

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 Mainstream.
- Frank Curzio:** What's going on? It's June 8th and I'm Frank Curzio host of the Frankly Speaking podcast where I answer all of your questions. [inaudible 00:00:23] sports and anything else you want to throw at me. Created this podcast to answer more of your questions that you sent me to my Wall Street Unplugged podcast which I host every Wednesday.
- Frank Curzio:** If you have any questions to answer just send me an email to frank@curzioresearch.com That's 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.
- Frank Curzio:** Before I take any questions, I want to start out by saying thank you. As you know, we're in the middle of launching Crypto Intelligence. Sending out lots of emails. Thus forth demand has been off the charts. In fact, it's been the biggest launch in history of Curzio Research which spans about 18 months now. Even bigger than Curzio venture which we launched on and Alkin's Money Flow Trader which launched in December. I'm humbled. I really am.
- Frank Curzio:** My job is to put out a great product for you at a great price and thus far, the feedback from almost everyone that's subscribed. Think about that. We're talking about after the sale, has been extremely positive. For me, that's a great thing. It's something I take pride in. I mean, I've said this before, but the sale is the beginning of our relationship not the end.
- Frank Curzio:** Since you're already signed up, "Oh, we've got them as a subscriber. This is great." It's just the beginning. I make sure we deliver on all our promises and even more. Cause what happens? You get excited about the product, you sign up. You want to see what the new idea is. For us, we want to make sure that experience is awesome for

you. It's exactly what you pay for. That's why it takes months to get a lot of this stuff prepared. Making sure all the links work. We have customer service representatives available so if you're calling, if there's any problems, you could talk directly.

Frank Curzio: That first experience is very, very important. We've done that on almost every launch to make sure it's absolutely perfect, it's exactly what we're offering you and even more important, is we promise to educate you. Especially in this industry and Cryptos, right? Incredibly volatile, insane. Because there is enormous potential and I think a lot of people will agree. A lot of people agree on that.

Frank Curzio: There's also a lot of garbage out there. That's why I hire the best analysts in the space to guide you, help you make the right decisions. That's Barry Cohen. That's why we've created a lot of educational videos. We had to open up a Bitcoin wallet. Had to open an Ethereum wallet. What trading platform to use. How to buy Barry's first recommendation. It's called "The Banker's Coin", I know you guys saw it already. We're sending out lots of emails. It's something he believes is actually going to replace Bitcoin as a standard in the industry.

Frank Curzio: For our end, it's kind of tough right? You hire great analysts and great analysts are not hypey, right? I'm not asking Barry to be hypey. I'm just asking Barry to, "Hey, you need to get out there and talk positively about yourself." He's a guy, most guys even Alkin, they're like "Hey, I let my performance do the talking." Which I love.

Frank Curzio: Barry, that performance has been amazing for 26 years he's worked in the hedge fund industry. But for me, as a publisher, I tell him, "Nobody in our industry knows you." On the other end, your competitors, we have a lot of crazy people out there making insane forecasts. Right? Bitcoin, one million. Stupid predictions. Bitcoin going to a million means it's going to have a 16 to 17 trillion dollar valuation. Apple doesn't even have a trillion dollar valuation. The entire market cap of the S&P 500, if you combine all the companies together is like 22-23 trillion.

Frank Curzio: I tell you what. How about Bitcoin gets to twenty thousand, twenty-five thousand, fifty thousand, a hundred thousand first which are amazing forecasts in itself before you get to a million. It's crazy these million dollar forecasts. It is. It's just making forecasts without any research to back up their claims. It's definitely a different industry today than it was as little as five to seven years ago. I've been doing this for over twenty years. When you make claims your research goes out to everybody. They want to see your research.

Frank Curzio: “Where did you come up with these numbers from?” Here, you don’t have to show any numbers. You just throw out numbers out there. “It’s going to a million.” “Let me see your research.” “Oh, it’s going to a million, trust me.”

Frank Curzio: It’s just the world we live in now, no accountability. For me, I’m telling Barry, “Listen, you need to tell people who you are.” It’s very important. He ain’t a hype forecast type person, he tells it how it is. You look at the Bankers Coin, and he says, “Look, this could overtake Bitcoin and become the standard in the industry.” It’s pretty bold considering this coin is less than one one-hundredth of the size of Bitcoin.

Frank Curzio: When I said this thing could be huge, they’re like, “No, no, no just a fraction of it could be huge.” Which I love. We love that. But, you know, we also have to tell everyone his story and be truthful and say, “Hey, this is what this guy has done.” These are the guys that I’m putting in front of you. I think that’s why we’re seeing a lot of demand for this product. One, everything that we promise you’re getting. And, it’s the first of its kind that’s being, one, the price point is ten times better. It’s cheaper than anything in there, for you guys in the next couple of days which I promised. But how many 26 year veterans that make models, that are actually attending all these conferences...again, that 26 year history, the funds that he’s worked for are the biggest names in the world.

Frank Curzio: He’s built models from scratch for some of the mid-cap, large-cap banks that have been shared throughout the hedge fund community. I mean, how many products do you know, especially in this industry in all these industries that are like that? People loving it, subscribing. I love his first recommendation. It’s not just a, “Hey, this is gonna happen.” One of the biggest banks in the world just adopted this coins technology over Bitcoin so we’re going to use that technology to build our block-chain platform. It’s happening. There’s great industry contacts and everything.

