

BUSINESS UPSIDE

September, 2022 Issue
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Information with
Analytical Insight

NASA

UNVEILS ITS FIRST
COLOR IMAGE FROM
WEBB SPACE TELESCOPE
Sending Shock
and Awe to Viewers

The Best
Times to Post
on Social
Media in 2022

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FOR INVESTORS IN
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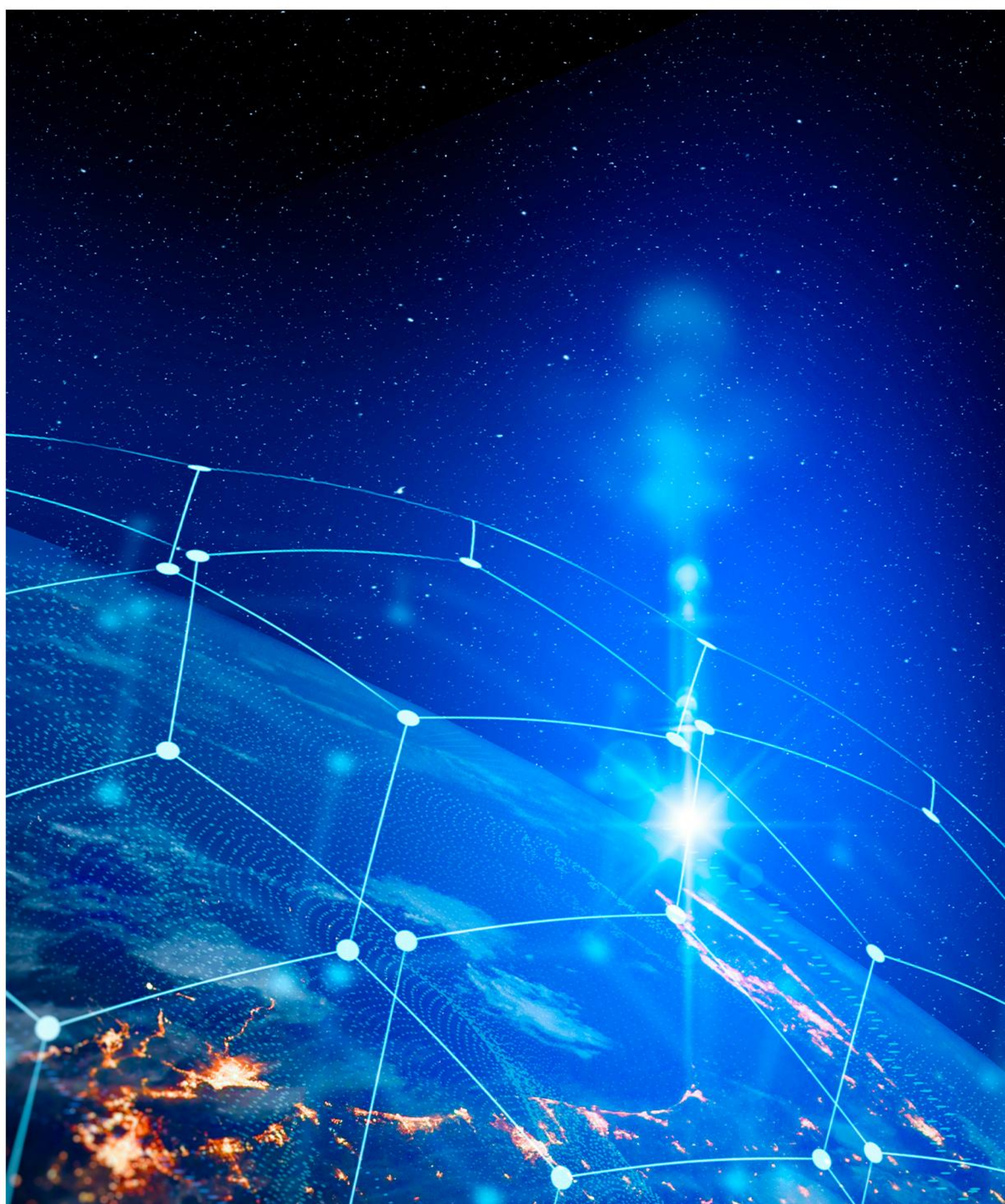
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Investment Ideas for Investors that should help to Build Long-Term Wealth in the Metaverse

