

# January 2025

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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**

<https://www.pristineadvisers.com>



### **The Mexico Fund: Your Gateway to Mexican Market Opportunities**

The Mexico Fund (NYSE: MXF) stands as a distinguished investment vehicle, providing investors with strategic access to Mexico's dynamic economy since 1981. As one of the longest-operating closed-end funds focused on Mexican securities, it offers a professionally managed portfolio that captures the growth potential of Latin America's second-largest economy through investments primarily in securities listed on the Mexican Stock Exchange.

The Fund's investment strategy centers on long-term capital appreciation, maintaining a well-diversified portfolio of high-quality Mexican companies. With a focus on sectors crucial to Mexico's economic growth, including financial services, materials, and consumer goods, the Fund's top holdings reflect the country's most established and promising corporations. Current major positions include industry leaders like Grupo Financiero Banorte, Grupo México, and Fomento Económico Mexicano, representing approximately 66% of net assets.

What distinguishes The Mexico Fund is its structure and expertise. As a non-diversified closed-end management investment company registered with the SEC, it provides U.S. investors with a regulated and transparent means of accessing Mexican markets. The Fund's management team leverages deep local market knowledge while maintaining adherence to U.S. investment company standards, offering investors the best of both worlds – local expertise with international oversight.

Mexico's strategic advantages make the Fund particularly relevant in today's global investment landscape. The country's proximity to the U.S., participation in free trade agreements, growing middle class, and ongoing economic reforms present compelling opportunities for investors. The Fund's ability to navigate these opportunities while managing risks through professional portfolio management makes it an attractive option for those seeking emerging market exposure.

The Mexico Fund continues to serve as a bridge between international investors and Mexican market opportunities. Through its long-standing presence and proven track record, it offers investors a reliable vehicle for participating in Mexico's economic growth story while benefiting from professional management and the liquidity of NYSE trading.

#MexicoFund #EmergingMarkets #InvestmentStrategy #MexicanEconomy #PortfolioManagement #ClosedEndFund #InternationalInvesting #MXF #InvestmentOpportunities #GlobalMarkets

■ Patricia Baronowski-Schneider



### **Equus: Global Investment Excellence Through Dynamic Capital Management**

Equus stands as a distinguished global investment management firm, specializing in macro-driven investment strategies that navigate the complexities of international financial markets. With a sophisticated approach to portfolio management, the firm combines rigorous research, advanced technology, and seasoned expertise to deliver comprehensive investment solutions for institutional clients and sophisticated investors.

At the core of Equus's investment philosophy lies a commitment to dynamic capital management driven by macro analysis and risk assessment. The firm's approach integrates fundamental research with quantitative analysis, allowing for strategic positioning across global markets while maintaining strict risk management protocols. This balanced methodology enables Equus to identify and capitalize on market opportunities while protecting against downside risks.

What sets Equus apart is its focus on institutional-quality investment management combined with adaptable strategies that can respond to changing market conditions. The firm's team of experienced professionals brings together diverse expertise in global markets, economics, and quantitative analysis, providing clients with comprehensive insights and tailored investment solutions that align with their specific objectives and risk parameters.

The firm's investment process reflects a commitment to disciplined research and analysis, incorporating both top-down macro views and bottom-up security selection. This multi-faceted approach allows Equus to develop well-rounded investment strategies that can perform across various market cycles. Their dedication to ongoing research and market analysis ensures that investment strategies remain responsive to evolving global market conditions.

As global markets continue to evolve, Equus maintains its position as a forward-thinking investment manager, consistently adapting and refining its approach to meet the challenges of an ever-changing financial landscape. Through their commitment to excellence, innovation, and rigorous risk management, Equus continues to serve as a trusted partner for sophisticated investors seeking professional management of global investment opportunities.

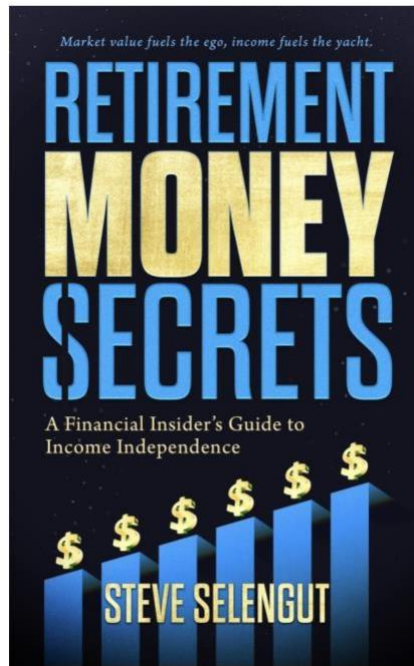
#InvestmentManagement #GlobalInvesting #MacroStrategy #PortfolioManagement #InstitutionalInvesting  
#RiskManagement #CapitalManagement #GlobalMarkets #InvestmentStrategy #AssetManagement

■ Patricia Baronowski-Schneider



Excited to share my recent feature in Entrepreneur's Echo Magazine (January 2025 issue), where I discuss charting new paths in Marketing and Investor Relations. The cover story explores the power of storytelling in IR, crisis management in our digital age, and redefining marketing & PR leadership for 2025. Grateful for this recognition and the opportunity to share insights on navigating today's dynamic business landscape.

