analyst Merrill Ross downgraded Innovative Industrial Properties from Buy to Neutral and announced a \$95 price target.

NEWLAKE CAPITAL PARTNERS INC. (OTCMARKETS: NLCP) is a New Canaan, Connecticut-based industrial REIT with 31 properties across 12 states. It specializes in triple-net leases to cannabis companies as well as providing capital to them when necessary.

NewLake Capital Partners was founded in 2019 and had its IPO in August 2021. Its tenants include the largest companies in the cannabis industry, such as Curaleaf, Cresco Labs, Columbia Care and Trulieve. As of June 30, it had a 100% occupancy rate.

This week, Compass Point analyst Ross also downgraded NewLake Capital Partners from Buy to Neutral and announced a \$15.50 price target.

The downgrades of both cannabis-focused companies were somewhat surprising, given Innovative Industrial's gain of 6.16% and NewLake Capital's gain of 9.52% for the month of August.

Citing a reason for the downgrades, the analyst noted that growth in earnings will continue to be elusive in 2024. But analyst Ross cited one positive factor — if marijuana is reclassified from a Schedule I to a Schedule III drug, that would enable marijuana operators to take advantage of income tax deductions for the first time.

NewLake Capital Partners lost 1% on the day.

EQUITY LIFESTYLE PROPERTIES INC. (NYSE:[ELS](#)) is a residential REIT that specializes in owning and operating manufactured home communities, RV resorts and campgrounds. It owns 450 properties throughout North America of which 225 are RV resorts, 202 are mobile home communities and 23 are marinas. Equity LifeStyle Properties is a member of the S&P MidCap 400.

On Sept. 5, Wells Fargo analyst James Feldman downgraded Equity LifeStyle Properties from Overweight to Equal-Weight. Equity LifeStyle Properties lost 1% following the downgrade.

Investors should keep in mind that analysts are not always correct and even the better ones are only right about 50% of the time. Investors should not just rely on analysts and always do their own research before purchasing any stock.

WEEKLY REIT REPORT: REITs are one of the most misunderstood investment options, making it difficult for investors to spot incredible opportunities until it's too late. Benzinga's in-house real estate research team has been working hard to identify the greatest opportunities in today's market, which you can gain access to for free by signing up for the [WEEKLY REIT REPORT](#).

Don't miss real-time alerts on your stocks - join [Benzinga Pro](#) for free! [Try the tool that will help you invest smarter, faster, and better.](#)

This article [REIT Downgrades Cast Gloomy Note As September Begins](#) originally appeared on [Benzinga.com](#)

## *BDC's – Business Development Companies*

### **A Closer Look at Business Development Companies**

BDCs are a great option for investors to access alternative source of income as long as they are aware of the risks



[Praveen Chawla](#) Follow

#### **Summary**

- BDCs offer high income, provided we balance risk and reward.
- BDCs are highly dependent on the economic cycle and can be hit hard in a recession.



Business development companies, or BDCs, represent a distinct category of closed-end investment funds which we can buy on the U.S. stock market, offering an avenue for retail investors to allocate capital into small and medium-sized private firms and, to a lesser extent, diverse investment opportunities, such as small publicly traded companies. According to Investopedia, BDCs exhibit a degree of complexity, accompanied by particularized risks. Investing in these companies offer benefits such as attractive dividend yields, portfolio diversification through exposure to private middle-market companies and access to private equity-like investments, providing opportunities for capital appreciation as well as access to professional management who are experts in the sector. Additionally, if the companies in a BDC's portfolio thrive, investors may enjoy capital gains.

Nevertheless, it is crucial to be aware of the associated risks, including potential capital loss, sensitivity to interest rate fluctuations, market price volatility, regulatory complexities and limited transparency due to the

private nature of many portfolio companies. Therefore, investors should carefully evaluate their goals, risk tolerance and research the particular BDC under consideration before considering an investment.

In certain respects, the Securities and Exchange Commission notes BDCs share similarities with various investment funds, including mutual funds, other closed-end funds and exchange-traded funds. These similarities include:

- Pooling of funds: BDCs aggregate capital from a multitude of investors and deploy those resources to earn income.
- Inclusive ownership: Individuals from all walks of investment life, including retail investors, have the capacity to buy shares of BDCs. These investments are difficult for retail investors to access directly.
- Proportional ownership: Investors hold shares that represent a proportionate stake within the BDC.
- Regulatory oversight: BDCs offer shares that adhere to the Securities and Exchange Commission regulations, while BDCs themselves operate under SEC governance.
- Managed by SEC-registered advisors: BDCs frequently have professional investment managers who are registered as investment advisers with the SEC.

Publicly traded BDCs, in some respects, also share similarities with other closed-end funds and ETFs, as their shares are typically traded on national securities exchanges at prevailing market prices. Prices adjust constantly depending on stock market supply and demand.

In a technical sense, the SEC also says BDCs do not qualify as registered investment companies, but may voluntarily elect to comply with a substantial portion of the regulatory framework applicable to registered investment companies. The key differentiator between BDCs and other SEC-regulated investment vehicles is the nature of their investments. BDCs specialize in investing in the debt and equity of small and medium-sized private companies, occasionally extending their reach to select small public enterprises. The companies in BDC portfolios are generally either in their initial stages of development or are struggling entities that face challenges in securing traditional bank loans or attracting investments from other sources. They are also occasionally likened to venture capital funds or private equity funds, as they offer exposure to private, often illiquid, investments and may provide operational support to their portfolio companies. However, BDCs are accessible to all investors, including retail investors. Moreover, BDCs have more flexibility in utilizing debt and other financial leverage as compared to CEFs and ETFs.

These distinctions give rise to potential advantages and risks that are distinct to BDCs. Just like any investment, there is a potential for losses when investing.

The first is investment risk. BDCs specialize in investing in small and medium-sized companies, many of which are in developmental stages or facing financial distress. Many are also private companies that do not disclose financial information publicly, and their shares are not regularly traded on national securities exchanges.

There are also diverse investment opportunities. BDCs are mandated to allocate at least 70% of their total assets into specific types of investments,

including privately issued securities, distressed debt and government securities. Expanding the array of assets can facilitate portfolio diversification, potentially reducing sensitivity to stock market fluctuations.

Further, BDCs often employ more leverage or debt than other fund types when acquiring investments. The use of leverage can amplify both returns and losses, heightening the level of risk and potential volatility in the price of shares.