Frank Curzio: Anyway, I just want to say thank you up front. Demand has been overwhelming. I could tell you it’s going to get a lot better as we grow. My promise to you, I’m only going to put the best analysts in front of you. The best research in front of you. Guys with experience and track records making their clients a lot of money. That’s my responsibility. That’s my job. My name’s on the door.

Frank Curzio: So, if I don’t do that it’s a reflection of me and I’ll never let that happen. I could tell you with all products that we’ve sold, yes some of us have recommended losing positions and we’re there for you when we do. Most of them are winners, if we don’t have more

winner than loser over our careers then we'd have to find another job. I could tell you we never get complaints that this newsletter we overpaid for it or it's too much. I mean, you get a lot more than what you paid for every one of the products. It's detailed research, twelve page reports, great stories. Even history lessons of how this company, where it is, you have the CEO, where he's been. Everything about the company, about the industry, by the time we're done the buyout to prices...it's fantastic, it's learning.

Frank Curzio: That's one thing that I really take pride in. When I rarely ever get emails, ever, saying, "Frank, we have this product. You know what? I thought I'd get more for this." There's losers and people will send in, "Frank, you know, this one was wrong. You got this one wrong." Listen, we're there for you when we do. We're writing exactly what to do when it loses cause everybody's going to have losers. It's very important.

Frank Curzio: I've been in the industry for a long time and I understand that. It's a big point. Listen, I interview how many people? I've been in this industry for how long? I know everyone in the industry. Some of these newsletters, when their stocks are down, you don't get emails, reports or what to do. That's all subscribers want, I think. From my point of view or basically from my experience, answering emails, a lot of you I've answered your emails, people just want to know what to do. They understand you're going to have losers.

Frank Curzio: But if you're not there for them and the stocks are going down 60, 70, 80 percent which we provide stops so that never happens and you're not there to let them know what to do, man, come one, you're not doing your job.

Frank Curzio: Anyway, again, I want to say thank you. I'm humbled. It's great to see everybody happy. If you subscribe to that product Barry is going to give you a lot of great stuff and teach you how to navigate through this incredible industry. I'm glad so many of you are choosing to learn more about this industry cause I really believe there's a ton of money to be made. But, it is a speculative industry. You have to be careful and you need to listen to the right people. Barry is that guy.

Frank Curzio: Now, let's get to some of your questions. Few are Crypto related cause we just launched our product. Let's start with Cail. "Very excited for the newsletter, love the first recommendation it's actually one I've been watching but was yet to pull the trigger on buying. Anyway, my question is will Mr. Barry Cohen be putting

out a podcast along with the newsletter similar to what Mike Alkin has done. I would definitely listen to a podcast from Mr. Cohen after reading his first publication. Thanks again for your services. Looking forward to getting a treasure. I think I was one of the first people to sign up at least on the pages as you read I purchased that basically they said that this was one of the perks. Thank you so much for everything. Take care.”

Frank Curzio: Getting to the treasure first. It’s a treasure called Storage Wallet that we offered for the first, basically around 200 I believe, 250 signups. We’re pretty close to that now. This offer, as you could see and the reason we’re seeing such demand is because it’s priced pretty much 60% lower than the rest of the industry and we’re going to raise the price a lot more after the first week. Because right now, we want to give our subscribers and the people and loyal followers the best price. You’re going to see...we’re sending out the emails and marketing right now so I’m not going to talk about that and the marketing part in a second. But, we also wanted to offer not just a great-it’s like 80% off the regular price. But we’re sending a few treasure called Storage Wallet to the first 200-250.

Frank Curzio: Anyway, there’s people that emailed us, emailed me and said, “Hey, could you send me the offer?” And they feel like-we’re just about there now at that level but I’m going to honor it if people do come in, especially today and a little bit into tomorrow. I definitely want to have that first advantage to people coming in right away. But also for our best clients who want to be able to offer that.

Frank Curzio: Again, that’s money out of my pocket. That’s something I don’t have to do. But, that has been a huge hit and people love it, they think it’s great. Which is an add-on. But, it’s important because we want to teach you how to store your coins and you can do it through this wallet, Treasure Wallet. I think it’s like \$100 value or something like that. If you go on Amazon it’s like a hundred bucks. But we’re giving that away with a subscription because we want to help you do everything we can to get you to understand this space and provide videos and stuff like that.

Frank Curzio: Anyway, what I’m getting to, if there’s people that are going to email me over the next whenever ‘til tomorrow, I’ll honor it. Again, it’s money out of our pocket. Then we’re not going to offer it anymore because again, we want to make sure we hold true to what we say. For the people that signed up, we just launched this thing within 24 hours so it’s still within the timeframe. We still have a few more left on that part of the deal. You’re still going to get 80% off but that Treasure Wallet has been amazing where people are like, “I want to watch the video. I want to sign up to get the

treasure.” I didn’t think it was gonna be that big. We’re just trying to provide an added service which is important, right? Here, this is where you store the coins. This is how you smart store them off-line. It’s been a huge, huge hit.

Frank Curzio: So that’s fantastic. Now, you’re asking about the podcast. I think he is going to do a podcast. I would love for all my editors to do a podcast. Mike Alkins is addicted now. It’s really cool cause you get close to your subscribers. You guys email me over time and I think you’re fascinating. I mean, I look at so many of you and what you guys do and so many people are professionals at other things, right?

