

# Frank Curzio's FRANKLY SPEAKING



**Announcer:** Wall Street Unplugged looks beyond the regular headlines heard on mainstream financial media to bring you unscripted interviews and breaking commentary direct from Wall Street, right to you on Main Street.

**Frank Curzio:** How's it going out there, it's Friday February 15th and I'm Frank Curzio the Frankly Speaking we'll answer all your questions. Market, stocks, economy, sports anything else you want to throw at me. I created this podcast to answer more of your questions that you were sending me to my Wall Street Unplugged podcast which I host every Wednesday. If you want any questions answered just send me an email [Frank@CurzioResearch.com](mailto:Frank@CurzioResearch.com). That's [Frank@CurzioResearch.com](mailto:Frank@CurzioResearch.com).

Be sure to put Frankly Speaking in the headline. You never know your question may be the one I read on this podcast. And the first questions from Bruce. He goes, "By the way congratulations Frank on the launch of your Curzio Equity Owners Security token. It's amazingly, truly. Your dad would be over the moon proud of this day. P.S. don't forget some chocolates, flowers, et cetera for Mrs. Curzio it's Valentine's day."

So Bruce thank you so much. We launched our Curzio Equity Owners token this week. In our first 24 hours we already raised over one million. We have in commitments already so truly humbling and he says make sure you don't forget flowers and stuff because we did launch this thing on Valentine's day Thursday. Finally we got everything done so I'm hoping a lot of you didn't run out to ... 'Cause it requires you wiring money and stuff like that and do that on Valentine's day 'cause I don't want your wife or husband

getting very very upset at me. [inaudible 00:01:34] investing in it, but thank you so much. I mean demands overwhelming, we're still getting a ton of people in. It's just the beginning and guys if you are interested you can [CurzioEquityOwners.com](http://CurzioEquityOwners.com).

That's [www.CurzioEquityOwners.com](http://www.CurzioEquityOwners.com). And yeah if you're an investor or even if you're not an investor you're interested in whatever we're gonna have our white paper there. Everything there for you to see and again right now it's for accredited investors only. That's the way we have to set it up, but remember if you're not an accredited investor the reason why we're raising money is to really build this company, put some great products in front of you which we intend on ... What I want to do is send you guys surveys this way we know exactly what our customers want.

I mean we're fortunate to be able to interview some of the top minds of Wall Street for the past 10 years. I've been doing this podcast. I know a lot of these guys want to start newsletters and we want to see what you guys are interested in and bring in professionals, the right people in front of you to give you advice. And look we all get it wrong for time to time, but we want to get the best guys in front of you that have good track records, long term track records. And that's what we're trying to do here, but, so again if you guys are interested in learning more our white papers on our website now.

[CurzioEquityOwners.com](http://CurzioEquityOwners.com) and again, really humbled by the response so fast and it looks like this things gonna be a go 'cause our soft cap is 3 million. In fact, we're over a million already with, in less than 24 hours since our launch and we're seeing a lot more demand too. It's pretty exciting stuff so we're ready to take this to the next level. It's great. Thank you so much and I really appreciate the comments that you said about my dad which, yeah, I mean mostly the reason why I'm doing this. Right? Just I'm in this industry because of my late dad. I learned everything about it and yeah this kind of his dream. Which is really cool and yeah I guess that's my way of dealing with a lot of stuff where we're men and we're stubborn and

sometimes we don't deal with things.

And maybe this is my way of dealing whatever, but I'm really excited and motivated and my team's motivated and yeah I just want to thank all of you for all the support. So thanks writing in Bruce. I know that you did invest in this and I really, really, really do appreciate it. Now let's move on to the next question which be prepared. I get a little emotional here. It's about the Amazon deal where they obviously left Long Island City. Probably know from now so Bill asks, "Hey Frank please weigh in on your thoughts about the deal falling through? I live and work in New York City and think this is terrible for the city. Half of these politicians let 25000 well-paying jobs and billions in future net tax revenue just leave. I know you have a strong opinion on this as a former Queens resident. Thanks Bill."

Everybody knows it. It's everywhere. I'm sure we had Amazon who was about to basically launch a second headquarters in Long Island City and they were going to create 25000 jobs they'd be getting and over an additional 60000 jobs. A lot of these jobs they said on average I guess were gonna pay \$150000 a year and they were getting \$3 billion in subsidies and this thing got out of hand where we have Ocasio-Cortez, local politicians, Elizabeth Warren in my opinion who are assholes. I'm sorry to curse, but this isn't a Democrat thing. I don't care if they were Republicans or whatever. This is a people thing.