The internet has constantly been evolving, and now we are entering the era of Web 3.0. It's all about distributed ledgers, cryptocurrencies, NFTs (non-fungible tokens), artificial intelligence (AI), metaverses, and IoT (internet of things). The new era of digital connectivity dominated by VR (virtual reality) and super-speed digital connectivity constitutes the Metaverse or the new avatar of the internet which will impact significantly impact e-commerce. Consequently, it will change the traditional ways of wealth building by using virtual assets as investors must learn how to invest in the Metaverse, focusing on virtual assets for building wealth.



Decentralization is at the Core of the Metaverse

When looking into the ways to build sustainable wealth in the Metaverse play, investors would discover that they have to deal with a decentralized system. All types of transactions, from investments to contracts, will now happen through distributed ledgers which are like open books but ensure complete transparency. No third-party involvement is necessary for undertaking financial transactions. Investing in Metaverse would mean direct transactions between the parties, as happens when trading in cryptocurrencies. Investors must position themselves in the new internet era and learn the ways to build wealth in the long term by identifying the investment opportunities.

Here are some investment ideas in the new world of Metaverse.

Virtual Real Estate

Real estate would remain reliable for wealth building in the long term, but the investments would now flow toward virtual real estate. Besides understanding the Metaverse, investors must also learn about virtual real estate. The concept of virtual real estate already existed and referred to online publications and websites only. But in the new-age internet era, real estate refers to 'space' and not any 'property'. It's interesting that some traditional concepts like advertising, retail shops, lounges, rent prices, and more could nicely blend into the Metaverse. Specific spaces will be developed and adapted to ensure a specific VR experience. But the assets are without any tangible elements like building, electricity, and maintenance costs.

Direct Investment

Investing in cryptocurrencies can help build enormous wealth very fast. However, you need to time it right by waiting for a market dip and then choosing cryptocurrencies with medium to long-term potential. For example, you can select between Ethereum, Solana, Polygon, and Ankr, which are massive projects with solid backing. Consider the long-term viability of the projects before putting in your money.

Service Businesses

Since most people cannot comprehend the dimensions and implications of the new virtual world for conducting business, they need advice about the new business models. The faster you learn about the Metaverse, the higher the opportunities of earning by sharing the knowledge and helping companies eager to enter the virtual space. It does not mean you need to define Metaverse to people. But instead, you can start a consultancy and PR business to help traditional companies enter the Metaverse and adopt a suitable business model.

Besides the architectures mentioned above, there are numerous other ways of investing in the Metaverse for wealth creation. Investing in NFTs across various platforms is a good option.





How Does Car Leasing Affect Credit Score?

Most people—especially those who prefer luxury cars—want to know the impact of car leasing on their credit score even before approaching dealers.

What is the connection between car leasing and credit score?

It is simple. Car leasing is a financial deal such as credit cards or car insurance.

After sealing the deal with the leasing company, it will reflect on your credit report. This is where you get the chance to boost your credit score.

But what if you already have a bad credit score? Does this cripple your leasing power? Not outrightly.

A bad credit score can make the car leasing process a bit more demanding, but you will most likely get an offer during the credit check process.

Are credit checks for car leasing compulsory?

Even with cheap car leasing companies like Lease Loco, carrying out credit checks is a necessary part of the entire process. Credit checks affirm your ability to make payments in the future. They pass confidence to the

leasing company in your favor. Individuals with poor credit scores may feel less motivated to lease their favorite cars for fear of credit checks. This shouldn't be the case as dealers are not necessarily looking for a perfect score.

How does car leasing improve one's credit score?

As already established, you can make car leasing work for you if you adhere to specific strategies. Your payment history makes up a considerable part of your credit score, so meeting up with monthly payments will reflect positively on your total score.