#VisionaryWoman #MarketingAndPR #InvestorRelations #Leadership #EntrepreneursEcho #2025Vision  
#Entrepreneurship #Leadership #MarketingAndPR #InvestorRelations #VisionaryWoman #BusinessInnovation  
#EmpoweringLeaders #StorytellingInMarketing #CrisisManagement #DigitalWorld #PRExpert #MarketingLeader  
#EntrepreneursEcho #WomenInBusiness #ThoughtLeadership #2025Vision



## Retirement Money Secrets: A Financial Insider's Guide to Income Independence

### ***Produce enough income to retire and make market volatility your very best friend.***

[Steve Selengut](#), a 44-year investment professional, teaches you a simple yet little-known system for investing in the stock market that shouldn't be a secret (but is). It delivers reliable income without selling your hard-earned investments to pay the bills. Better yet, it works whether the stock market is going up or down.

*Retirement Money Secrets* will give you the tools to:

- Stop worrying about having enough money to retire
- Stop agonizing over market volatility
- Stop obsessively scrolling the news about inflation

*Retirement Money Secrets* shifts your focus from chasing market value "returns" to creating a growing stream of reliable spending money. At the end of this book you will be able to confidently say:

**“Neither a market correction nor rising interest rates (not even a pandemic) will have a negative impact on my investment income. In fact, either scenario will help me increase my income growth rate long term.”**

Steve Selengut created income-independent portfolios for his clients for decades, and this book will walk you through the process he used so you can do that for yourself.

You can do this. Buy *Retirement Money Secrets* and achieve income independence.

#podmatch #retirementplanning #incomestreams #investing #moneymindset #trading #beaguest #wealthishtalks

[FORBESMONEYINVESTING](#)

## This Common Investment Rule Could Be Costing You Millions

**Michael Foster**

Contributor

*Michael writes on high income assets that help people retire early.*

Nov 19, 2024, 09:26am EST



Displeased couple having problems during a meeting

If you have a wealth manager working for you, I have one simple piece of advice: Seriously consider moving on from them (or managing your investments yourself) if they recommend following the “60/40” rule.

It simply says that most people should invest 60% of their assets in stocks and 40% in government bonds for retirement.

In a moment, we’ll talk about one fund we’d have completely missed out on by following 60/40 ourselves—or by signing on with a wealth manager who does so. (And not to worry, this one is still available for us to tap into for a solid 5.5% dividend, with upside.)

### **60/40 Investment Rule’s Oddball Origin Story**

We don’t need to dive too deep into the economic weeds here, but the origin of the [60/40 rule](#) is an interesting tale, so let’s take a side trip into it for a moment.



The rule emerged in the 1950s, as a group of advisors tried to integrate the Nobel Prize–winning research of Harry Markowitz, who founded Modern Portfolio Theory (MPT), an important concept in diversification.

Advocates of 60/40 like to say it’s part of MPT, but it isn’t. Markowitz himself began with a 50/50 allocation for his own assets, which, he said, he did “to minimize my future regret.”

He also did it without doing an actual analysis of the data: “I should have computed the historical co-variances of the asset classes and drawn an efficient frontier. Instead, I visualized my grief if the stock market went way up and I wasn’t in it—or if it went way down and I was completely in it.”

So the 60/40 rule comes from a misunderstanding of a bias that inspired a Nobel Prize–winning economist to build a theory. It isn’t the conclusion of the theory he developed!

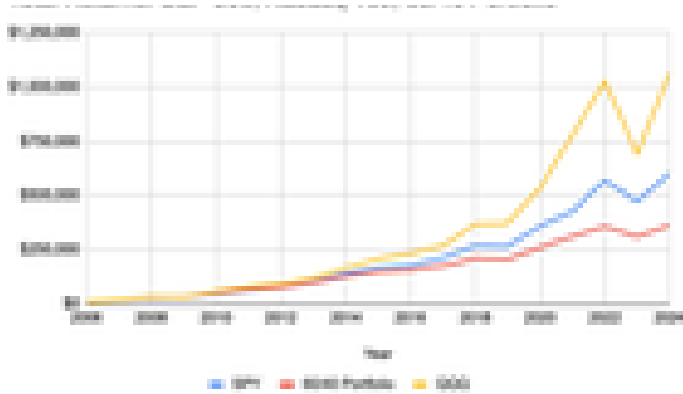
## **A Flawed Retirement “Rule”**

**Investing Digest: Know what's moving the financial markets and what smart money is buying with Forbes Investing Digest.**

To delve into the flaws of this approach, let me first state that we’re *not* abandoning diversification here—far from it! The flaw of this rule, though, is that it doesn’t allow us to weight more of our portfolio toward the market’s fastest-growing assets when there’s an opportunity to do so. It also, of course, doesn’t consider an investor’s individual goals and age.

To see its flaws in action, imagine an investor in 2006 steps into a wealth manager’s office looking to weight more of their portfolio toward tech, since the internet is growing more popular, smartphones are catching on, and tech still hasn’t recovered from the dot-com crash.

The wealth manager discourages her, stating that for true diversification and safety, she should use the tried-and-true 60/40 portfolio. Fast forward nearly 20 years later, and you can see how 60/40 did versus the S&P 500 and the NASDAQ.



### 60/40 Rule Disappoints

It would have been bad advice. As you can see, an investor who put in \$10,000 per year has missed out on about \$700,000 following the 60/40 plan versus the NASDAQ 100 over this time period, and about \$300k over the S&P 500.

Now again, we're not saying ignoring asset classes beyond stocks is the way to go here—just that a flexible approach would've resulted in far greater returns than simply following a "rule" like 60/40.