Next, BDC shares may trade at a price above or below their net asset value. Shares trading above NAV are considered at a premium, while those below NAV are at a discount. BDC shares may fluctuate between premium and discounted pricing.

There is also potential for large distributions. BDC distributions may encompass income generated by the fund, including interest income, dividends and capital gains, as well as a return of capital. Due to their tax structure, most BDCs must distribute 90% of their taxable income to investors annually. BDCs may deliver substantial distributions, but if these distributions include a return of capital, they may not be as tax-efficient as other investments.

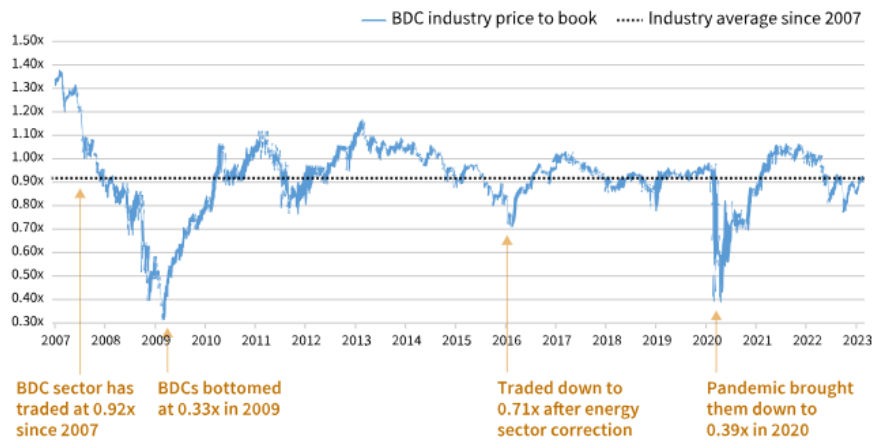
Finally, BDCs often entail higher fees compared to other investment funds. Typically, the investment advisors charge an advisory fee, generally ranging from 1.5% to 2% of the fund's gross assets annually, along with incentive fees of up to 20% of profits earned. As management fees are typically calculated based on gross assets, including leverage, the actual fee charged to investors may be higher depending on the amount borrowed by a particular BDC. BDCs may also incur higher operating expenses than

other fund types. Irrespective of whether investors acquire shares during an initial public offering or buy them on a stock exchange, they will bear the BDC's operating expenses indirectly as these fees are subtracted from its assets.

Also be aware that in a recession, BDC's are typically hit hard and some may face liquidation if the underlying investments in the BDC fail. Let there be little doubt: These are higher-risk investments and there is no free lunch. However, current economic conditions look robust and at the most we are expecting a mild recession later in 2024 or 2025, so the larger BDCs should be able to survive them.

**Economic contractions can impact BDC valuations**

BDC industry price-to-book ratio



Sources: FactSet, KBW Research. Past performance is not a guarantee of future results. **gurufocus**

You will note the high dividends paid by these BDCs. This is obviously an attraction for retail investors. However, caution should be exercised as dividend yield alone may be misleading and we should consider a myriad of quantitative and qualitative factors before investing.

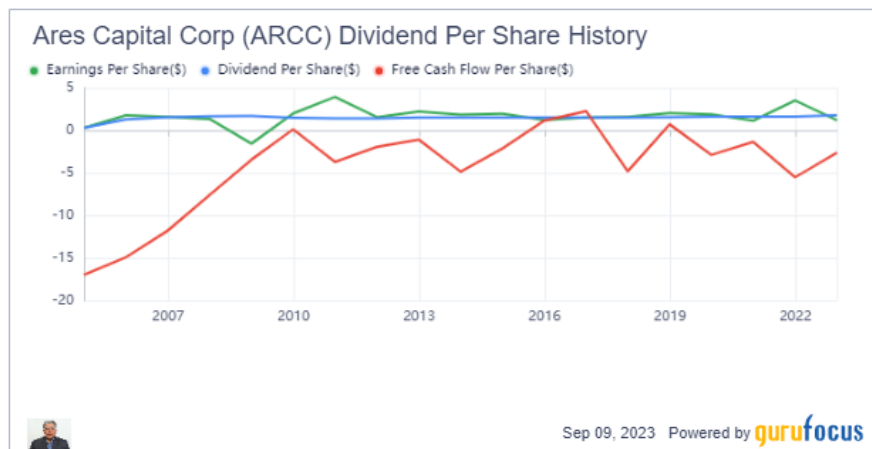
Case study: Ares Capital



For example, looking at Ares Capital Corp. ([ARCC](#), [Financial](#)), the BDC is very large (market cap of over \$10 billion) with a relatively high financial strength score of 4 out of 10 in relation to other BDCs. It provides mainly debt financing to small to medium-size private companies, so through it we can access a market that is not readily available to retail investors.

Founded in April 2004, it is sponsored by Ares Management L.P. It went public shortly after its establishment, raising capital to finance its investment activities. Over the years, Ares has focused on providing financing solutions to middle-market companies, building a diverse portfolio of investments in private and public companies across various industries. It has consistently paid dividends to shareholders and expanded its operations through investments, acquisitions and partnerships. Having survived the Global Financial Crisis, it has grown to become one of the largest and most prominent BDCs in the United States.

Its price-earnings ratio of 11.85 is slightly higher than its 10-year average of 9.09. This may indicate that it maybe somewhat overvalued. The price-to-tangible book value is 1.05. That means its trading close to its net asset value. The dividend yield of 9.56% is very good, but the payout ratio is more than its earnings at 1.14. Similarly, the dividend is not covered by free cash flow, but that appears to be consistent.



Overall, while the dividend yield is very good, investors are probably taking their fair share of risk in earning this high yield and should explore the risk of a dividend cut if this state of affairs continues. However, insiders have been buying the stock on the open market, which is usually a good indication of value. Insiders typically do not buy if the stock is not good value. Given all this, I would give serious consideration to Ares Capital, but would watch economic conditions carefully.