Frank Curzio: You’re listening to me because I’ve been in this 25 years. I’m trying to guide you and give you advice. Help you make money. Help you retire early. Pay your kids tuition. Pay your mortgage off and stuff like that. That’s what I’m really trying to do here. But, I’ve had plumbers who have how many different shops and guys who work in the entertainment industry are huge, executives at these companies that I recommend that’ll call me and say, “Hey, Frank, good article. This is amazing, your issue. I just want to give you a little more insight.”

Frank Curzio: You guys know a ton more about specific industries. I could look at the numbers, I have great contacts. I have a great knack for finding out when this trend’s going to hit and how much we can make off this stock. But, having that insight of someone that’s been in that industry for 10 to 15 years is incredible. That’s going to educate me going through and say, “Hey, this time this happened. Or right now we’re seeing more demand than we’ve ever seen and I’ve been in this industry 15 years.”

Frank Curzio: When you have a podcast and you’re getting all those emails in it’s cool. You get attached and it’s like a real time network. It’s not just in the U.S. it’s global. I mean, so many people email me from all over the world. It’s awesome.

Frank Curzio: I hope Barry does it. I mean, you have to have a certain personality to do it and people say, “Well, Frank, you have the voice for radio.” I think that means I don’t have the face for TV. So I don’t know if they’re complimenting me or not. I really like doing this. I enjoy it. I look forward to it. If you’re not going to look forward to something that you do it’s never going to come out good.

Frank Curzio: I’ve seen so many people in this industry try to do podcasts. Why? Because it results probably in higher sales rather than just sending an email cause you’re listening to me. You know I know my you know what. I’m traveling, I’m sharing stories, even personal stories and

things like that. Well, you know, this guy's a real person. I see him. I want to invest in him and stuff like that. Where you're not just getting a random email that says, "Hey, this stock's going to go higher."

Frank Curzio:

A lot of our competitors have tried to launch podcasts but they're doing it for the wrong reasons. I'm doing it cause I love it. I get educated not just by you, by the guests as well in the interview. I'm getting educated just like you are. The research and the questions that you ask forces me to dig sometimes and say, "Hey, that's a pretty good question. Let me dig a little bit more." I look forward to these and it's fun. Just like anything else, if your heart's behind it and you love it it's gonna come out and it's gonna be great.

Frank Curzio:

So, to Barry's point, I know Alkin loves it, he talks about it all the time. He's doing long podcasts. He does like an hour and a half or whatever. People seem to love it. I think he's nuts. I think that's way too long for me. I don't know if I can hold your attention for an hour and a half, anyway. I hope Barry does it. I think he'll be great cause the conversations I have with him are fascinating. You need to learn about this industry. It's...he always says, it's like drinking from a fire house. You learn something new all the time, all the time. You're just disrupting different industries and you have to be on top of it.

Frank Curzio:

For me, I love that. You're covering the financial sector. What are you talking about? Oh, deregulation and are there going to be any more fines in the housing crisis, interests rates gonna go higher, how's that gonna impact the balance sheet. Yeah, it's the same thing. It's the same story. This is like brand new. You're learning something new. Like, "Wow, this is fascinating. This is great."

Frank Curzio:

I'm hoping he does the podcast. I think he will. If he does, yeah, I want to make sure, I don't want to force anybody. I'd never tell any of my editors to write. They can always take different opinions than me. This is an independent place, right? I love that and it'll always be that way. When it comes to the podcasts, I'll suggest it, I'll help you with the tools. I'll try to teach everybody that I hire. But, in the end, it's up to him. If his heart's behind it and really wants to do it. If he does it for a couple of weeks he's gonna love it. But let's see. I think he will. He's definitely going to provide lots of videos for you, for subscribers, for people who subscribe to Crypto Intelligence. He's going to provide a lot of videos for you cause a lot of stuff needs to have videos where you can see the actual screen.

Frank Curzio: If you go to my research Facebook page, that's for free. You'll see me talk and then I'll bring up a screen and show you what I'm looking at and say, "Hey, here it is on Yahoo Finance." Not the best site but I want to use free sites so you guys could follow along. The sites that I pay for, Capitol IQ, [inaudible 00:16:52] all this stuff is extremely expensive. I know the average investor doesn't have these tools. I can find everything at once. I can find every company that-every publicly traded company that supplies Wal-Mart-

Frank Curzio: ... every company ... Every publicly traded company that supplies Walmart in about eight seconds through Capital IQ. I mean you can't find that really any place else but I try to use free sites and that's what Barry's gonna do, where it comes at training platforms. You have to buy certain coins at a certain platforms; he'll tell you how to open up those accounts, how to transfer the money over, and show you how to do it. And that's definitely what we're going to do. But I really do hope it gets into the podcast- And I think he will. So we'll see, especially over the next couple of weeks. Just get his feet wet learning the whole industry. We just launched, so he's excited and ready to come out with his next idea already. But, yeah, hopefully, he does do the podcast. So, thanks so much for that question.

Frank Curzio: Next one's from Don. Don says, "Hey, these few questions on Bitcoin." And I love this. Don's a good guy. Emails me sometimes. Lots of times. And he says, "Two questions. First, it's 21 million coins with bitcoin, 17 million mine, 4 million lost." And he goes, "Nice system?" And he goes. "Scalability. The more transactions, the more processing power needed, and the longer the transaction time. Seems unsustainable, unless they can consolidate blocks somehow. If mass adoption takes place, this seems like a big problem."