Some wealth managers might respond to this by saying that the 60/40 portfolio cuts our volatility. That's partly true. For instance, in 2022 the NASDAQ 100 saw big declines, and the 60/40 portfolio did much better. It still lost money, but it lost a lot less.



### 60/40 Rule Less Volatile

Above we have a fund representing the 60/40 portfolio (in orange), compared to benchmark index funds for the S&P 500 (in purple) and NASDAQ (in blue).



Note that the 60/40 portfolio's 16.1% decline isn't much smaller than the S&P 500's 18.2% slide in the same year, so the portfolio didn't really help fight volatility in stocks. The 60/40 portfolio just wasn't exposed to the much more volatile tech-focused NASDAQ 100 index.

What about worse declines in the past, like the 2008/2009 crisis? Well, that was awful for stocks, so the 60/40 portfolio (again in orange below) did better than the S&P 500 (in purple). But it actually did much worse than the NASDAQ 100 (in blue).



### 60/40 Rule More Volatile

This makes sense if you stop and think about it. When the subprime-mortgage crisis hit, the NASDAQ 100 was still significantly down due to the popped dot-com bubble, so it had less room to fall than the S&P 500 and the 60/40 portfolio.

What about the COVID-19 pandemic? This is another time when you'd expect the volatility protection of the 60/40 portfolio to outperform. Except it didn't.



### 60/40 Rule Fails

This time the NASDAQ 100 won, recovering from its slump to show a strong return pretty quickly—and for obvious reasons, as the pandemic was a boon for tech providers like **Zoom Video Communications (ZM)**, **Amazon.com (AMZN)** and **Uber Technologies (UBER)**.

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The key takeaway from all of this is that following a strict rule (“always have a 60/40 allocation”) is a losing approach. Being nimble and shifting with market conditions generates a lot more wealth for us.

Granted, that’s hard to do, especially in the moment, when emotions are running hot.

One solution is to buy a diversified and well-managed tech [closed-end fund \(CEF\)](#) that pays out a large portion of its profits in dividends, like the 5.5%-yielding **Columbia Seligman Premium Technology Growth Fund (STK)**.

With an above-average payout, we’re getting more of our return in [safe dividend cash](#), which we can use to reinvest in the fund or keep in our accounts, letting it accumulate and naturally tone down our risk.

Further cutting our risk is the fact that STK focuses on large cap techs, with **Microsoft (MSFT)**, **Apple (AAPL)** and **Oracle (ORCL)** among its top holdings. The fund also trades at a 2% discount to net asset value (NAV, or the value of its underlying holdings), well below its five-year average of 3.6%, so we’re getting some downside insulation (and upside!) through the markdown on this one.

Then there’s the performance: With a 17.6% annualized return over the last decade, STK has been a massive wealth provider for investors. If you’d invested \$1 million a decade ago and reinvested your dividends, your initial buy would be worth \$4.9 million as of this writing.



STK Total Returns

That just proves the point that it’s more profitable to move into, and out of, high-quality CEFs (which are themselves actively managed) from various asset classes as market conditions change. By doing so, you’ll get the opportunity to get in at a discount (something you can’t do with ETFs) and pocket a high yield.

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By the way, most CEFs yield more than STK—an average of 8% today—and they come from across the economy, holding real estate investment trusts (REITs), blue chip stocks, corporate bonds and more.

Plus they actually grow your wealth more than parking 40% of your portfolio in low-returning government bonds would, so they easily outperform the 60/40 portfolio.

*Michael Foster is the Lead Research Analyst for [Contrarian Outlook](#). For more great income ideas, [click here](#) for our latest report “[Indestructible Income: 5 Bargain Funds with Steady 8.6% Dividends](#).”*



**Michael Foster**

Michael Foster has written on stocks, funds and high income assets for a variety of outlets since 2010, and he also works as a consultant for many hedge funds and

# MARKETING IN THE DIGITAL AGE

A Candid Conversation with  
Patricia Baronowski-Schneider and  
Kristina Milosevich



## Mastering Digital Marketing: Insights from Experts Patricia Baronowski-Schneider and Kristina Milosevich

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Dive deep into the evolving world of digital marketing with industry experts Patricia Baronowski-Schneider and Kristina Milosevich in our latest publication, 'Marketing in the Digital Age.' This comprehensive guide unpacks the critical skills needed for success in 2024, from AI's transformative role to the rising importance of omnichannel strategies. Whether you're refining your approach to SEO, exploring innovative technologies like AR and VR, or enhancing customer engagement through personalized content, this conversation provides actionable insights and strategic foresight for marketers aiming to stay ahead in a dynamic landscape. Perfect for professionals eager to leverage digital tools to drive growth and build lasting customer relationships.

#DigitalMarketing #MarketingStrategy #AlinMarketing #SEO #ContentMarketing #Omnichannel  
#InfluencerMarketing #DataPrivacy #SocialMediaMarketing #MarketingExperts  
#PatriciaBaronowskiSchneider #KristinaMilosevich

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# EXCITING NEWS FOR OUR SUBSCRIBERS: FREE EDUCATIONAL COURSES AVAILABLE NOW!

We are thrilled to announce the launch of our new educational courses, designed to enhance your skills and knowledge in today's competitive market. At Pristine Advisers, we are committed to providing valuable learning opportunities that support your professional growth.