Because I lived in Long Island City. Well I lived in Sunnyside which is literally like a block away. I live right in the border of Long island City so I spent a lot of time in Long Island City. And if you're familiar with Queens where I grew up pretty much 40 years it's the ultimate melting pot. I mean there's specific areas that are carved out depending on nationality. It's Eastern Europeans on Brighton Beach. Flushing has a large Asian population. Jackson heights Mexican. Astoria it used to be mostly Greek. Fresh Meadows Korean. Forest Hills large Filipino population. Bellerose Indian. And it's just, they call it like the ultimate melting pot.

But when it comes to Long Island City it's the place where everyone and every nationality can be found. If you walk just one block down Queens Boulevard you're probably gonna hear conversations in three to five different languages. And the one thing these people have in common, every single one of 'em is that they work their asses off. They appreciate living in this country. I mean for me I loved living there. I loved it. It was great. People were nice. Oh man I can't believe I live here and that they have these little shops that they open and they're working. It's not like Florida where they'll close if there's people online to buy your product because they said they close at 8:00.

These guys will open to 1, 2am if they have a line outside. Right? It's all about business. They really work hard. They send money back to their families. You know just seeing how these people make a living and how great this community is and you have the opportunity to bring 25000 plus jobs, and again, over an additional 60000 plus jobs to this community and some of these people have the opportunity to make \$150000 annually a year. And it was shut down by a bunch of idiots that don't know how to do math. I mean it's not Democrats, it's not Republican guys. Believe it or not it has nothing to do with that. Because when you look at this deal and let's get to the biggest point here because the biggest point was, "Hey if Amazon's getting 3 billion in subsidies then ... Or incentives or whatever. To move their headquarters here we can take that \$3 billion and improve schools and improve healthcare.

But that wasn't the deal. That's not the deal. New York City, they're not paying Amazon \$3 billion upfront. They're going to collect this through the 25 billion plus in tax revenue that Amazon was expect to generate over whatever. A decade, a little bit over a decade or whatever. It's creating these jobs and by the way listen, I'm not ... I love Amazon. I think Amazon's a great company. They support the community, but they're a bunch of idiots as well. Okay just move to Long Island City. Don't hold a whole freaking circus of, "Hey who's gonna give us the best incentives out of all these 50 cities?" You kind of deserve this whole entire thing.

I mean if you just went or did what so many companies do and just go to a certain city and say, “Hey we’re announcing our headquarters there.” Fine you negotiate that stuff behind closed doors, but to have this national spotlight of all these cities and then separating to the final ten and, “Hey here they are. Here’s one or two.” where I think they’re open also a portion in Virginia. They deserve some backlash as well. I get it, but again, someone that lived in Long Island City and these jobs that you’re gonna provide I mean the people like well there’s cranes everywhere, but those are small companies. They’re not gonna generate the revenue Amazon’s gonna generate.

More important you’re talking about the largest company, not just in technology company, the largest company in the world. In the world. At least based on market cap, you’re looking at a company that can once they move to Long Island City I mean this could be another Silicon Valley hub. It could’ve been a big hub for technology companies to come and creating even more 10s of 1000s of more jobs. With these incentives. Why the incentives in New York City? Because I live there. There’s a reason why everybody’s moving out. The taxes are insane. The cost of living is insane. I have so many friends there who are policemen, firemen that I grew up with.

Their wives are teachers. They’re making 200000 working overtime like crazy. [inaudible 00:08:53] to see their kids a year and they can’t even make ends meet. They’re paying \$25000 in taxes on their home. They were paying 10000 seven, eight years ago. That’s how much these taxes have been raised constantly. It’s hard to live there. It’s difficult. I don’t understand. Isn’t that what America’s about? I understand the incentives and I get it. Fine. Again, Amazon yeah. They deserve backlash here, but isn’t everyone for creating more jobs? Isn’t that what America’s about? I mean I just don’t get this move where especially based on what you’re saying. Not only that, but you go on Twitter to celebrate this.

“Oh we defeated the biggest company, the richest person.”  
What did you defeat? I mean they left immediately. This was a

quick deal. I mean to be honest with you it's not surprise. You kind of saw this coming probably about a month and a half ago, two months ago. But they left because they could open the headquarters any place else they want to. It's easy. It's not like, "Wow." They didn't fight. It's not like you won this big fight. They didn't fight you. They were doing us a favor by coming here. Yes those incentives are nice, but that's why they were coming here. They can go anywhere they want. If you want them in your specific area yes there's incentives, but you have to look at what they're offering.