Frank Curzio: So I answered Don. Don actually subscribed to the service. And I told Don- I addressed his question, which I'm gonna do, and then I told him- he's like, "This is great, thanks for the answers. I'm subscribing to the service." And I told him, "Listen, you always need to be skeptical of the industry. Always ask questions." This is what you want to do. That's how you get to be a great investor. Just challenge everything. And he did ask good questions. He's looking at bitcoin itself and its scalability. I said, "why are you assuming that mass adoption needs to revolve around bitcoin? There is so much more to this market. There's so many other cryptocurrencies; there's STOs. It's going to take over ICOs, and these are basically your access to the private industry, and a lot of these things are going to be regulated by the FCC going forward.

Frank Curzio: Some of these can be backed by equity, backed by assets. You're removing the middle man. Why would someone do that? Because if you raise money for the private market, it could take you, on average, six, seven years before a company comes out with an IPO to publicly trade. That's a liquid event, where you can cash out maybe after... you might have to hold onto that for a couple month, maybe six months or whatever. Or if the company gets taken over as a private company, you're going to get paid. Other than that, you have to sit there and wait. And that's tough for an investor. You'll lock up your money for a long time, and that's if this idea is good. Which most private companies, it doesn't really work out. With this, your tokens go right on the exchange after the offering.

Frank Curzio: Some end up being offered only to accredited investors, and will have a lock up of just one year. But to provide, not-yet equity stakes, but just acid baths. It's not just some ICO, where they say, "Hey, here's a piece of paper, here's what I'm going to do." So many of these.

Frank Curzio: And these guys have no operational experience. I'm serious. They're like, "Hey, I'm gonna raise money; this is what we're looking to do. A soft cap, the lowest amount is 3 million. The maximum is 20 million, and they want to raise in between there. So we gotta get to the soft cap before they can actually... If they don't get to the soft cap, usually they give you the money back. Usually. They're like, "This is what we're going to do." They don't even break out the costs of what they're going to do. And the problem they're addressing- it's not even a necessity, it's not a need. And these guys are raising 10, 15 million dollars. It's insane.

Frank Curzio: Kids with no operational experience or anything. Just throwing anyone on the board, and these kids are getting cash thrown at them. That's gotta change. People are gonna want more for their money. If you want a lot of institutional money coming in, it's gotta be the greatest idea for an ICO, or it's gotta be and STO where you're getting something a dividend, acid bath, the difference when you become profitable.

Frank Curzio: You look at this industry as a whole, though, it's not just about bitcoin. There's so many different aspects of it that are incredible. But Don had some other great questions. When you look at scalability, right. People make this mistake all the time. Because when you look at scalability, it's... scaling is different from growth. And growing a business is hiring more people, hiring more resources, so you're

basically spending more money., which your costs are increasing, to make more money. So cost, basically, equal revenue. That's what most companies do. That's different from scaling.

Frank Curzio:

Scaling is... a good example would be the movie industry. If you look at "Solo," "Solo" costs about 250 million, I believe, to make. And they're gonna have to take a write-down on that. I don't think... this is the first Star Wars movies that they... but anyways, it's 250 million to make. So, once you get to 250 million yeah, you gotta spend money, you gotta expand it into more theaters. But the costs are very little as that revenue grows. And as you go to 500 million, 750, and go to a billion, which we're seeing especially with the Marvel franchises, right? Avengers, and everything. Black Panther. All that stuff. I mean, man. Billions. They're scaling it now. Their costs aren't as much, but when you're getting over 250 million, they're going into different countries to show the movie. Planning different things that they can sell... anything. But that's scalable, where you're not raising your costs [inaudible 00:22:34].

Frank Curzio:

Getting back to bitcoin, bitcoin can't be scales. I mean, in order to generate more bitcoin, you have to spend a lot more money .you have to buy whatever, cheap PUs. You mine for bitcoin or Ethereum using the ant miner systems, the S9. Intel's coming out with new systems as well. You have to spend money on this and you have to spend money where it costs a lot of money for electricity. You gotta keep those costs down. There's great companies that are able to do that, but when you expand, now you have to expand in different areas. So you might have a small area within whatever, if it's Sweden, if it's Norway, if it's Iceland. If it's Washington State, which has some areas where electricity is very cheap, but when you want to get bigger and bigger, now your costs are going to increase. You have to spend more to make more. You can't just sit there and say, "Okay, here's our operations. Those operations are going to generate a certain amount of bitcoin for you. In order to generate more, you have to spend a lot more. So it's not scalable. You're right.

Frank Curzio:

But when you're looking at the e-industry as a whole, still, there's a massive amount of opportunities. Not just about bitcoin. Crypto intelligence, by the way, is not just about bitcoin and Ethereum. No, they're not going to come out with a newsletter like that, telling you things that you already know about that you can find on a million websites. No. And give you ideas that you don't know about, you never heard about, and can't really find. That's the point of this newsletter. That's what Barry's good at. To do that, I'm

sending him to every conference, ever place, bill of contacts using his massive network over his last 26 years... I mean, yeah, this is... what that newsletter's all about.