Explore our comprehensive range of courses available at [Pristine Advisers Courses](#). From Digital Marketing to Public Relations, and our latest addition—Investor Relations—each course is crafted to provide in-depth knowledge and practical insights.

## **HIGHLIGHT: ALL COURSES ARE FREE OF CHARGE!**

Yes, you read that right! As part of our commitment to education and professional development, we are offering all of our courses free of charge. We believe in empowering our community by providing access to resources that can help enhance your expertise and success in your respective fields.

Whether you are looking to improve your digital marketing strategies, master the art of public relations, or delve into the complex world of investor relations, our courses are designed to fit your needs. These self-paced online courses are not only comprehensive but also flexible, allowing you to learn at your own pace and convenience.

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## **ENROLL TODAY: [Pristine Advisers Courses](#)**

#FreeCourses #DigitalMarketing #PublicRelations #InvestorRelations #ProfessionalDevelopment #PristineAdvisers

- Intro to Marketing alongside AI
- Transforming the Marketing Landscape with AI
- Decoding Consumer Behavior with AI
- Leveraging Predictive Analytics for Marketing Success
- Harnessing AI for Personalized Marketing Campaigns
- Unleashing AI: Transforming Marketing Strategies
- Ethical Considerations in AI Marketing
- Ensuring Responsible AI Marketing Campaigns
- Tools and Strategies for Competing with AI
- Conclusion and Future Trends in AI Marketing

## **INVESTOR RELATIONS COURSE**

- Introduction to Investor Relations: The Essentials - An overview of the core principles and objectives of effective investor relations.

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- Identifying Potential Investors: Strategies and Best Practices - Techniques for finding and targeting the right investors for your business.
- Effective Communication: How to Speak Investors' Language - Key communication skills needed to engage and persuade potential and current investors.
- Listening to Your Investors: The Art of Feedback and Engagement – The importance of active listening in maintaining a positive relationship with investors.
- Keeping Investors Informed: Transparency and Regular Updates - Best practices for regular communications, including progress reports and financial disclosures.
- The Risks of Poor Investor Relations: Pitfalls to Avoid - Understanding how neglecting investor relations can negatively impact your business.
- Navigating Investor Relations Crises: Worst Case Scenarios - Preparing for and managing potential crises in investor relations.
- Dealing with Activist Investors - Strategies for handling situations when investors seek to influence company management or direction.
- Legal and Ethical Considerations in Investor Relations - A guide to the legal obligations and ethical standards crucial to investor relations.
- Building a Long-Term Investor Relations Strategy - How to develop and implement a sustainable investor relations plan that grows with your business.

<https://www.pristineadvisers.com/courses-education/>



## **The IceFire Initiative: Catalyzing Global Change Through Business Innovation**

IceFire stands as a unique force in the global business landscape, transforming entrepreneurial dreams into reality across continents. Founded with the vision of bridging the gap between Eastern talent and Western business opportunities, this innovative organization has created a powerful ecosystem that supports emerging businesses while fostering global talent development.

At the heart of IceFire's mission is their commitment to breaking traditional business models. By directly connecting talented professionals from Eastern countries with Western businesses, they've created a more equitable system that ensures fair compensation for Eastern talent while providing affordable solutions for Western startups. Their groundbreaking approach extends from web development and hosting to comprehensive marketing support, making business creation accessible to passionate entrepreneurs worldwide.

The organization's impact reaches far beyond business development. Through initiatives like the Carmichael College Scholarships in Bangladesh, support for Ukrainian businesses during challenging times, and the establishment of youth football programs in Mali and Ivory Coast, IceFire demonstrates a holistic approach to community development. Their Project Catalyst Award exemplifies this commitment, providing financial support and mentoring to determined individuals facing extraordinary circumstances.

What sets IceFire apart is their hands-on engagement in every project they support. From their mango business in Rangpur employing 45 seasonal workers to their African design venture in Abidjan, each initiative receives personalized attention from their experienced team. Led by professionals like Richard Freer, Patricia Baronowski-Schneider, and Pervez Hasan, IceFire brings diverse expertise to every project they undertake.

Today, IceFire continues to expand its global footprint, recently launching operations in Ukraine and establishing new corridors of opportunity across continents. Their commitment to transforming ideas into successful businesses while maintaining a strong focus on social responsibility makes them more than just a business catalyst – they're architects of sustainable global change, proving that profitable business and social impact can go hand in hand.

#BusinessCatalyst #GlobalImpact #SocialEntrepreneurship #StartupSupport #InnovationForGood  
#GlobalDevelopment #BusinessForGood #SustainableGrowth #EmpoweringCommunities #GlobalChange

<https://icefirefolio.com/>





## **BIM4Housing: Revolutionizing Building Safety Through Digital Innovation**

BIM4Housing stands at the forefront of transforming the housing sector's approach to building safety and information management. By bringing together industry experts, housing associations, and technology specialists, this pioneering initiative is reshaping how we think about building information modeling (BIM) in residential construction and management.

At its core, BIM4Housing serves as a crucial bridge between the construction industry's digital transformation and the practical needs of housing providers. Following the Grenfell tragedy, the organization has taken a leading role in developing comprehensive approaches to building safety, focusing on how digital tools and standardized information can prevent future disasters. Their work encompasses everything from design and construction to ongoing maintenance and emergency response planning.