<b>Exchange</b>	NAS	NYSE	NYSE	NYSE	NAS	NAS	NYSE	NYSE	NAS	NYSE	NAS	NAS
<b>Symbol</b>	(ARCC- Financial)	(FSK)	(OBDC)	(MAIN)	(GBDC)	(PSEC)	(TSLX)	(GSBD)	(OCSL)	(BBDC)	(MFIC)	(GLAD)
<b>Current Price</b>	19.57	20.63	13.53	40.28	14.28	5.99	20.20	14.44	20.20	8.90	13.62	9.95
<b>Company</b>	Ares Capital Corp	FS KKR Capital Corp	Blue Owl Capital Corp	Main Street Capital Corp	Golub Capital BDC Inc	Prospect Capital Corp	Sixth Street Specialty Lending Inc	Goldman Sachs BDC Inc	Oaktree Specialty Lending Corp	Barings BDC Inc	MidCap Financial Investment Corp	Gladstone Capital Corp
<b>Revenue (\$M)</b>	1021.00	322.00	927.72	431.41	187.24	-52.59	229.34	101.55	93.24	97.79	85.80	49.61
<b>Market Cap (\$M)</b>	10908	5778	5273	3320	2422	2420	1762	1582	1557	948	889	384
<b>Financial Strength</b>	4	3	2	4	3	5	2	3	3	2	3	3
<b>PE Ratio</b>	11.86	20.63	6.24	9.09	14.72	At Loss	8.87	17.19	16.83	10.85	12.16	10.36
<b>Forward PE Ratio</b>	8.62	6.64	7.22	10.11	8.08	0.00	9.37	0.00	8.15	7.22	7.99	8.22
<b>Price-to-Tangible-Book</b>	1.05	0.84	0.89	1.45	0.96	0.65	1.20	0.99	1.03	0.78	0.90	1.07
<b>Price-to-Operating-Cash-Flow</b>	22.97	2.86	7.72	0.00	8.40	0.00	0.00	10.70	36.79	13.57	3.77	0.00
<b>Debt-to-Equity</b>	1.10	1.18	1.18	0.90	1.25	0.69	1.11	1.22	1.15	1.24	1.50	1.01
<b>Debt-to-EBITDA</b>	N/A	25.34	7.58	N/A	N/A	N/A	7.08	19.25	18.66	15.26	N/A	7.29
<b>WACC %</b>	6.01	6.40	6.21	7.78	5.06	7.08	7.29	6.37	6.61	5.68	6.27	8.10
<b>ROE %</b>	9.10	3.95	14.59	16.75	6.52	-2.60	13.88	5.76	6.28	7.26	7.31	10.49
<b>ROA %</b>	4.02	1.72	6.36	8.31	2.89	-1.31	6.49	2.47	2.87	3.24	2.86	5.21
<b>Dividend Yield %</b>	9.56	12.75	7.54	6.60	9.52	12.02	5.05	12.47	10.64	11.24	10.65	9.12
<b>Dividend Payout Ratio</b>	1.14	2.60	0.61	0.69	1.33	0.00	0.83	2.14	1.75	1.18	1.69	0.91
<b>Shiller PE Ratio</b>	9.09	5.47	0.00	12.66	10.86	6.20	8.41	9.46	21.38	13.08	13.38	9.63

<https://www.gurufocus.com/news/2082057/a-closer-look-at-business-development-companies>

# The Most Enterprising Women in Business to Follow 2023

## Women World Magazine



### Patricia Baronowski-Schneider

Financial Communications Innovator Driving Success in  
Marketing and IR

**T**he world of financial services is a vast and complex landscape that encompasses a broad range of businesses and institutions. It is constantly adapting to new challenges and opportunities, driven by technological advancements and the need for economic growth and opportunity.

**Patricia Baronowski-Schneider** is the driving force grabbing opportunities right and left at **Pristine Advisers**—a boutique international Investor Relations, Public Relations, Media Relations and Marketing firm. With an impressive network of over 800,000 contacts, Patricia's expertise shines in this domain.

In a global economy driven by technology, Patricia understands that communication is paramount. Her firm operates as a street-driven powerhouse, fostering close relationships with key investors, analysts and financial press to provide visibility and recognition for clients.

In this digital age, where a single comment can send shockwaves through the financial markets, Patricia's

team is dedicated to ensuring fund managers have the guidance they need to communicate with authority and transparency. They understand the significance of real-time decision-making and the importance of addressing challenging issues proactively.

Patricia's approach is forward-thinking. Being the CEO, she recognizes that companies can no longer afford to wait for annual reports as investment decisions happen in real-time. Her firm is well-prepared to navigate the digital landscape, offering clarity amid the chaos of today's fast-paced financial conversations.

Let's dive into the insights as the financial world evolves minute by minute and how Patricia and Pristine Advisers stand ready to provide the strategic expertise needed to succeed in this ever-changing environment.

#### Discovering the Passion

"From a young age," Patricia reflects, "I felt drawn to the immense power of strategic communications to shape public perceptions and reputations and drive transformative growth for organizations." Her fascination with the impact of messaging and positioning on brands spurred her to seek roles that blended marketing, PR, media relations and investor communications.

"Seeing firsthand the influence compelling messaging had in elevating brands inspired me." Guided by mentors, Patricia took on leadership positions, driven to shape multifaceted, integrated communication strategies.

#### In the CEO's Chair

"As CEO of Pristine Advisers," Patricia shares, "my core responsibilities involve setting the strategic vision and direction for our global integrated approach." Her role

*Those able to blend strong business acumen with the branding, relationship and creative skills required in public relations and communications.*

spans investor relations, PR, media relations and marketing communications. "I interface daily with shareholders, journalists, influencers and analysts to convey our value proposition in a tailored fashion," emphasizing the importance of trust-building. Patricia excels in crisis management, using transparency and authentic storytelling to rebuild credibility when necessary.

She oversees the creation of various materials, ensuring brand consistency. "We position our brand and our client's brands externally," Patricia notes, emphasizing her dedication to maintaining a strong public image. Patricia understands the need to adapt, saying, "I continually realign our communication strategies with emerging trends, disruptive technologies and platforms," highlighting her commitment to staying relevant in the ever-changing landscape of communications.

**Trendspotting 101**

"Staying abreast of the latest developments across the communications, public relations, marketing technology and investor relations landscapes is crucial in my role," Patricia asserts. She actively engages in industry forums, conferences, publications and communities worldwide to keep ahead of innovative tactics and shifts. "I frequently exchange ideas and case studies with peers," she

adds, highlighting her commitment to discussing best practices that yield tangible results.