Frank Curzio:

Give it up for Don, he also asks another question because he was talking about, I think this is like when with the back and forth, he was talking about lost bitcoins. And he even mentioned a little bit here, and we went into in the back and forth. And he said, "You know, four million are lost. You know? These coins are lost. But look, it's a big story now. People are losing their coins now. This is data going back to 2009, right? Bitcoin first created, basically, 2009. And it's such a big deal now, because people maybe had 100 coins on their computer on a hard drive and they were worth \$1,000, \$2,000. Well, those same 100 coins, if you still had them, are worse \$700,000 plus, right? So now it's a big story. "I lost my bitcoins! I lost them!" But if you're looking at the past six months, past year, people understand the importance of these coins offline and having them in the right area where they're not losing them anymore. So, that was a big story. Not really so much now, where people buying bitcoin are forgetting where they store them. But was a big story, because back then nobody cared. It was like oh, 100 bitcoin is like 200-300 bucks. It's worth \$50-100,000 dollars now!

Frank Curzio:

But again, we're just talking about bitcoin there. You're looking at \$20,000,000 in coins are going to be produced and that's it. And that's going to take place I think until 2040. And the math gets more difficult, which means you need more computing power. So the costs are actually going to rise, and electricity costs are going to rise, because you're using more electricity. You bring up a good point, but my point with Don was like, "Hey man, be skeptical. These are great questions. But it's not just about bitcoin. There's a lot of amazing things- the block chain that's addressing. There's a reason why these guy in the institutions are investing a ton of money in it. There's a reason why the FCC... this is like a couple days ago. It was the biggest topic on CMBC because they had the SEC chief their talking about it. So, yeah, we want to regulate this. We want to make sure that there's a security and it follows the proper... that's what you want. And the good people in this industry that have good ideas, that's what they want, too. That's what they want. They want regulation. It's the guys that are doing shady stuff overseas, not raising money in the U.S., not worrying about our laws, those are the ones you gotta be careful of. Those are the ICOs, and not all of them are like that.

Frank Curzio:

I brought up this point on a video I did on my Facebook page Curzio Research. So people are like, "Regulation! That's what this issue is about. No regulation!" No. We're not talking about over

regulating to where it's insane. If you look at the Great Depression, look back to 1929-1930's, right? How high was unemployment? 30%? Again, you guys go look back at the details, you know what happened. Worse period in our country's history. And what happened? Well, in 1934 the FCC was created. More regulation, more accountability. What happened? Well, the Dow Jones was 40 back then. What is it? 25, 26 thousand? I don't know. It goes up by a thousand every week these days, these months.

Frank Curzio:

But if you go to Google and say, "Chart for 1934 to now Dow Jones." Look what happened. That's going to happen to crypto. You're gonna see a lot of these places where regulation's going to hurt them, and others, especially right now, they're going to the FCC and saying "What do you need us to do? We want to be in compliance when you do come out with these rules," and the FCC is working with them. And that's you're seeing more institutional [inaudible 00:27:48]. You're seeing Fidelity going out there and actually hiring crypto analysts. Coleman billing out its division now. Same thing. It's just another day. Fast money.

Frank Curzio:

So you're seeing firms starting to trade this, trade the biggest coins because you're starting to see more and more volume. Guys the volume that's taken place here is massive. I was doing one of these podcasts with Frank Holmes. And thing about it. The institutions aren't in yet! We saw bitcoin go to 19,000 and everyone says, "Yeah, but look at the big pullback. 7500." Guys, in 2017, think January, I think bitcoin was 1,000? 1500 maybe? Around there. And it's well over 7000. It's incredible moves, and it's volatile and it's crazy.

Frank Curzio:

But all of that has been driven by individual interest. Kind of amazing. \$100 here, \$500 here, maybe up to \$5,000, or I'm gonna invest \$10,000, \$20,000 in this. Whatever. But wait 'til the institutions get involved. What do you think is going to happen to the great technologies that are disrupting business. Providing access to invest in real estate, and rates. Small caps' raising money through this market. Could be a lot easier. You don't need the middle man anymore that you have to pay six and six. That's six percent of whatever, ten million. That's six percent you gotta give away? And a lot of these firms when I say six and six, they require six percent of those shares. They can trade in whatever. "Yeah, hey, we'll support your stock. Give us all investment fees. Yeah, we'll send all our clients and in a couple months, we're going to send a researching report with a strong bi-rating on it." Man, I don't think that's biased. It's pretty crazy.

Frank Curzio: But anyways, really good questions. And, guys, throw these questions at Barry, it's important. I mean, this is how you're going to learn about this industry. That's why we created this product, so you can learn a lot about it, find really good recommendations, and we put out a price point that's much, much lower than anyone out there. So that's why we've seen really good demand, and so far great, great feedback.

Frank Curzio: I love those questions. Be skeptical. It's a crazy industry, and yeah. I'll say it again. I'm just glad I have the right [inaudible 00:29:55] to really guide you guys.

Frank Curzio: So, let's get to a couple more questions. Next one's from Stuart. He goes, "Hey, Frank. I deleted my Facebook a couple months ago. I decided I'm better off without it. Is there any way you can post your video updates to the website instead of Facebook." That's my curse, everyone uses their Facebook page. He says, "Also, please lay off the marketing and promoting. It's making me like the podcasts less." That's Stuart.

Frank Curzio: Stu, I'll tell you what. I'm going to come directly to your house. I'm going to go over ever stock in your portfolio for free. I'm gonna buy you dinner. Get home, and I'll buy you drinks. Sit down and I'll just rub your feet. All for free. Because I'm just a nice guy. Ha.