Here are some actions that can help improve your credit score through car leasing:

1. Know your credit score beforehand

It might seem obvious, but several people approach leasing companies without having an idea of their credit score. They end up making financial commitments that can harm their current score.

Choosing a car makes early repayments easier when you plan with your current credit score in mind.

Knowing your credit score will help determine how much you can part with monthly to repay the car lease. If you decide on the type of car and repayment amount blindly, you may find it challenging eventually to meet up with the payment schedule.

Remember, missing or making late payments are typical actions that negatively affect your score. Rather than wait until any of these happen, set up a plan for direct deductions with the leasing company.

Conclusion

Whether you have an impressive or low credit score, you can use car leasing to your advantage.

Making early payments is the key. Plan for situations that can make you default by using guarantors and choosing an affordable lease. The leasing company should help you work out a satisfactory repayment plan.

2. Use a guarantor

Disappointments with repayments always happen, but your credit score doesn't have to suffer when you face these situations.

Especially if you have a bad credit score, getting a leasing deal can be challenging because no company wants to take a dangerous risk. Using a guarantor is an excellent way to get a deal and improve your score. The deal may also come with a reduced interest rate.

Of course, you have a better chance if your guarantor has an excellent credit rating.

The guarantor automatically becomes responsible for funding the lease if you cannot make payment. This is a better option than late payments, which can lower your credit score.

Carefully choose a guarantor, making sure you go for a financially-responsible adult who can

stand in for you in case you default. The rules for eligible guarantors differ according to the leasing company.

3. Consider the length of the lease

Consider leasing the car for a short period to improve your credit score quickly. Short leases can impact your ratings positively if the amount is low too.

Conversely, choosing a short-term lease on an expensive car can be risky. Only do so if you are sure your repayment plan is solid. Your credit score will suffer if you miss payments for an expensive lease.

What is the solution? Choose an affordable amount you can repay over a short period or go for the long-term with an expensive lease.

“Beware of little expenses, a small leak will sink a great ship”

— Benjamin Franklin

WHY BITCOIN AND OTHERS ARE THE MOST VOLATILE CRYPTOS OF 2022?



Over the last few years, cryptocurrencies have caught investors' fancy, yet their high volatility keeps many away. Here we take a look at the volatile nature of these digital assets.

Why is Crypto So Volatile?

Is it safe to buy Bitcoin or any other cryptocurrency when prices dip? These questions cross investors' minds even as business leaders and economists, including Paul Krugman and Warren Buffet, consider crypto a mirage.

Experts give their opinion on the volatility of cryptocurrencies and why the market is so volatile.



The Bitcoin Crash in 2022

Bitcoin is the most popular cryptocurrency. Yet this digital asset has seen the maximum swing in the past year. Bitcoin's 52-week high and low are \$68,906 and \$17,614, respectively. This has made this cryptocurrency among the most volatile cryptos and challenging for traders and investors to decide on the right entry point. Other cryptos, such as Ether and Terra stablecoin, have similar falls. The overall Crypto market has been unstable, wiping out more than \$200 billion from the crypto verse. Stablecoins are pegged to other fiat currencies, yet the value of Luna Terra plunged by more than 80%, making the coin's value worthless.

Reason for the Volatility of

Conclusion

The cryptocurrency market is recovering slowly, with the leader's Bitcoin rebounding above the \$20,000 level. The market capitalization has also increased with the hope of more capital investments and corresponding stability to the most volatile cryptos.

the Cryptocurrency Market

The cryptocurrency market volatility is linked to demand and supply. The tricky aspect of this asset is that it is hard to specify what actual value it brings to its holders. Low volatility indicates the market is stable and reliable for investors. In the case of high volatility, the financial reward is higher, but there is uncertainty and risk.

The cryptocurrency market is relatively new and vulnerable to big players controlling the market movements. The volatility is therefore expected.

Is it a Good Idea to Purchase Crypto on Dips?

The general sentiment is to buy dips in stock markets, which is applicable in cryptos.

Experts say small investors should stay away from cryptocurrency speculation and invest only a portion of their portfolio in crypto. Others feel that crypto will die and be a risky investment. It is challenging to know the actual value generated by this asset; the main problem is known when buying.