Patricia's dedication to learning benefits her team, as she swiftly integrates cutting-edge strategies into their programs to maintain a competitive edge. She also takes time for reflection, recognizing the impact of macroeconomic changes on their approach. "I analyze how these changes may impact us from cultural, messaging and audience engagement perspectives," she explains, showcasing her adaptability and foresight in navigating the dynamic world of integrated communications.

**Breaking Barriers**

"As a woman leading a major global firm," Patricia shares, "I've faced skepticism and doubts about my capabilities from early in my career." Her journey is a testament to resilience and determination, marked by delivering standout results and forging executive relationships.

Patricia emphasizes the importance of making her voice heard and respected at the leadership table, gradually overcoming obstacles.

"I advocate tirelessly for other aspiring women leaders," Patricia states. She encourages confidence in one's vision, highlighting accomplishments, collaborating with fellow rising stars, taking risks and staying



resolute. She believes in lifting others along the way, echoing her commitment to mentorship.

Patricia's book, *"Life's Obstacles Can Be Your Biggest Motivators,"* reflects her experiences, from being a young single mother to navigating abusive relationships while pursuing an education. Her goal is clear: *"to show others that despite facing extreme obstacles, if one believes in themselves, they can and will succeed."*

**Bequeathing Wisdom**

*"For women interested in communications leadership roles,"* Patricia advises, *"build expertise across hard and soft skills diligently."* She emphasizes the importance of depth in finance, operations and analytics, while also highlighting the value of influencing, relationship-building, creativity and emotional intelligence.

Patricia stresses the significance of mastering storytelling and simplifying complex topics into digestible soundbites. *"Those able to blend strong business acumen with the branding, relationship and creative skills required in public relations and communications,"* she notes, *"can genuinely excel as strategic, well-rounded leaders over the long term."*

However, Patricia acknowledges that this path takes *"focus, grit and commitment to continuous self-improvement."* Her advice is clear— aspiring women leaders should never stop learning and growing in their roles.

Finally, Patricia underscores the importance of seeking diverse perspectives. In the ever-evolving field of communications, different viewpoints can be invaluable for innovative thinking and staying relevant. Patricia's advice is valuable not just for women but for anyone looking to succeed in leadership roles within the communications industry.

**Adaptability and Achievement**

*"One major challenge I faced,"* Patricia recounts, *"was rebuilding credibility and trust after the acquisition of a client with negative public perceptions."* In the face of adversity, she adopted a transparent approach, both internally and externally, while remaining laser-focused on highlighting the client's culture, capabilities and results.

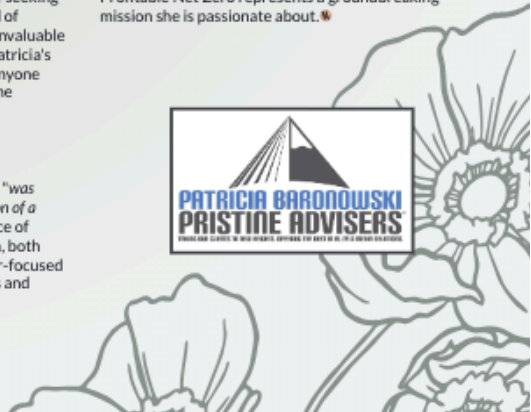
Through the power of storytelling, Patricia conveyed their true strengths and with dedication, they transformed perceptions in 12-18 months. This experience deeply reinforced for her the potency of strategic communications, even in the most challenging circumstances. Patricia reflects on the lesson learned, saying, *"It underscored for me how strategic communications can turn the tide through consistency, candor and genuine empathy."*

**Aspirations in Motion**

*"I'm thrilled to collaborate with the Strategic Advisor Board,"* Patricia exclaims, *"on high-impact initiatives ranging from high-profile conferences, events and publications to partnerships that provide immense value to our community."* Her enthusiasm extends to their Ad Network, known for its tremendous ROI and the Business Marketplace, among other endeavors. Patricia's team is dedicated to elevating outreach and engagement through innovative strategies and new relationships.

*"We constantly strive to educate, connect with and inspire our audiences,"* she explains. This commitment aligns with their mission to reach new heights, creating rewarding days filled with exciting possibilities.

Working with a company committed to achieving maximum climate impact by enabling organizations of all sizes to adopt profitable, proven Net Zero technologies is another thrilling endeavor for Patricia. Their goal to halve CO2 emissions by 2030 through Innovo Profitable Net Zero represents a groundbreaking mission she is passionate about. 🌱



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**New recruit:  
Labrador retriever puppy on the beat as comfort dog**  
By **Natalie Dreier, Cox Media Group National Content**

September 13, 2023 at 1:08 pm EDT



TIVERTON, R.I. — The Tiverton, Rhode Island, police department has a new recruit, but instead of tracking down suspects, this officer offers snuggles and puppy kisses.

Blue is a Labrador retriever pup who has been selected to be the department's comfort dog who will help calm people down when there are crises, [WPRI](#) reported last month, before Blue got his badge.

Blue is partnered with Officer Shaun Wilson, [WLNE](#) reported. On their first day on the job together, Blue had a full schedule, meeting everyone at the police department, then visiting town hall and finally, his first veterinarian visit with the force.

He also was scheduled to visit students at the local high school, attend a concert and visit the library.

You can follow Blue on his Facebook page — [K9 Blue TPD](#).



## Why we all love to hate other generations



Gen Z hates boomers, everyone hates millennials, and no one thinks about Gen X. Why are we so obsessed with talking about generations? Chelsea Jia Feng/Insider

**Kelli Maria Korducki**

Jul 26, 2023, 6:32 AM EDT

Gen Z is soft, millennials are embarrassing, boomers are evil, and no one has thought about Gen X in years. Even if we can't remember exactly which ages define each cohort, many people can offer up these generational stereotypes on command. These supposedly profound differences have been used to explain shifting attitudes about certain colors, the rising popularity of spicy foods, and even the perceived onset of adulthood. But while generational framings are ubiquitous, just how real are these fault lines?

The Pew Research Center has spent decades conducting surveys and research about what each generation thinks, feels, and is doing. Its start and end dates for generations became the standard for news publications, academic research, and dinner-table arguments. But late this spring, Pew announced it would no longer use generational labels such as millennial and Gen Z in its research. In doing so, Pew quietly ended a tradition that had in recent years become a source of growing frustration (and heated debate) in social-science circles.