Frank Curzio: First of all, when it comes to my Facebook page, you could just open up another email account, start a new Facebook page, and not follow anyone. You could follow a couple of the people you like, because I know we all have friends. And if you just happen to be a democrat and some of your friends are republican and you hate them now because of all their posts, and vice versa. So you don't have to follow all them. You could just follow Curzio Research, because I provide really good research for free. And live videos. You guys can have fun and watch me and look at my beautiful face. But, I make mistake and have fun, but follow research and everything. It's not just me and my face up there, it's me going over the different sites I mentioned earlier. It's showing you the sites, showing you the research where I'm getting it from to try and educate you, which is really cool. So that's pretty easy to do.

Frank Curzio: When you look at what I'm doing here, I run a business. I pay employees. I want to grow this. I want to provide great products for you guys. And that's what we've been doing. But it is a business, and the reason why we've been able to do the podcast for free, which

includes world class analysis, 30 minute interviews with some of the best analysts in the words, the billionaires, the economists. You don't really see that a lot. We're actually coming on and giving you their recommendations. Where do you see that? I don't really see that anywhere. Point me in the right direction, I'll do it.

Frank Curzio:

Yeah, some places have videos and you see people come on and they get a whole business from it. But this is for free. This is for free. All this stuff is for free. I'm providing you with this stuff for free in hopes that you say, "Wow, this is really good. I want to get an inside look and a better look, and a more personal experience with Frank and sign up with our products." That's our goal. We've provided a lot of this stuff for free. And to do that, during these periods, yes we have to market. I'm not going to apologize for it. We don't send you a million emails, but during that stage, we market. Why do we market and send you lots of emails? Because I'm proud of the products and I know that they're the best out there. If you subscribe, you're going to be in much, much better hands than some of the other people out there.

Frank Curzio:

"Hey, let's hire Michael Jordan, he's a great guy. He's awesome. He's a great basketball player. He's so popular, yeah! Here's a financial newsletter from Michael Jordan" You know how many people subscribe to that? Millions. You know how much money you'd make? Zero. Because Michael Jordan doesn't know anything about stocks or bonds. Not from my perspective from doing this for twenty-five year. I mean, he was a little busy being the greatest basketball player who ever lived. But for us, during the periods where we do launch, yeah you gotta see marketing. Yes, you're going to see emails. I can tell you, everybody that signs up to these pods, they love 'em and that's our business. And that's why we're able to thrive on Facebook and two free podcasts, where we're answering your questions and stuff like that. So, if there's a lot on the free podcasts out there. Plenty. If you want to listen to those, that's fine, but you're going to get marketing material from time to time. That's not why you're on our email list, if you know, I'd say 7-10% is marketing. With that, with our competitors it's more like 70-80%, where you're getting offers like crazy.

Frank Curzio:

Most of its educational material, most of its letting you know our podcast is up, who our guest is. Sometimes we'll provide you special offers, for those of you who are on the podcast, that you won't find anywhere else. Because I get questions like, "I like Steve Koomar's newsletter. Is there a special deal?" Yeah, I'll give you a special deal. Yeah, absolutely. That's what I do.

Frank Curzio: Absolutely. That's what I do. It's a special deal you won't find anyplace else. Sometime you'll see some of those. Most of its educational material. We don't apologize for our marketing. That allows us to do this podcast, allows us to offer tons of things for free and allows us to build our business, as you guys subscribe. And that's what we want to do, 'cause we're just getting started here.

Frank Curzio: We're just getting started. I'm excited. I think we're disrupting a lot of things. We're providing fantastic research, research that I know I'm not really reading anyplace else outside of a few newsletters. And great people. A lot of these guys are my friends, I'm not, I'm not saying anything bad about them. I just don't listen to them when it comes to what they're saying and what they're recommending.

Frank Curzio: A lot of the trends they're talking about, I talked about three years ago. Trends like the internet of things. Like last year. Give me a break. 2013, I'm at the consumer electronics show, listening to John Chambers from Cisco talk about the internet thing, which was incredible. That day he said, "It's a 14 trillion dollar trend", and I'm like, "This guy's out of his mind. This guy's smoking something. He's crazy."

Frank Curzio: So what did I do? I went back, researched it, went crazy. I'm like, "Wow, this is pretty cool. This is probably a trillion dollar trend." That's what I thought. But I really got involved, researched it. And then it started getting bigger and bigger and turns out Chambers' forecast was conservative.

Frank Curzio: Everything's connected. They have toothbrushes are connected right now. Everything's connected to the internet. Everything. He's exactly right. And what did that result in? Well, me recommending Skyworks a long time ago in the '30's or the '20s. That stock went over 100. I recommended it again. We had some profits on it. My newsletter, cursive research advisory, a lot of other, semiconductors. The nuts and bolts that make a lot of these parts and let them communicate with each other.

Frank Curzio: But anyway, not to pick on anyone else in the industry, but listen. Things are great, we're gonna have great analysis in front of you, that's what we're doing here. I'm excited, but listen, we have to market. It is a business. So for me, no, I don't apologize for it and you can just say, oh, you know, I'm not paying attention for a weak period when we market our newsletter, which, what do we have, three or four products. It's not too crazy.

Frank Curzio: But I also want you to be in the right products. And if you're subscribing to the wrong products or the wrong crypto newsletters. I know there are a couple good guys out there, but I've

also seen really horrible ones. Horrible ones that just sit behind a desk and try to trade this stuff and have really little experience. But they're great marketers. Hey, you just gotta be careful out there. You've gotta be careful who listen to. It's really, really important.