The organization's strength lies in its collaborative approach, bringing together working groups focused on key areas such as data standardization, golden thread implementation, and safety case development. Through regular roundtables, workshops, and industry guidance documents, BIM4Housing ensures that best practices are shared and implemented across the sector. Their commitment to open knowledge sharing has made them an invaluable resource for housing providers navigating the complex landscape of building safety regulations.

What sets BIM4Housing apart is their practical, solutions-focused methodology. Rather than simply discussing theoretical applications of BIM, they work with stakeholders to develop actionable frameworks and guidelines. Their guidance documents have become essential resources for organizations implementing the golden thread of information, helping to ensure that critical building safety information is maintained throughout a building's lifecycle.

Today, BIM4Housing continues to evolve, addressing new challenges and opportunities in the housing sector. Their work in promoting digital transformation and standardization is not just about compliance – it's about fundamentally improving how we build, maintain, and manage housing to ensure resident safety and well-being. As the industry moves towards greater digitalization, BIM4Housing remains a crucial catalyst for positive change in the housing sector.

#BIM #BuildingSafety #HousingSector #DigitalTransformation #Construction #GoldenThread #ResidentSafety #BIMStandards #BuildingRegulations #SafetyFirst

<https://bim4housing.com/>



### **INNOVO: Pioneering the Path to Net Zero Construction**

INNOVO represents a groundbreaking initiative in the construction industry, focusing on the critical mission of achieving net zero carbon emissions in buildings. Emerging as a collaborative platform, INNOVO brings together industry leaders, innovators, and experts to tackle one of the most pressing challenges facing the construction sector today - the urgent need to reduce carbon emissions while maintaining building quality and safety.

At the heart of INNOVO's approach is the understanding that achieving net zero requires a fundamental transformation in how we design, construct, and maintain buildings. Through their comprehensive network, they facilitate knowledge sharing and best practices across the construction industry, focusing on practical solutions that can be implemented today while planning for tomorrow's challenges. Their work spans from innovative material selection to advanced construction methodologies, all aligned with the goal of carbon reduction.

What distinguishes INNOVO is their integrated approach to sustainability. Rather than viewing net zero as a standalone goal, they understand it as part of a broader ecosystem that includes building safety, occupant wellness, and long-term sustainability. Their platform serves as a crucial hub where professionals can access resources, share experiences, and collaborate on solutions that drive the industry toward a more sustainable future.

Through regular industry engagement, including workshops, roundtables, and collaborative projects, INNOVO helps organizations navigate the complex journey to net zero. Their work includes developing practical guidance, sharing case studies of successful implementations, and creating frameworks that organizations can use to assess and improve their carbon reduction strategies. This practical, results-oriented approach has made them an invaluable resource for construction professionals committed to sustainability.

As the construction industry faces increasing pressure to reduce its environmental impact, INNOVO's role becomes ever more critical. By fostering collaboration, driving innovation, and providing practical solutions, they are helping to create a future where sustainable construction is not just an aspiration but a reality. Their work demonstrates that achieving net zero in construction is not only possible but essential for the future of our built environment.

#NetZeroConstruction #SustainableBuilding #GreenConstruction #CarbonReduction #ClimateAction  
#BuildingInnovation #SustainableDesign #GreenBuilding #ConstructionIndustry #ClimateChange

By turning a global challenge into a profitable opportunity, INNOVO Profitable Net Zero is poised to play a pivotal role in shaping the future of sustainable industrial practices. As heavy industries confront the realities of climate change, INNOVO's bio-farms offer a lifeline—an innovative solution that not only reduces emissions but also enhances the bottom line.

#NetZero #Sustainability #BioFarms #ClimateAction #IndustrialEmissions #CleanEnergy  
#HeavyIndustries #INNOVO #GreenTech #GlobalWarming #CO2Reduction #RenewableEnergy

<https://innovo-net-zero.com/>



## The History of the Future: Climate Resilience in Action



### Perry J. Pound

Infrastructure, Real Estate, & Climate Tech Executive | Driving Innovation, Strategic Growth & Global Sustainability  
January 16, 2025



Albert Einstein famously said, "We cannot solve our problems with the same level of thinking that created them." Today, we face a defining moment where bold, innovative action is required to secure a resilient future. This is not just about policy—it's about survival.

## Learning from the Past

History shows us the power of decisive action. The TVA electrified rural America. The New Deal built critical infrastructure. The Space Race pushed technological boundaries. None of these achievements happened through hesitation.

Now, we are at another crossroads. Climate change is here, fueling wildfires, intensifying storms, and threatening our ecosystems and economies. Recent disasters, like the Palisades Fire in Los Angeles, have highlighted the human and economic toll of inaction. This single fire caused over \$150 billion in damages, as outdated processes left firefighters without adequate water pressure when they needed it most. The failure of the Santa Ynez Reservoir (which was emptied almost a year ago to fix a torn cover) wasn't just a bureaucratic error—it contributed to the loss of lives, the destruction of homes, and unimaginable suffering for thousands of families. These escalating disasters leave countless families displaced, grieving, and uncertain about their futures.

But there is hope. Technology and innovation offer tools to prevent these tragedies from spiraling out of control. Real-time AI disaster prediction, fire-resistant materials, and breakthrough energy solutions can make resilience a reality. The question is: Will we act boldly enough to seize this opportunity?

## Breaking the Gridlock: Deregulation and Investment

To build a resilient future, we need to modernize. That means cutting through bureaucracy and making targeted investments in climate resilience.