The problem, said Kim Parker, the center's director of social-trends research, is that what we call a generation covers too wide of a time span to

offer any useful insight. Generations span 15 to 18 years, Parker explained to me in an email, making it challenging to home in on a handful of attributes that realistically apply to the whole group. A 27-year-old is likely to experience today's lightning-fast social and technological changes differently than a 39-year-old, for instance, though both are considered millennials under Pew's definition. And it may be hard to generalize about a generation whose eldest members were already in the workforce when the 2008 recession hit but whose youngest were just leaving elementary school.

To account for this "great diversity of thought, experience and behavior within generations," Parker wrote in an essay on the decision, Pew will reframe generational research in the context of "age cohorts": groupings of people who were born in a particular time frame who might have experienced major societal events in meaningfully similar ways. "For example, it could be a group/cohort that came of age politically when Obama was president, or it could be young adults who were in college during the pandemic, or we could group people by birth decade," a Pew spokesperson said.

"The question isn't whether young adults today are different from middle-aged or older adults today," Parker wrote. "The question is whether young adults today are different from young adults at some specific point in the past."

Pew's announcement raises questions about the validity of the stream of generational content we've been served. Is there really a cohesive Gen Z? Does it make sense to compare millennials to boomers? Are 20-year-olds always just 20-year-olds? At its core, Pew's decision makes clear that generations — and the distinctions we draw between them — are simply made up.

But if generations are fake, why do we care so much about them?

FAKE GENERATIONS

You're probably familiar with each generation's unique flavor of malcontent. Millennials (born from 1981 to 1996, according to Pew) are lazy, self-obsessed, and slow to launch. Baby boomers (1946 to 1964) are entitled, selfish, and basically the root of all societal ills. Gen Zers (1997 to 2012) are tech-obsessed, psychologically fragile, and either too woke or not woke enough (looks like the jury's out on that one). And Gen Xers (1965 to 1980) — who cares? Yawn!

The idea of generations was born roughly a century ago. The sociologist Karl Mannheim developed the notion of discrete "generation units" in his 1928 essay "The Problem of Generations." When a group of people experience a historical or cultural event at a formative age, Mannheim argued, they develop a distinct consciousness that becomes a part of their shared identity. In a New Yorker essay published in 2021, Louis Menand linked this idea to the interwar explosion in high-school attendance in the US: In 1910, only 14% of Americans between 14 and 17 were in school, but by 1940 that had rocketed to 73%. Menand argued that the high-school boom gave rise to the "teenager" — a whole new social category and marketing demographic.

There's only so much to be gleaned about a person from a haphazardly drawn, nearly two-decade window that happens to encompass their birth year.

While the idea of generations percolated for decades, today's intense obsession with age cohorts can be traced to the 1992 book "Generations." In a recent paper, the Skidmore College sociologists Andrew M. Lindner, Sophia Stelboum, and Azizul Hakim say the book's authors, William Strauss and Neil Howe, drew on "a long lineage of quasi-scientific romantic historical generational thinking" to help popularize today's generational terminology. The book even came up with the term "millennial."

"Since the release of Strauss and Howe's influential book, the generational labels of 'Baby Boomer,' 'Gen X,' 'Millennials,' and 'Gen Z' have appeared in dozens of trade paperbacks, thousands of newspaper headlines, and all

over social media," Lindner and his colleagues said. "Each of these labels is associated with a package of supposed psychological traits, behavioral patterns, and political commitments typical of each respective generation (e.g., being narcissistic, parting one's hair in the middle, destroying the global economy)."

Through our generation-tinted cultural lens, the outfits worn by the character Portia on the second season of the HBO series "The White Lotus" are seen not just as the sartorial missteps of a judgment-challenged 20-something but as a comment on how an entire generation's sense of style was broken by social media. The consulting behemoth McKinsey's speculation on the future of work focuses not just on technological developments but on a workplace generation gap between Gen Zers and everyone else. Declining birth rates? Generational. Climate activism? Also generational. The list goes on.

But social scientists have long chafed at the idea of using generations to understand our changing culture, and there are numerous problems with overdeploying the generational framework. For one, there's only so much to be gleaned about a person from a haphazardly drawn, nearly two-decade window that happens to encompass their birth year. Generational discussions also tend to ignore critical variables such as race, education, and gender — as Pew researchers pointed out, generational stereotypes carry a distinctly upper-class bias. And they often amplify points of perceived difference instead of reflecting the similarities between groups. At one point or another, boomers, Gen Xers, millennials, and Gen Zers have all been branded (in so many words) as **the** self-absorbed sociopaths of their time.

A good chunk of the generational fascination comes down to people's interest in what the kids are up to. But even then, polls about Gen Z's attitudes typically leave out crucial context. "The issue there is that young adults will change as they get older," Parker told me. "So we can't really assess how their attitudes and behaviors are unique without the benefit of historical data."

To see whether young people's attitudes toward work, for instance, are actually all that different from older workers' attitudes, researchers would need data on young people's views on work over time. But that kind of historical data is unfortunately lacking. So it's hard, if not impossible, to compare Gen Z's thoughts on the workplace with Gen X's thoughts on the workplace when they were the same age. And without that historical data, what you're really comparing is how 20-year-olds feel about work with how 50-year-olds feel about it.

### 'KIDS THESE DAYS'

Artificial or not, generational tensions have calcified into easy shorthand for advertisers, writers, and consultants. Popular reporting on generations tends to fill in information gaps with generalizations that flatten the various groups into catchphrases. But Philip N. Cohen, a sociologist at the University of Maryland, College Park, suggests this troublesome reflex can't necessarily be chalked up to cynicism or malice — at least, not entirely. It also comes from a real, compassionate human desire to connect with each other. Generation talk, he said, can help people scratch the itch of understanding, especially during periods of rapid social and technological change.

"Stereotyping is just very powerful, whether you love it or hate it," Cohen told me.

"When you're clicking on an article about generation concepts, it may be because you're irritated or cackling at the stereotype that's being portrayed in the headline, but it's also because you're trying to understand how the culture is changing. And I think there's a great impulse there."

We might say, 'Oh, kids these days are different,' when really it's that people these days are different, and kids are kids.