Frank Curzio: Anyway, great questions. And you know what? Let me take one more. There's a couple here. Let me see. All right, let's take one from Doug. It's a pretty good question. It says, "Frank, what's the biggest trend in technology that can still make a killing on. It seems like I'm late to the party in Cloud, in AI, in big data. There's so many names in trading, I had [inaudible 00:37:01]three guys. Any ideas be greatly appreciated."

Frank Curzio: Doug, first of all, don't be scared by companies trading at 52 week highs, because these same companies in NASDAQ were trading at 52 week highs in 2014, and some of them are up 100, 200%. It doesn't mean you shouldn't necessarily ... People look at valuation. "See, these things are incredibly overvalued!" Listen, Apple was overvalued in 2004, trading at what 60 times earnings, and what is it up? 5000% More than that? Netflix, how many people tell you Netflix was expensive, 2012, '13, '14, '15, '16. Even today, Netflix is very very expensive. You would have made 10,000 of percent.

Frank Curzio: I'm not saying to go blindly into some of these names, but just make sure that they're targeting ... Like Netflix, Netflix, yeah, their costs are higher, but I just watched the Adam Sandler and Chris Rock movie. I thought it was funny. I'm a big fan of Adam Sandler, which might be crazy to a lot of you guys, but I just think he's funny. Some of em, some of his movies are bad.

Frank Curzio: Netflix isn't trying to become the next big cable company. They're trying to become the ultimate media platform and they are disrupting the entire industry. And now they have every actor wanting to go on Netflix. Everybody wants to be Netflix. I thought Netflix was, "Hey I want to try to be like cable, I want to try to be ..." No. Netflix is not trying to compete with cable. The rest of the world is trying to compete with Netflix. And when you put it in that perspective, then you realize, "Wow, maybe this isn't that expensive." Even though I think their costs are inflated, it's crazy, it does have momentum. It's going to continue to go higher.

Frank Curzio: So 52-week highs, you want to make sure that story's still exist. You want to monitor every quarter, because once that growth breaks ... You have Under Armour, which gets crushed. Now you see momentum come back in the stock. What was it, 40, 50, went all the way down. I think it went down to the single digits. Pretty close, 10, 11. And now it's starting to trend higher. They figured

it out, lowered their costs. Maybe we shouldn't have of, get that Notre Dame contract's going to cost us \$100,000,000 like Nikes do, and that's 1000 bigger than us. Take it easy.

Frank Curzio: And they're doing what so many small companies, mid cap companies do. They plan for growth forever. Well, sometimes there's gonna be those years where you gotta take a step back. One step back, take two steps forward. It happens with every business I've ever analyzed in my life. Nobody grows straight up in the air. Nobody. You always have those setbacks. Okay, let's do this. We need to do this. That's the best time to invest in some of these companies.

Frank Curzio: AeroVironment was one of those companies. A leader in the drone space, and it was killing it in 2012, 2013, 2014. Then they saw the future and said, "You know what? We really need to get to defense. That's where the money is. We'll get these guaranteed contracts. Since we have the best technology in the space", and what happened? Well, they started focusing on defense and because they saw the market getting saturated, more competitors coming in. So they missed a couple of quarters. Their stock fell I think 40, 50% from where we recommended it. And now it's close to a 52-week high, about 120% on it in a year and a half. They had to take one step back to go two steps forward.

Frank Curzio: Anyway, getting back to your question. Okay, if you're looking for a technology trend that I like that you can make a lot of money on, I still think you can make money on Cloud, and I recommended Amazon. People say, "Frank, you recommended Amazon in your newsletter, is what we're paying you for?" And you're right, I hear you. I understand. You have to understand what I'm looking at. I analyze every Cloud company. And there was another one I recommended that were up, I think, over 40, 50% on. That's fantastic as well.

Frank Curzio: But the reason why I recommended Amazon is because they're the greatest in this space and they still have tremendous growth. So, for me, as a newsletter writer, it's my job to give you the best stock in this space. Unfortunately, I'm not ... Usually I'm telling you ... On podcast I'll tell you, "Facebook!" Buy whatever. "Google". But people don't really pay a newsletter for you to recommend that stuff. I don't know if I told you, but when I was doing the research, I said, I gotta put Amazon in here. It's fantastic. And Amazon's probably up double, I think. It's close to doubling, it's got to be up 80% for us in, I want to say, less than a year.

Frank Curzio: And the other stock is doing fantastic as well. But Cloud still has a lot of growth, big data, great trends. AI, it's tough to invest in outside of ... Intel's going to be a big AI player, if you look at ... and video's a big AI player. But, they're taking over a lot of companies and spaces that are private. You're not really seeing any AI players IPO. They're just getting bought, if they're really that good, before they're able to come out publicly.

Frank Curzio: Because, what happens, instead of trading three, four times sales, five times sales, once you come public, now it could be 15, 20 times sales and your valuation inflates. So if I'm Google or I'm Facebook, I'd rather buy these companies before they go public than after they go public. They'll be a lot more expensive. We see that a lot in different spaces. Anyway, getting back to the point here though.

Frank Curzio: I want to take one more question. It's taking up the whole podcast, but we had Steve Koomar come on and talk about 5G. I think there's tremendous opportunity in 5G. Few people are talking about 5G from an investment standpoint. You watch commercials, AT&T, Verizon, Sprint, they have commercials about it all the time. "Well 5G, 5G", even though 5G's still a few months away from really being adopted or getting going, I should say.