What Causes Crypto to Rise?

The main reason for the price rise of cryptos is demand. We have seen that in Bitcoin, where demand kept pushing the price to astronomical levels. Other factors include the adoption of cryptocurrencies by more investors and inflation, as many big players see investment in Bitcoins as a hedge against inflation. The trading boom during the pandemic also led to meme coins giving abnormal returns.

IS A STOCK MARKET CORRECTION IN 2022 MORE DANGEROUS THAN THE GLOBAL PANDEMIC?

The latest buzz on Wall Street is that the S&P 500 will see a stock market correction worse than the pandemic. Like the 2020 stock market correction, when the S&P 500 fell more than 35% in a matter of weeks, which appear to be a possibility again.

The outward explanation is the conflict in Ukraine, but the main reason for the stock market's decline is the same. Earnings expectations are set to undergo a systemic revaluation, and that can only mean stocks are grossly overpriced and stock market correction is coming. The market is bloated by stimulus money and unmet expectations, and it may fall back to the long-term trend line close to 2,700.

Stock market correction definition

A correction in the stock market, also known as a pullback, occurs when the stock market drops 10% from its 52-week high price. In 2022 stock market correction is common, and every bull market ends in a stock market correction, which has been the case for the past 40 years. Experienced investors always welcome a stock market correction in 2022 because it allows the market to stabilize before reaching new highs.



Oil drives inflation; the S&P 500 leave Russia

Many S&P 500 businesses are exiting or shutting down their Russian operations. The message here is that before the conflict, the expectation for profit growth in Q1 and FY 2022 was modest and was beginning to drop. Consensus expectations aren't high either and could dip below 0%. In such a case, recession comes into play, which isn't suitable for the market.

Oil and gas prices are rising due to tighter global capacity. Even if WTI and gasoline stabilize at present levels, they are almost 200% higher than last year's levels and are expected to stay high for the foreseeable future. This means a tighter margin in Q1 and FY period than initially predicted, lower earnings than planned, and the economy's potential stagnating. That will reduce discretionary spending, which is terrible news for S&P 500 earnings.

Final thoughts on stock market correction

The S&P 500 is a short-term stock market correction that may turn positive. The market has broken through bullish support at the 4,300 level, and now the near 4,200 target is also under pressure. If support holds and news improves, the S&P 500 could rise to 4,400, where strong resistance is anticipated.

Price action is projected to go below 4,200 in the long run, testing support at 4101.75, the current movement's lowest low. If that level doesn't hold, substantial support will be found at 4,000 and then 4,800.

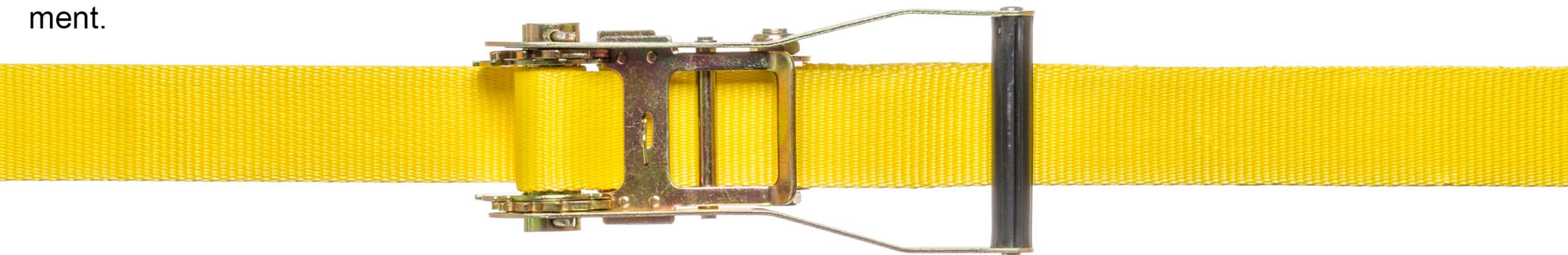


ULTIMATE TIPS FOR EFFECTIVE USE OF RATCHET STRAPS

Using ratchet straps, often called lashing straps or tie-downs is a popular way to secure cargo during shipment. Ratchet straps are a transporter's best-kept secret, with professional and daily uses. Simple straps are a big part of material handling.