Cohen has nonetheless been among the most vocal recent critics of generational labeling in social research — and specifically of Pew's role in perpetuating what he views as one of pop social science's greatest myths. In 2021 he published a Washington Post op-ed article and an open

letter asking that the think tank "do the right thing" and "help put an end to the use of arbitrary and misleading 'generation' labels and names." More than 200 social scientists signed on.

The circulation of Cohen's letter coincided with the release of "The Generation Myth." Written by Bobby Duffy, the director of the Policy Institute at King's College London, the book argued that "generational thinking" muddled the factors that actually **do** shape people's views and behavior over time. Duffy grouped these into three categories: "period effects" (major, era-defining events that affect everyone, such as the COVID-19 pandemic), "life-cycle events" (the typical milestones of an average person's life within a given society, such as getting married or having kids), and "cohort effects" (the overlapping experiences of people in the same age group). The trouble with generational thinking, according to Duffy, is that it homes in on cohort effects at the expense of other key mechanisms of social change.

By and large, Cohen shares Duffy's view that generational labels make it tough for both experts and laypeople to distinguish between generational traits and universal, or multifactorial, occurrences. "If an event comes along and changes things for everybody — you know, like a war, a recession, a pandemic — those things are not generational, and the changes that follow aren't examples of generational change," he told me. "But because we're fixated on generational labels, we might assume they are. We might say, 'Oh, kids these days are different,' when really it's that **people** these days are different, and kids are kids."

Duffy, Cohen, and the signatories of Cohen's open letter believe that the crutch of generational labels does more than oversimplify the complexity of demographic diversity. By creating rigid boxes for research, the labels stifle the potential for scientific breakthroughs. They can also warp data, generating conclusions that fail to encapsulate the full picture.

To its credit, Pew has been transparent in acknowledging how the use of generational labels may have tilted its analyses. In one of the center's recent blog posts, researchers revisited a 2017 report asserting that millennials

were less likely than prior generations of young adults to move residences within the next year. By running the dataset through a new statistical model that decoupled generation from age and period, the researchers arrived at a new conclusion: "The apparent differences between the generations are better explained by other factors in the model, **not** generation."

#### WE WANT TO UNDERSTAND EACH OTHER

How can categories that are so arbitrary and often unscientific also be so **present** in our lives? There's a simple answer: Despite their glass-half-empty assessments, generational boxes seem to resonate with people.

Lindner, Stelboun, and Hakim said in their paper that "after decades of exposure" to "heavily marketed" generational labels, Americans generally identified with the categories they'd been slotted into. This particularly applied to people born in the center of their generational cohorts; a millennial born between 1986 and 1990 would feel more "millennial" than their peers born in the five years before or after that window.

It helps capture societal change in a way that the public can understand and identify with.

In some cases, generational labels can offer something useful.

Pew "does believe generational research can be a useful tool in the right context," Parker told me. "It helps capture societal change in a way that the public can understand and identify with. Also, outside of the commonly used definitions of generations, people can understand at a very basic level what generational change is — my generation is different from my parents' and my grandparents'. And my young-adult children are experiencing the world in a different way than I did."

Parker and her colleagues note, however, that young adults have **always** faced different societal circumstances than their parents did at the same age. Pew's president, Michael Dimock, pointed out in a blog post that it's always been common for elders to "express some degree of concern or alarm" in response to younger people's departures in behavior from the norms established in the elders' coming of age. There's a reason the "kids these days" trope is, well, a trope. Whatever generational labels the future

brings, it seems fated that the senior citizens of 2123 will fixate on the supposed character deficiencies of their younger counterparts — their work ethic, perhaps, or their self-obsession — while the youth bemoan the challenges imparted by their elders' mistakes. The more things change, the more they stay the same.

***Kelli Maria Korducki* is a journalist whose work focuses on work, tech, and culture. She's based in New York City.**

<https://www.businessinsider.com/gen-z-millennial-boomer-gen-x-why-generations-feud-2023-7>

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<b>Average CPM</b>	\$2.80	\$11.20	\$6.59	\$0.73
<b>ROAS</b>	200%	450%	130%	>1000%
<b>TROAS</b>	Not measured	Not measured	Not measured	Measured
<b>Average Monthly Spend</b>	\$9,500	\$2,000	\$2,250	\$146 Limited Introductory
<b>Total Annual Spend</b>	\$114,000	\$24,000	\$27,000	\$1,750 Limited Introductory

Data extrapolated based on aggregated industry averages and estimated data from multiple sources

**FAQs**

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## FAQs

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## Investor Relations (IR)

### Investor Relations Trends

- Investor relations is focused on managing communications between public companies and the investor community. Some major trends shaping investor relations include:
- The rise of individual investors - Individual investors now make up 25% of trading volume compared to just 10% a decade ago. IR strategies must shift to provide useful info to everyday investors via social media. Fintech platforms like Robinhood also empower retail investors.
- ESG investing - Interest in environmental, social and governance issues is driving investment decisions. IR needs to showcase concrete ESG commitments, goals and impact to attract sustainable investors.
- Virtual events - With in-person conferences limited, virtual investor days and meetings are now common. This expanded access enables more investors to engage. But it's a challenge to build connections virtually.
- Data analytics - Investors increasingly rely on quantifiable metrics tied to long-term value creation. IROs need to identify and communicate the most relevant data points and KPIs.

## Public Relations (PR)

### Public Relations Trends

- Public relations focuses on managing an organization's reputation and relationships by communicating with stakeholders through media outlets. Top PR trends include:
- Thought leadership - Developing authority and expertise is critical for brand building. PR involves securing speaking opportunities, guest columns, awards, etc.
- Creative storytelling - In a crowded media space, compelling storytelling cuts through. Human interest angles and multimedia content help build connections.
- Agile messaging - With the real-time news cycle, PR messaging must be rapid and adaptable. Brands need clear guidelines and approval workflows.
- Influencer engagement - Influencers have exploded on social media. Authentically partnering with relevant influencers expands reach.
- Data-driven strategies - Metrics like share of voice and sentiment analysis allow for data-informed PR. Setting quantifiable benchmarks is key.