**Deregulation** doesn't mean sacrificing safety—it means removing unnecessary red tape. For example, wildfire prevention projects like controlled burns are delayed for years by redundant approvals. Streamlining these processes can save lives.

**Targeted Investments** must prioritize proactive measures like upgrading infrastructure, creating firebreaks, and adopting smart grids. Innovations like AI-powered emergency response systems and decentralized energy networks will ensure communities are better prepared for the challenges ahead.

## The Cost of Inaction

The stakes are clear:

- Escalating disasters will result in greater loss of life, homes, and economic security.
- Outdated systems will leave us increasingly vulnerable to climate impacts.
- Other nations will surpass us in the clean energy revolution.

And the rewards of action are immense. We can create millions of jobs, maintain global leadership in innovation, and ensure safety and prosperity for future generations.

## A Vision for Change

To secure our future, we must act decisively. This includes:

- **Modernizing Infrastructure** through Investing in climate-resilient roads, housing, and energy systems that can withstand extreme weather.
- **Streamlining Processes** by reforming permitting systems to accelerate critical projects, from wildfire prevention to renewable energy deployment.
- **Championing Technology** through launching initiatives in AI, energy storage, and advanced manufacturing to drive innovation.
- **Empowering the Workforce** by training the next generation to build and maintain these systems through vocational programs and partnerships.

## A History of the Future

This is not a partisan issue; it's a call to action. Outmoded thinking and systems have brought us to this crisis. Bold, innovative leadership can pull us out.

We owe it to the families affected by the Palisades Fire—and to future generations—to ensure that no one else suffers because of our inability to act. We have the tools, the talent, and the will. The time to act is now.

Will we rise to the challenge, or will history record our failure to act?





## **Navigating Success: The Critical Role of Investor Relations in Modern Business**

In today's rapidly evolving business landscape, investor relations (IR) has emerged as a cornerstone of corporate strategy, far beyond its traditional role of shareholder communications. As markets become increasingly complex and stakeholders demand greater transparency, effective IR has become fundamental to a company's success, valuation, and long-term sustainability.

Modern IR professionals serve as strategic advisors, bridging the gap between companies and the investment community while managing a complex web of relationships with analysts, institutional investors, retail shareholders, and regulatory bodies. Their role has expanded to encompass ESG (Environmental, Social, and Governance) communications, crisis management, and digital engagement strategies. Through sophisticated data analytics and communication platforms, IR teams provide crucial market intelligence that shapes corporate decision-making and strategy.

The digital transformation has revolutionized how companies engage with investors. Real-time communication channels, virtual shareholder meetings, and social media platforms have created new opportunities and challenges for IR professionals. Successfully navigating these channels while maintaining regulatory compliance and message consistency requires a delicate balance of technical knowledge, communication skills, and strategic thinking. The ability to effectively manage these digital touchpoints while maintaining personal relationships has become a defining characteristic of successful IR programs.

The growth of retail investing, coupled with the rise of ESG-focused investment strategies, has further elevated the importance of IR. Today's investors demand not just financial performance but comprehensive insights into a company's environmental impact, social responsibility, and governance practices. IR professionals must articulate compelling narratives that demonstrate both financial success and corporate responsibility, making them instrumental in shaping how companies are perceived by an increasingly diverse and sophisticated investor base.

Looking ahead, the role of IR will continue to evolve as market dynamics shift and new challenges emerge. From blockchain technology and cryptocurrency considerations to changing regulatory landscapes and geopolitical uncertainties, IR professionals must stay ahead of trends while maintaining the core principles of transparency, accuracy, and strategic communication. Companies that recognize and invest in robust IR programs position themselves for stronger market performance, better stakeholder relationships, and sustainable long-term success.

#InvestorRelations #CorporateCommunications #ESG #StakeholderEngagement #FinancialMarkets  
#CorporateStrategy #InvestorCommunity #BusinessStrategy #MarketIntelligence #CorporateGovernance

■ Patricia Baroniowski-Schneider





## **The Power of Strategic Public Relations: Building Reputation in a Digital Age**

In today's interconnected world, public relations has evolved far beyond its traditional role of media relations and press releases. Modern PR serves as a strategic business function, shaping organizational narratives, managing reputations, and fostering meaningful relationships with diverse stakeholders across multiple platforms. As information travels at unprecedented speeds, effective PR has become essential for organizational success and survival.

Digital transformation has revolutionized how organizations communicate with their audiences. Social media, content marketing, and digital storytelling have created new opportunities and challenges for PR professionals. The ability to monitor, respond to, and shape conversations in real-time has become crucial, while the challenge of managing potential crises has intensified in an era where news spreads globally within minutes. Today's PR practitioners must master both traditional media relations and digital communication strategies while maintaining authenticity and credibility across all channels.

The rise of stakeholder capitalism has elevated PR's strategic importance. Organizations must now communicate effectively not just with customers and media, but with employees, communities, regulators, and advocacy groups. PR professionals play a crucial role in managing these relationships, ensuring consistent messaging while adapting communication styles for different audiences. They help organizations navigate complex social issues, sustainability concerns, and corporate responsibility initiatives, transforming public relations into a key driver of organizational strategy and success.

Crisis communication has taken on new dimensions in the digital age. PR teams must be prepared to respond rapidly to issues that can escalate from social media mentions to global news stories within hours. This requires not just reactive capabilities but proactive reputation management strategies, robust monitoring systems, and the ability to maintain organizational credibility while managing multiple stakeholder expectations. The most successful PR practitioners combine strategic thinking with tactical expertise, using data analytics and market intelligence to anticipate and address potential issues before they become crises.