It's crucial to utilize and maintain material handling equipment properly. You should ensure your equipment keeps your cargo, yourself, and staff safe.

As with any material handling equipment, appropriate use and maintenance are critical. It is your responsibility to ensure the safety of your load, as well as the safety of you and your staff when it comes to your equipment.



How are ratchet straps made?

First, you need to know what ratchet straps are constructed of to comprehend how this equipment works. Nylon and polyester are typical options, although polyester is the most often used. Polyester offers the strength and minimal stretchiness required to ensure your load's safety during the trip. Also, polyester is resistant to UV radiation and many common substances such as mildew and mold.

How to fix your load using ratchet straps?

To begin, determine how many ratchet straps you'll require. The solution to this question may be found in the Federal Motor Carrier Safety Administration's regula-

tions on cargo securement (FMCSA). There is a focus on the minimum working load limit and the least amount of tie-downs you require.

Your cargo's length and weight will determine how many tie-downs you must have by 2021, according to the FMCSA:

One tie-down is required for articles less than or equal to 5 feet in length and weighing up to 1,100 pounds.

Two tie-downs are required for articles less than or equal to 5 feet in length and weighing up to 1,100 pounds.

As long as the total length does not exceed 10 feet, a minimum of two tie-downs must be used.

As long as the item is "blocked, braced, or immobilized to prevent movement in the forward direction by a header board, bulkhead, or objects that are suitably se-

cured," secure it with one tie-down for every ten feet (or fraction thereof). FMCSA is the source of this information.

Tie-downs are required for loads longer than or equal to 10 feet if they are not prevented from forwarding movement. After that, one tie-down is required for every 10 feet of extra length.

An easy ratchet strap-threading method

Whether threading an endless ratchet strap or a whole ratchet strap assembly, the methods remain the same. This happens primarily due to how the pre-threading procedure differs. While it may be more challenging to set up a whole assembly before beginning, the endless ratchet strap should be set up before beginning.



Getting started on your first strapping

Insert the end of the strap into the mandrel with the free end.

Pull the strap through the mandrel slot once it has been doubled.

Remove any extra slack by pulling on the strap.

Adjust the tension with the ratchet. To avoid tangles and locks, make sure that the straps are aligned with each other.

Ratchet strap handling tips and tricks

Other factors affecting the equipment's lifespan besides how you use it include how you store it. Moisture, mold, and mildew are all things to watch out for a while storing ratchet straps, so keep them out of direct sunlight. Possibly in heavy-duty straps, mold may severely damage the webbing's resilience and even ruin the polyester. This problem is common when ratchet straps are kept in the rear of a vehicle. When using the straps



in the rain, allow them to dry completely before storing them.

It's best to keep your ratchet straps away from direct sunlight in the dark, dry location. They can become sun damaged if exposed to damaging UV rays, as seen by the strap's fading hue.

There is a connection between friction and deterioration caused by heat sources such as the sun or a fire. This scenario can also happen if the straps rub against a sharp edge or other items. Straps that show burn damage should be removed from service as soon as possible.

MANAGEMENT/BUSINESS

Factors to consider when it comes to selecting tie-down straps

When selecting a tie-down strap, make sure to keep these things in mind

WLL (working load limit): maximum weight capacity; strap length: maximum strap length

Ratchet straps' maximum load capacity

Ratchet straps' weight capacity is one of the most crucial factors to consider when purchasing. Knowing your cargo's weight and how many straps you want to use to secure it can help you choose the proper ratchet straps.

Safe working load limit (WLL), a measurement of the strap's maximum weight capacity, determines a ratchet strap's carrying capacity. Ratchet straps must have a combined WLL higher than the weight of cargo. If you're utilizing two ratchet straps to secure a 1,000-pound load, each must have a WLL of 500 lbs or more. Ratchet straps should always be used in pairs.