## Marketing

- Marketing focuses on understanding target audiences and effectively communicating to foster engagement, loyalty and sales. Major marketing trends include:
- Purpose-driven branding - Aligning with social causes and higher purpose resonates strongly with consumers today. Brands must authentically connect their mission to wider issues.
- Video content - Social video has unprecedented reach. Short vertical formats for mobile thrive on TikTok and Instagram. Creative and interactive content is king.
- Conversational marketing - Chatbots and messaging apps enable conversational experiences. Smart branding feels more human and personalized.
- Hyper-targeted personalization - Granular personalization uses data and AI to tailor messaging and offers to the individual. Privacy concerns remain.
- Ecommerce immersion - Online shopping continues to gain market share. Brands need integrated ecommerce with omnichannel customer journeys.

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

### September

#### **DIGITAL MARKETING WORLD FORUM**

*September 12 - 13, 2023 – New York, NY*

Digital Marketing World Forum (DMWF) is one of the best digital conferences in the world. This 2-day event seeks to bring to the forefront the best tactics and solutions available to marketing and social media practitioners by connecting them with leaders within the industry who've already gained international success and truly made their mark on the world. DMWF will address the most important issues facing businesses today and provides attendees with actionable insights and tactics needed to maximize the success of their digital marketing strategies.

*CONTENT MARKETING WORLD CONFERENCE AND EXPO*

**September 26 - 29, 2023 – Washington, D.C.**

Content Marketing World (CMWorld) is the leading conference for marketing, content marketing, PR, and communications professionals. With over 4,000 marketers from over 60 countries, the 4-day event is where you can learn from the best in the content marketing community. If you develop content or handle the implementation of content marketing initiatives for your company, CMWorld will provide you with the materials and knowledge you need to grow your business and inspire your audience.

**ABA BANK MARKETING CONFERENCE**

*September 27 - 29, 2023 – Austin, TX*

The American Bankers Association (ABA) annual Bank Marketing Conference is a must-attend event for marketers in financial services. This conference provides insights and practical solutions to optimize bank marketing and retail delivery. With over 600 industry professionals and over 40 educational sessions, ABA Bank Marketing Conference is the only marketing event exclusively for banks and is a favorite of many CMOs.

**October**

*MARKETINGPROFS B2B FORUM*

**October 4 - 6, 2023 – Boston, MA**

MarketingProfs B2B Forum is the premier destination for B2B marketers. With over 1000 marketers in attendance, this conference is where B2B marketing leaders, innovators, and people who make things happen to gather to learn about the latest trends and tactics in B2B marketing. Featuring sessions that cover topics from content marketing and lead generation to marketing strategy and SEO, MarketingProfs B2B Forum is more than just a quirky conference.

*LAVACON CONTENT STRATEGY CONFERENCE*

**October 14 - 17, 2023 – San Diego, CA**

LavaCon Content Strategy Conference is where the rock stars of marketing and content strategy gather to share knowledge, network with peers, and build professional relationships. The conference spans 3-days and will help industry professionals stay ahead of rapidly changing authoring and publishing technologies.

**November**

*REUTERS NEXT*

**November 8 - 9, 2023 – New York, NY**

Reuters Next gathers global leaders and forward thinkers to reimagine solutions to the challenges the new year brings. Each year world-renowned marketers gather to reinvent their marketing strategy and look ahead at opportunities for change and growth, as well as how to deal with the rifts and problems that our world and our societies face. With a speaker line-up of diverse voices from the biggest global brands, this 4-day event is a must-attend if you want to Rethink, Rebuild and Recover a new vision for a better tomorrow.

***WEB SUMMIT***

**November 13 - 16, 2023 – Lisbon, Portugal**

Companies seeking an international conference with the brightest and best marketing practitioners in the industry will have a lot to look forward to with Web Summit. The 4-day event gives attendees access to 23 distinct stages, covering anything from Autotech to music, fashion to GreenTech, the future of health and robotics, to the intersection between tech and society. With over 30,000 professionals expected to be in attendance, this is one event that you want to have circled on your calendar.

**TBA**

***ONBRAND***

**TBA 2023**

OnBrand is Europe's leading branding conference for marketing and creative professionals. Prepare yourself for a day of inspiration and education as leaders in branding and marketing share their insights and best practices. OnBrand is a must-attend for anyone in the creative field looking to gain actionable insights to succeed in the digital age.

**September**

***TECHNOLOGY & INNOVATION***

**September 11 - 12, 2023 | Austin, TX**

Technology & Innovation is a 3-day event that covers the full scope of technology options available to marketing and sales professionals. The conference provides a platform for networking and learning alongside peers in the B2B space and delivers actionable takeaways and expert guidance that equip executives to modernize and elevate sales, marketing, and product performance.

***TECHCRUNCH DISRUPT***

**September 19 - 21, 2023 – San Francisco, CA**

Disrupt is a unique and innovative conference where the startup world gathers to see the present and the future of tech under one roof. Get inspired by the insights of today's leaders and tomorrow's

best startups, learn from industry specialists sharing their business expertise, witness the latest innovations and upcoming founders, and make lasting connections that will propel your business forward.

***IT ARENA***

**September 29 - October 1, 2023 – Lviv, Ukraine**

IT Arena is a 3-day conference filled with ground-breaking solutions and forward-thinking business ideas that inspire exponential growth in those that attend. This conference is where you go to meet global changemakers and the most inspiring tinkerers while learning revolutionary modernizations that transform the tech space.

**October**

***WORLD SUMMIT AI***

**October 11 - 12, 2023 – Amsterdam, Netherlands**

The World Summit AI is the world's largest tech summit for the entire applied AI ecosystem including; enterprises, big tech, startups, investors, and science. Each year the conference gathers the global AI community for 2-days of innovation, passionate discussions on AI, hands-on workshops, knowledge sharing, and of course networking. Uncover the power of cutting-edge tools to deliver a brighter future at this must-attend event of the year.

***GARTNER IT SYMPOSIUM/XPO***

**October 16 - 19, 2023 – Orlando, FL**

The Gartner IT Symposium/Xpo is the industry's largest and most popular annual gathering of CIOs and senior IT leaders. This 4-day event will discuss key topics, including data analytics, artificial intelligence, machine learning, culture, customer experience, cybersecurity, and more. With over 900 networking opportunities, 40-plus expert speakers, and more than 100 research-driven sessions, Gartner IT Symposium/Xpo will help you improve your strategies and find the modern technologies that will help to power your digital transformation.