Frank Curzio: But if you look at 5G, it's going to result in internet speeds which are pretty fast now, guys, right? I think everybody would agree with that. Remember how difficult it used to be to watch videos, maybe five years ago? Now videos, it's one second. Everything's videos. You go in [inaudible 00:42:55] the whole thing's videos. They'll have a 35-minute commercial and they'll have Steph Curry doing his dribbling through the legs, and around his back, his pre-game routine for like six seconds. But you've got to watch the commercial for 30 seconds.

Frank Curzio: Everything is video, all over the place. Why? Because they've gotten faster and faster. Even songs, and streaming, right? Some people couldn't even stream Netflix three, four years ago. It took a long time. You needed a faster connection. Now it's like nothing. And when you did stream it you had to watch it in 780, 720, compared to 1080, which is high definition. Now it's high definition, faster speeds. But 5G is going to increase these speeds, think about it, by 50 to 100 times. It's insane.

Frank Curzio: What does that mean? It means it's going to enhance every single major trend in technology. You can go to Cloud. You can have more storage. Big data, analyzing data quicker, getting analysis faster to the user with these companies. IOT, even more devices

connected. More speed. Autonomous driving where cars are gonna need to talk to each other. It's not just your car and your connected Blue Tooth, phone. No, it's going to be connected to everything inside of a smart city, which every city's going to smart cities now. Everything's being connected. Lights, parking lots, agriculture around parks and watering. The lamps, street lights. And less traffic.

Frank Curzio: It's incredible when you look at these trends. 5G's gonna make these faster. AI, machines are going to learn faster. Augmented reality. Even 3D printing, 3D printing, man that industry is supposed to be so big, just couldn't get adopted on a consumer level. Now you have super-fast speeds are going to maybe push these machines and these printers into individual homes. And don't think I'm crazy on this. Because instead of ordering a treasure wall of, like we're giving away at crypto intelligence, instead of ordering it or getting it from us, or say you want to order it from Amazon or whatever, you'll be able to print it out in minutes from your 3D printer. I'm serious. This technology is available now. I saw it at the CS.

Frank Curzio: It's crazy. But 5G, big money to be made. I'd look at Tower companies, American Tower, [inaudible 00:45:11]. They need to build an infrastructure to make this trend a reality. They're doing it now. Those nut and bolts players like Sienna, Acacia, like the fiber optics. The bigger players like Intel and Qualcomm, going to the CS this year, which is held every January. That was there big theme. 5G was their big theme this year.

Frank Curzio: Nobody's really talking about it, yet you hear about it. I'm talking about an investment opportunity. I think Intel, Qualcomm, both dirt cheap stocks, when you look at their growth potential. Not just with 5G, but so many other markets. So for me, in this trend, and even Steve Koomar's [inaudible 00:45:49] it's something he mentioned about two, three weeks ago, was on my podcast. Great stuff.

Frank Curzio: For me, I have plenty more names. I started researching this, names that I know you've never heard of. You'll see them in Courage Adventure, going forward over the next few months. Just do some research on this space, learn as much as I can about it, talk to some of my contacts. And also I want to make sure we're getting in at great prices. Hoping that some of these companies miss a quarter, or just delayed revenue or whatever it is. We could have earning season, it'd be nice to recommend these next earning season, because these companies report earnings and they are falling even after beating earnings.

Frank Curzio: And what happens is they shoot up to 52-week highs. This happened the last three quarters. We've seen 5%, 10% pullbacks. Even in stocks that reported great numbers, and what happens? It turned out to be a buying opportunity. It was a great buy opportunity. Maybe we'll get that. That's the time to recommend some of these things.

Frank Curzio: The 5G, this space has a ton of potential. The trend, yes, talked about often over the past six, twelve months, but people are not really invested in this sector or in these names. So I'm familiar with the larger players, but there's a lot of mid cap, small cap companies, and right now they're positioning themselves to be big winners in this trend. N5G and that's where I'm looking. So if you're looking for one trend, there it is, Doug.

Frank Curzio: Okay, guys, thanks again for all your support. If you're interested in subscribing to Crypto Intelligence, still time, so, just do something in the next day or two, because the 80% off offer is going to end and we're going to be selling this product at a much higher price after that, which is still going to be a pretty big discount to most crypto newsletters out there, which you definitely don't have editors with over 25 years of experience in hedge fund industry, building models for some of the biggest hedge fund managers in the world. So, it is a really good offer.

Frank Curzio: In order to get this special offer, you just need to be on our e-mail list. It's not on our website. I just don't want anyone to subscribe to this product that's really not a subscriber or not a follower or anything, by just going to our website where there's nothing on the website that says it. So the offers only going to be good for you. Again, our e-mail list, you do so two ways. You can go to our website, CurzioResearch.com, just put your e-mail in that little box and you'll receive the offer. Or if it's easier, just e-mail me at Frank@curzioresearch.com. It's Frank@curzioresearch.com. You guys still have time to get that at free treasure cold storage while, if you're interested. If not, it's perfectly fine. I know. But if any of you on the fence want to subscribe, or thinking about it, just try to do it in the next two days, because after that you're not going to see the offer anymore.

Frank Curzio: Okay, guys. That's it for me. Have a great weekend. Thanks for all of your support. It really means the world to me. And, I'll see you guys in seven days. Thanks Take care.

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