Maximum load (or break strength) refers to how much weight the ratchet strap can withstand before failing. It is common for the break strength to be three times the WLL. When trying to figure out which ratchet straps would work best for your application, you should consult the WLL.

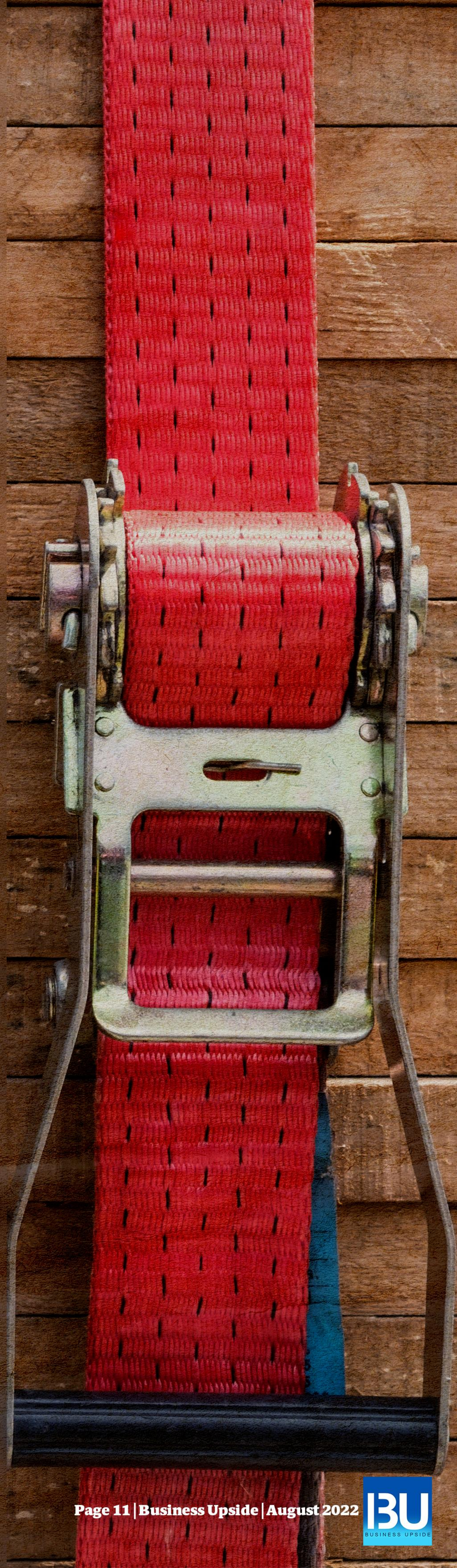
How to choose the correct length?

Long enough ratchet straps are required for securing goods from your trailer or vehicle to a tie-down point on another trailer or truck. Ratchet straps that are too short will have no effect—having a lot of loose ends might get in the way of your work if they are too long. Even if your ratchet straps are the perfect length, you'll still need to fasten a section of the strap to prevent it from flapping in the breeze. Because ratchet straps may be used for various purposes, you're nearly guaranteed to come into some extra long ends at some point.

Accurately calculating the amount of straps that you'll need

We've already stated that ratchet straps are typically used in pairs. The number of ratchet straps required may vary depending on the cargo you're hauling. Each row of pallets, cartons or still ages will require at least one strap to secure the products. It is also necessary to use one strap every bay for logs around 3.3 meters maximum and still have their bark on while carrying them in trucks equipped with a headboard. You must research local, regional, and industry-specific legislation for your cargo and business.

Overall, Using ratchet straps is essential while transporting products since it prevents the contents from shifting about the truck during transit, which you'd rather avoid. Aside from haulage trucks and cargo ships, ratchet straps are also essential for attaching products to the ceilings of automobiles or securing furniture in the rear of a moving van.



Give Your Brand a Solid Place in Its Industry with This Exclusive Research on Brand Positioning

Brand building and effective positioning is the most powerful strategy for capturing the interest of your potential buyers and convincing them that your products or services are lovely and can be trusted.

Your brand's goals are to give your company a voice and to reflect your uniqueness to your target audience. It remains the most successful method for connecting with your audience and strengthening your brand's position in their eyes.