When you see guys like Andrew Ross Sorkin talking about this saying, "I don't understand this." And Democrats and ... you're looking, even if you don't like the mayor of New York, Bill de Blasio or the governor Andrew Cuomo. Or what about the polls? I mean you're looking 70% of New Yorkers supported the Amazon deal. 56% of Hispanics. 52% of blacks. I mean who is Ocasio-Cortez, Elizabeth Warren, some of these local politicians, who are they representing here?

Because the people wanted this. The people voted you in, right? And you usually represent your constituents, but I don't think you're representing your constituents here. This is more of a personal battle, but is our country really taking this road? Are we really going this way because, again, Bloomberg is a Democrat. These guys are ... I can't believe what just happened. And everyone's like New York's gonna be fine. This is, what do you think's gonna happen?

And Long Island City is the most developed place in Queens. Not underdeveloped, but they could've really used this, but you see so many hard working people that live in this community had this opportunity and they were interviewing local business owners. Again, it's not about ... it is about politics, obviously, but it's not Republicans or Democrats. When you look at this you're creating [inaudible 00:11:24] 25000 jobs, possibly an additional 65000 paying \$150000 a year on average. Generating over \$25 billion in tax revenue over the next two decades. What's \$3 billion? Are you kidding me.

I mean come on. When you look at this deal I have no idea it's just, again, this is personal to me and is gonna be ... I'm probably gonna get some emails. Frank@CurzioResearch.com. "Frank, but Amazon ..." It just does not make sense. It does not make sense. If you're for capitalism. If you're for a company just, "Hey we're gonna create all these jobs. Our salaries are gonna be higher than the average salary being paid in Long Island City right now from the largest company in the world that has a history of really backing up what they say they're gonna do. Right?"

This isn't like an auto company that says, "hey we're gonna create 50000 jobs and then once sales come down, they'll close plants, they'll move overseas or whatever." I mean Amazon has a great history. They have a massive growth model. They continue to grow. This is gonna be around ... Yeah this isn't like, "Oh they're gonna promise something and then they're not gonna deliver or whatever." Talk about the biggest growth company in the world. You had the opportunity right in front of you and you're celebrating like you won something. Because you don't understand the math behind this. I mean it's insane when you think about it. Someone that's lived there and I'm looking at these people who would've loved to work there.

And work their ass off man I'm telling you. It would've been fantastic for everything. For the community. And because you don't understand math or you're just trying to go out there and be on the other side and draw more attention to yourself and create Twitter wars and stuff like that. I mean this is getting serious guys. This isn't a joke. This is businesses, this is people losing jobs now. This less revenue coming into a state. We're gonna see a lot of states like this? Who's gonna move to the northeast now? If you're a big business why would you go through this nonsense?

Are you kidding me? And for Amazon, next time you do something like this let's not a national circus of, "Who's gonna offer us the best thing?" Because you're putting a big target on your back anyway. But the bottom line you forget about

Amazon, forget about ... The important thing is a lot of really hard working people lost an opportunity to have great jobs. To have better jobs than they currently have. And that's a tragedy to me so you could write that anywhere you want. You can listen to any website if you want or CNN or if you're Democrat or Fox Business News, but I got to tell you I think everybody on both sides is coming to the middle on this one saying, "Holy cow man is this really like, is this what's gonna happen in the future?"

Like Elizabeth Warren? Ocasio you guys really really back this? Like you really believe you won something here? I mean come on. Anyway, you can tell something that I'm emotional about. That I definitely don't like, but it is what it is and you'll probably see Amazon open up their headquarters. You probably won't even know that they're gonna open up their next headquarters because they'll probably do and negotiate behind closed doors instead of making this a public circus again. But it really is a tragedy and it's sad and I'm hoping that, yeah I think it's definitely a negative for New York. It's gonna be a bigger negative than what people are calling for. New York is gonna be okay, but when you have an opportunity to create so many more jobs and have more companies go there and generate more tax revenue when you say no to the largest company with these kind of metrics where they're never ever gonna see metrics like this from any other company creating 65, 75, 80000 plus jobs.

\$150000 each. 25 billion in revenue over the next two decades. You're not gonna have too many companies that are going to be able to offer a deal like that going there and I just ... If you're a large company you're not even gonna look at New York anymore. I really think this is gonna have big implications longer term. Not right away, but definitely longer term and more important the sentiment that's going around I mean is this the way it's gonna be? Do people really believe this? Is this the new America? I mean I don't know. I'm hoping not. I mean you can see the backlash and everybody coming together, both Democrats and Republicans both sides saying, "What is going on here?"