**November**

***MICROSOFT IGNITE***

**November 15 - 16, 2023 – (Online)**

Microsoft Ignite is Microsoft's annual gathering of technology leaders and practitioners from across the globe. This conference is the most comprehensive technology conference of the year with staggering 1000-plus sessions and over 200 hands-on experiences. Microsoft Ignite creates a truly unique atmosphere to learn from



experts, connect with your community, and explore the latest advancements in technology.

***AI & BIG DATA EXPO***

**November 30 - December 1, 2023 – Olympia, England**

The AI & Big Data Expo conference will address the greatest business challenges technology leaders are facing today. Join more than 5,000 attendees, 100 speakers, and 125-plus exhibiting brands for 2-days of learning and networking amongst peers. Attendees will leave this conference with the tools and knowledge needed to future-proof their strategies and leverage the power of big data existing in their organizations.

***AWS re:Invent***

**November 27 - December 1, 2023 – Las Vegas, NV**

AWS re: Invent is an educational conference hosted by Amazon Web Services for the global cloud computing community. The event is perfect for developers and engineers, systems architects, and technical decision-makers. With a host of expert keynote speakers, training and certification opportunities, and more than 2,500 technical sessions, attendees will gain valuable hands-on experiences that they can bring back to their team and start implementing right away.

**SaaS September**

***INBOUND***

**September 5 - 8, 2023 – Boston, MA**

HubSpot's Inbound is the world's most remarkable business event, bringing together thousands of marketing and sales professionals from around the globe for four days of fun, entertainment, education, and inspiration. Featuring over 200 educational breakout sessions, endless human connections with 26,000-plus attendees, and industry experts, Inbound is a must-attend conference that will not disappoint.

<https://stova.io/top-conferences-to-attend-this-year/>

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 Sept/Oct?**

**September Monthly Celebrations**

- Baby Safety Month
- Chicken Month
- Better Breakfast Month
- Classical Music Month
- Fall Hat Month
- Happy Cat Month
- Hispanic Heritage Month
- Honey Month
- International Square Dancing Month
- Little League Month
- National Blueberry Popsicle Month
- National Courtesy Month
- National Mushroom Month
- National Piano Month
- Self Improvement Month
- National Sewing Month
- World Beach Month
- Whole Grains Month

OCTOBER

- Adopt a Shelter Dog Month
- American Cheese Month
- American Pharmacist Month
- Apple Jack Month
- Awareness Month
- Breast Cancer Awareness Month
- Clergy Appreciation Month
- Computer Learning Month
- Cookie Month
- Domestic Violence Awareness Month
- Eat Country Ham Month
- International Drum Month
- National Pizza Month
- National Popcorn Poppin' Month
- National Vegetarian Month
- National Popcorn Popping Month
- Sarcastic Month
- Seafood Month

**.....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/patriciabaronowski/>

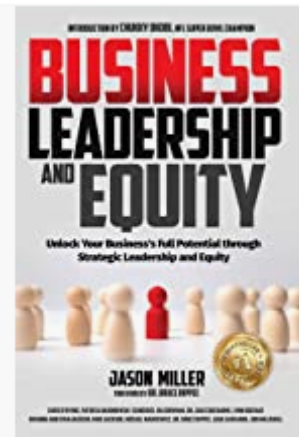
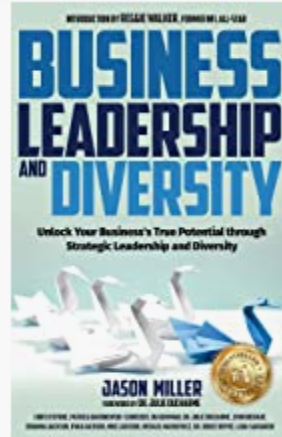
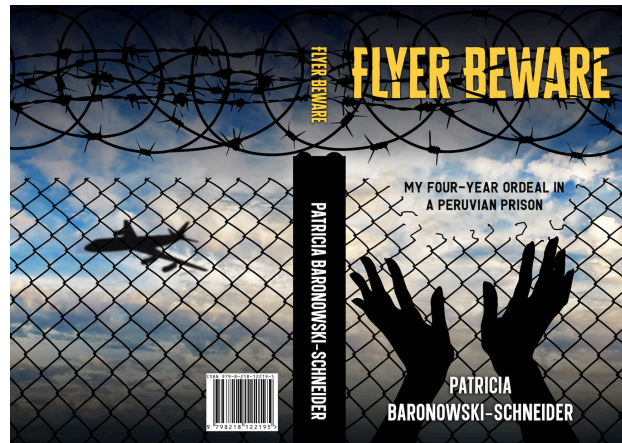
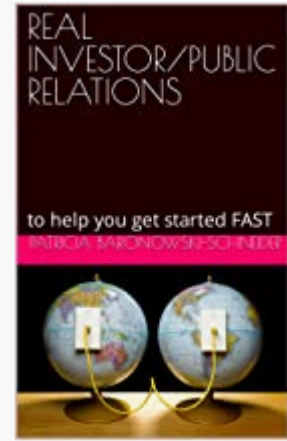
Facebook - <https://www.facebook.com/PristineAdvisers?sk=wal>

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

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

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

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





Patricia Baronowski-Schneider  
CEO of  
Pristine Advisers

JUNE 2023

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

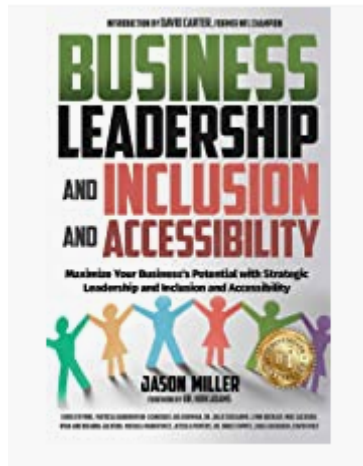
SUCCESS THROUGH  
RESILIENCE AND  
ADAPTABILITY



PATRICIA BARONOWSKI-SCHNEIDER

The story begins in the third volume of a...  
...the author was interviewed by...  
...the author was interviewed by...  
...the author was interviewed by...

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



### Follow Us Online!



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Verified Editors

*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 | 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**  
Project Manager, 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**



*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**



**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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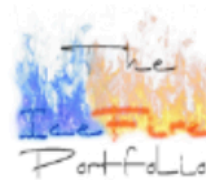


**Brookfield**  
Asset Management

**China Enterprises Limited**



**Terra Firma Foods**



**JAPAN**  
Smaller Capitalization  
Fund, Inc.



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