As we look to the future, public relations continues to evolve with emerging technologies and changing social expectations. From artificial intelligence and virtual reality to the growing importance of environmental, social, and governance (ESG) communications, PR professionals must constantly adapt their skills and strategies. Those who succeed will be those who can balance technological innovation with human connection, maintaining authentic relationships while leveraging new tools to reach and engage audiences more effectively.

#PublicRelations #CorporateCommunications #ReputationManagement #DigitalPR #StakeholderEngagement  
#CrisisCommunication #PR #StrategicCommunications #MediaRelations #BrandReputation

■ Patricia Baronowski-Schneider



## **Mastering Modern Marketing: Where Traditional Wisdom Meets Digital Innovation**

Today's marketing landscape represents an unprecedented fusion of traditional marketing principles and digital innovation. The evolution from conventional marketing channels to a multi-faceted digital ecosystem has transformed how brands connect with their audiences. This convergence has created a dynamic environment where success depends on seamlessly integrating time-tested marketing fundamentals with cutting-edge digital strategies and real-time analytics.

Digital marketing has revolutionized customer engagement through data-driven personalization, AI-powered automation, and omnichannel experiences. Social media platforms, content marketing, search engine optimization (SEO), and email marketing now form the cornerstone of most marketing strategies. The ability to track, measure, and optimize campaigns in real-time has transformed marketing from an art into a precise science, where every customer interaction can be analyzed and refined for maximum impact. Mobile-first strategies have become essential as smartphones continue to dominate consumer attention and purchasing decisions.

The rise of content marketing and influencer partnerships has redefined brand storytelling. Organizations must now create authentic, valuable content that resonates across multiple platforms while maintaining consistent brand messaging. Video content, podcasts, and interactive experiences have become crucial tools for engaging audiences, while user-generated content and social proof drive credibility and trust. The challenge lies in creating content that not only captures attention but also drives meaningful engagement and conversions in an increasingly crowded digital space.

Marketing technology (MarTech) has emerged as a critical differentiator, with sophisticated tools for marketing automation, customer relationship management (CRM), and analytics becoming essential for competitive advantage. These technologies enable marketers to deliver personalized experiences at scale, predict customer behavior, and optimize marketing spend across channels. However, successful digital marketing still requires human creativity and strategic thinking to develop compelling campaigns that connect emotionally with audiences while delivering measurable business results.

Looking forward, the marketing landscape continues to evolve with emerging technologies like augmented reality, voice search, and artificial intelligence reshaping consumer experiences. Privacy concerns and data protection regulations are driving new approaches to customer data management, while the growing importance of sustainability and social responsibility influences brand messaging and positioning. Success in this dynamic environment requires marketers to remain agile, embracing new technologies while staying true to the fundamental principles of creating value and building lasting customer relationships.

#DigitalMarketing #MarketingStrategy #ContentMarketing #SocialMediaMarketing #MarTech #BrandStrategy  
#CustomerEngagement #MarketingInnovation #DigitalTransformation #DataDrivenMarketing



## The Marketing Marathon: Why Sustainable Success Takes Time and Patience

In today's instant-gratification culture, there's a common misconception that marketing success can be achieved overnight through viral content or trending hashtags. However, true marketing success is more like a marathon than a sprint – it requires strategic planning, consistent effort, and most importantly, patience. Building a strong brand presence and loyal customer base demands a long-term commitment to sustained, quality engagement rather than quick-fix solutions.

The foundation of effective marketing lies in building authentic relationships with your audience. This process involves understanding your customers' needs, establishing trust, and consistently delivering value over time. It takes multiple touchpoints across various channels before customers develop brand recognition, and even more interactions before they build brand loyalty. Research shows it typically takes 7-13 touches before a lead becomes a qualified prospect, and the journey from prospect to loyal customer requires additional nurturing and engagement.

Digital marketing metrics often seduce businesses into expecting immediate results, but sustainable growth follows a compound effect principle. Like compound interest, marketing efforts build upon themselves over time – content creates SEO value that accumulates, social media followers grow exponentially as engagement increases, and email lists expand as brand authority develops. Each piece of content, every customer interaction, and all marketing initiatives contribute to a growing foundation that becomes stronger and more valuable with time.

The most successful marketing strategies focus on building systems and processes that can be sustained over the long term. This includes developing content calendars, establishing consistent posting schedules, maintaining regular customer communications, and continuously optimizing based on data-driven insights. These processes might not show dramatic results in the first few months, but they create a robust marketing infrastructure that generates increasing returns over time. Companies that understand this often outperform competitors who chase quick wins with unsustainable tactics.

Success in marketing requires embracing the journey rather than fixating on immediate outcomes. Organizations that commit to consistent, quality marketing efforts while maintaining patience through the initial building phase are rewarded with stronger brand equity, more loyal customers, and sustainable business growth. The key is to remain focused on long-term objectives while celebrating small wins along the way, understanding that each step forward contributes to eventual marketing success.