And hopefully ... It doesn't happen. It doesn't take the world by storm. What'd you call the high council something Game of the Thrones when they created that that's kind of like what this is. Yeah their own society it's pretty crazy out there and yeah it's very very disappointing. Anyway, let me move on 'cause I'm sure I'll get a lot of emails about that and get to my last question here. So it's from Paul. He says, "Frank your thoughts about J.P. Morgan getting into crypto now. Seems like you have the biggest bank in the world seems to hate crypto now going all in? Does this validate anything for you or is it smoke and mirrors? Thanks for helping us little guys, Paul.

It is a big deal. And J.P. Morgans creating their own digital security or token and it's called JPM coin. So it's a digital token. Like we're creating here. Like the CO token, but it represents US dollars held in J.P. Morgan Chase accounts. Right? And that's their definition going through the bank. But when you look the token is really targeting their large institutional clients that need to move large sums of money quickly which is definitely using a blockchain much safer, better, faster alternative than traditionally wiring money.

Now the reason why this story is so big is 'cause we all know what Jamie Dimon said about Bitcoin. Where he said, "The large crypto currency was a fraud." And I think that was in 2017 and although to be fair, 'cause I'm a big fan of Jamie Dimon, he's always been a supporter of blockchain technology. It's not Bitcoin. So when you look at this it's not like it's a full endorsement of cryptocurrency. It's like Bitcoin and Ethereum. Right? 'Cause these are decentralized networks. Millions of computers working together having a shared ledger and they keep track of everyone's transactions. So the JPM coin is more of a private blockchain, I think they call it a quorum or something like that, but it's limited at least to now to only J.P. Morgan clients.

They're institutional clients, stuff like that. With that said it's a massive endorsement for digital securities and we have the largest bank in the world creating its own digital token. J.P.

Morgan has some of the largest companies institutions in the world as clients. Now they're becoming familiar with digital tokens. Digital securities. And this comes on recent news where IBM signed a deal, partnership with Securitize to tokenize the 82 trillion in corporate bond market. In corporate debt. Securitize also announced a recent deal this week with elevated returns. There's a large financial company that's basically digitalizing traditional financial assets.

And it's a deal where elevated returns so they're gonna tokenize over 1 billion in real estate assets it already has in its pipeline. So if you look at the real estate market itself guys it's over \$200 trillion globally. So just a half of percentages industry gets tokenized which is selling a piece of assets to individual investors, institutions, whatever, it's a trillion dollar market. Something I've been saying for six months now. Right? If you've been listen to podcast, you've been following me. It's a digital security, tokenization is not coming, but it's here. It's now. Six months ago, when I decided it would be an amazing idea to create our own token. Curzio Equity Owners. Right? To get people an equity stake in our company. Do it the right way. Our cost would be less and people would be able to trade this token a year later instead of being in a token or being in a private placement where the average time your liquidity event is a seven to ten years.

IPO or if I get acquired. One year you're gonna be able to trade this token for investors. For me I love the idea, super excited, it just made sense, but I was also nervous six months ago 'cause I felt like I was on an island by myself. And researching this and talking to my best contacts. CEOs, CFOs guys who run multi-million dollar companies. I've had no clue about this market or if it even existed. Now holy cow six months later I mean every week we're seeing more real estate deals using tokenization. More institutions, major companies, high profile billionaires getting tokenization.

That's pretty exciting stuff. And to be perfectly honest here I didn't think it would accelerate, or that the trend would

accelerate this quickly. Where we would see this J.P. Morgan initiative. Their new digital security token or that story being one of the biggest on CNBC on Tuesday. They were talking about it. So [inaudible 00:20:00] for our launch for CO, I mean it couldn't be more perfect although we did launch on Valentine's day and Monday is Presidents day where banks are closed so people are investing and filling out the documents and everything, fill out the paperwork and they're asking, "Hey is it okay if I go to the bank on Tuesday?"

'Cause it's closed on Monday, but it's a perfect timing in terms of the news. The news [inaudible 00:20:21] coming out. I mean just over the past few days, the past few weeks and even over the past two three months. And to get a better look at these news stories guys and STO market go to our token tracker website at Curzio Research. It's absolutely free. No email address required. Nothing. Just start learning about this industry. It's incredible. I mean we're gonna have opportunities or you're gonna have opportunities to really buy into the next Amazon, Facebook and Twitters. Not when they IPO, when a lot of that growth takes place, but during the really early stages like the [inaudible 00:20:58] the venture capitalists.