#MarketingStrategy #LongTermSuccess #BrandBuilding #MarketingJourney #PatientMarketing  
#SustainableGrowth #MarketingProcess #BrandDevelopment #StrategicMarketing #ConsistentMarketing

■ Patricia Baronowski-Schneider

## InvestmentNews

### Closed-end fund investors seeking to build on solid 2024 returns



From left: John Cole Scott and Rob Shaker

## Wealth managers see the market setting up nicely for another positive year for closed-end funds and BDCs.

JAN 08, 2025

By [Gregg Greenberg](#)



Despite their unique packaging, active management and cultish following, closed-end funds (CEFs) are still comprised of stocks and bonds like their open-end relatives.

They also had a pretty good year in 2024, and according to wealth managers specializing in them, CEFs are shaping up for a similarly solid 2025.



“CEF investors had much to cheer in 2024 as strong net asset value (NAV) performance in both bond and equity funds, coupled with the tailwind of discount narrowing led to exceptional performance,” said Rob Shaker, chief investment strategist at Shaker Financial Services.

“Bond funds were able to post significant gains throughout the year with overall discounts, as we measure them, narrowing over four discount points for the year on average. Equity funds also narrowed to begin the year before settling in and trading in an extremely tight range for the second half of the year, providing investors with a great environment for opportunistic trading,” he added.

CEFs are listed on securities exchanges, are actively managed, and trade intraday on the open market. They typically trade in relation to, but independent of, their underlying NAVs. That means that unlike open-end mutual funds, shares of closed-end funds can trade at premiums or discounts to their underlying NAVs, a feature that many investors find attractive.

Moving into 2025, Shaker believes there is every reason for **CEF investors** to remain cautiously optimistic. On the NAV front, he says bond funds will still be able to capitalize on the current higher returns stemming from the elevation of rates across the board over the past few years. And despite the strong performance last year, he believes there is still room “for more narrowing in both bond and equity funds based upon longer term historical analysis.”

Similarly, **John Cole Scott**, president of Closed-End Fund Advisors, was pleased with the performance of CEFs last year, and is looking for another positive year. He is particularly positive about business development companies (BDC), which had a fantastic 2023, but failed to return much more than their dividends in 2024.

A BDC is a type of CEF that invests in private companies, often those that are small or financially distressed. In 2024, the S&P BDC Index total return was 16.61 percent.

“We don't think there will be large dividend increases that will more likely come in special dividends, but we do see about a 120 percent dividend cushion,” Scott said. “And we feel that unless we're somehow overly surprised by the downside of rates, that we're very well positioned for those funds to do well for income investors in 2025.”

As for **municipal bond CEFs**, another popular CEF subsector, Scott is also bullish on the year ahead, due to the historic longer durations in portfolios and current wide discounts.

“The strategists we talk to tell us that there is less formation of new muni bonds, which is a good tailwind to current market. And we feel like the closed-end fund wrapper, unless we get surprised by interest rates going significantly higher, would be powerful for those funds,” Scott said.

The so-called “January effect” that typically boosts CEFs at the start of a new year will be more forceful for municipal bond CEFs in 2025, he said. The January effect in CEF world typically refers to tax-selling pressure in December that temporarily depresses prices leading to a rebound in January.

“We are starting to see the footing for a muted January effect for the total universe of closed-end funds,” he said. “However, we think it will be outsized for muni funds, which had a tougher end of 2024.”

<https://www.investmentnews.com/equities/closed-end-fund-investors-seeking-to-build-on-solid-2024-returns/258827>

## UPCOMING CONFERENCES

### Closed-End Funds:

- Capital Link's Closed-End Funds & Global ETFs Forum (Usually held in April in New York City)
- Closed-End Fund Association (CEFA) Investment Forum (Typically held in Fall)
- Investment Company Institute (ICI) Closed-End Fund Conference (Usually in Fall)

### BDCs:

- Wells Fargo BDC Conference (Usually held in February)
- Raymond James BDC Conference (Typically in May)
- RBC Capital Markets Financial Institutions Conference (Usually March/April)
- JMP Securities Financial Services Conference (Typically June)

### MLPs:

- Wells Fargo Midstream and Utility Symposium (Usually December)
- UBS MLP & Energy Infrastructure Conference (Typically May)
- Citi One-on-One MLP/Midstream Infrastructure Conference (Usually August)
- Credit Suisse MLP & Energy Infrastructure Conference (Typically February)

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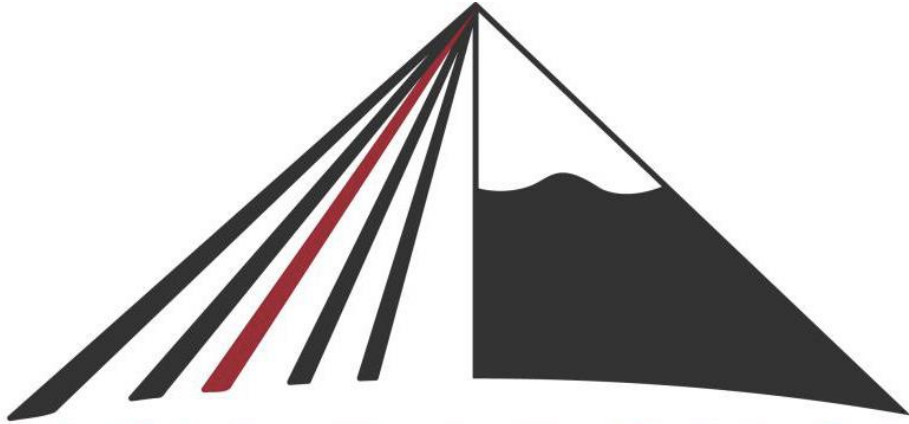
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