And yeah there's gonna be losers of course, but the fact that individual investors you're gonna have access to a lot of this stuff and maybe not the offerings, but 12 months later instead of waiting an Airbnb is still not public. You're looking at Uber, they keep raising more capital. That's [inaudible 00:21:16] determine the evaluation whether it's 20 billion, 30 billion, 50 billion out of 60, 70 wherever it is billion. Alibaba the time they come out it's close to 75 billion, \$80 billion whenever they launch that company. Wouldn't it be nice to get in when it's 2 to \$3 billion? That's the opportunity you have now.

That's why I want you to learn about this industry. It's one of the biggest I've seen since the creation of the internet. And now all this stuff is happening. J.P. Morgan, IBM big companies, institutions people I talk to. I mean to be honest I mean it's advancing a lot quicker than I thought. I thought it would take

longer. But everyone's starting to get into this thing. And you need to start learning about it whether you want to invest in our CO token or not. You're gonna have a lot of opportunity especially through our Crypto Intelligence newsletter. We're gonna get a lot of looks at some of these great things since we've been through this process and seriously nobody really knows how to go from the whole entire process to actual launch and man it is a process.

And that's why we love it 'cause people are coming to say, "Hey after you launch I'd like to talk to you. This sounds like a great idea." It does. It does sound great on every single level. It sounds like a great idea. So anyway, if you're an accredited investor and you're looking to invest on a token I'm just gonna say this guy's trying to do it over the next two weeks since all of you have access to our private sale. Okay I promise I'm not gonna sale to any institutions. That what I said for the last three months for the first two weeks where we're offering a 10% discount to everyone meeting ... If you're part of the Curzio Research network instead our token's gonna be launched at \$5 you have the opportunity to invest it at 4.50. That's what I wanted to do for you.

'Cause the reason I'm able to launch is because you the listeners, subscribers. But that's the first two weeks after that we're gonna go out to different funds. Right? So if we're short of raising our \$12 million goal we're gonna be putting this in front of institutions like family offices also crypto funds which I think it's gonna gain traction. It may not, but I think it will since it's gonna be likely one of the best deals they've seen in the crypto space. I haven't seen anything close since we're giving away an actual equity stake. You're getting access to all our services now and in the future.

We intend on paying a dividend on this token. We're an existing business. We're established. We're generating millions in revenues. You're not gonna see ... I haven't seen anything like this in terms of the deal and the structure because we care about our subscribers. We care about the people investing in,

and again, there is risk. But we're pretty confident we're gonna be able to grow this industry into something really big because we know the [inaudible 00:23:40], we know how it's done. We've all worked in this industry for a very long time and the financial newsletter industry is one of them most scalable high margin businesses on the planet.

That's awesome. So anyway, if you're interested don't email me [Frank@CurzioResearch.com](mailto:Frank@CurzioResearch.com). You can go directly to [www.CurzioEquityOwners.com](http://www.CurzioEquityOwners.com). Whether you're subscribe or not that's perfectly fine, but you'll be able to read our white paper. You'll be able to read everything that we have on that site. Our safe agreement and all the details. We have FAQ page which is really cool. We created a document where ... And this one took an extra week to do, but I went step-by-step on the whole entire process through our platform 'cause we're partnered with Securitize. They're helping us launch this through their platform and a step-by-step guide exactly how to invest 'cause we know this is a new industry. It is pretty easy.

Some people invested already that tell us, "Wow that was pretty quick. It's awesome." Other people who already invested in, but it's a step-by-step guide exactly how to do it this way. You're perfectly familiar. You have everything you're reading. We want you to be aware of all the risks and everything so if you are interested just go to our website. You don't have to email me anymore since we launched. It's [CurzioEquityOwners.com](http://CurzioEquityOwners.com) and, again, if you're listening to this and you're part of our network please do it in the first two weeks. That's the private sale just for you and after that we're gonna ... If we don't raise our 12 million we're going to go out to funds and different things and raise it that way.

So again I appreciate all you support. Very excited and if you guys have any questions or anything you can feel free to go to the website or email me [Frank@CurzioResearch.com](mailto:Frank@CurzioResearch.com). So guys that's it for me. Thank you for all the support. Enjoy your three day weekend. But listen I really appreciate everything you guys done. I love you guys and I'll see you in seven days. Take care.

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