To adequately express your company's brand, you must thoroughly understand the importance of brand positioning and how it influences how your target market perceives your products. Understanding this can help you build a strong brand.

Here, we studied consumers and examined how they responded to businesses with classic and traditional tones versus businesses with contemporary and fresh tones.

Why was this study done?

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BRANDING

Here’s why we asked this crucial question

Every entrepreneur should understand that selecting an appropriate tone is one of the most important decisions you’ll have to make when starting or rebranding your firm. Understanding your target demographic and your company’s identity is critical for building a distinct brand tone.

And, just as every entrepreneur must devote time to developing creative business names, either through brainstorming or by contacting a company name agency, you must devote time to selecting the appropriate tone because it will improve your brand’s positioning and influence how the public perceives you.

Your chosen tone influences both your client’s interests and your company’s reputation. You cannot afford to overlook this since it is critical to developing your brand image.

The seven most essential findings of our survey

To adequately understand our findings, we separated the customers we surveyed into age groups. And yes, our survey’s conclusions were not earth-shattering; the feedback we received was intriguing.

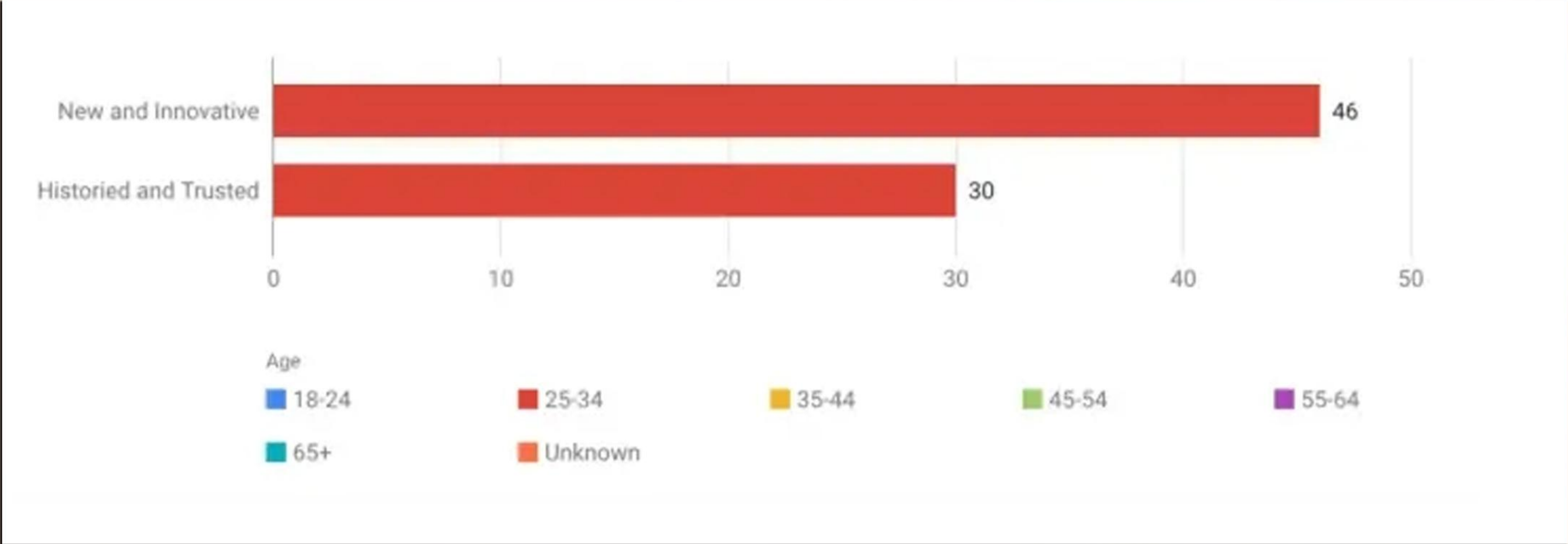
Here’s what we discovered from 301 respondents.

“Take risks. Failure is a stepping stone to success.”

Arianna Huffington



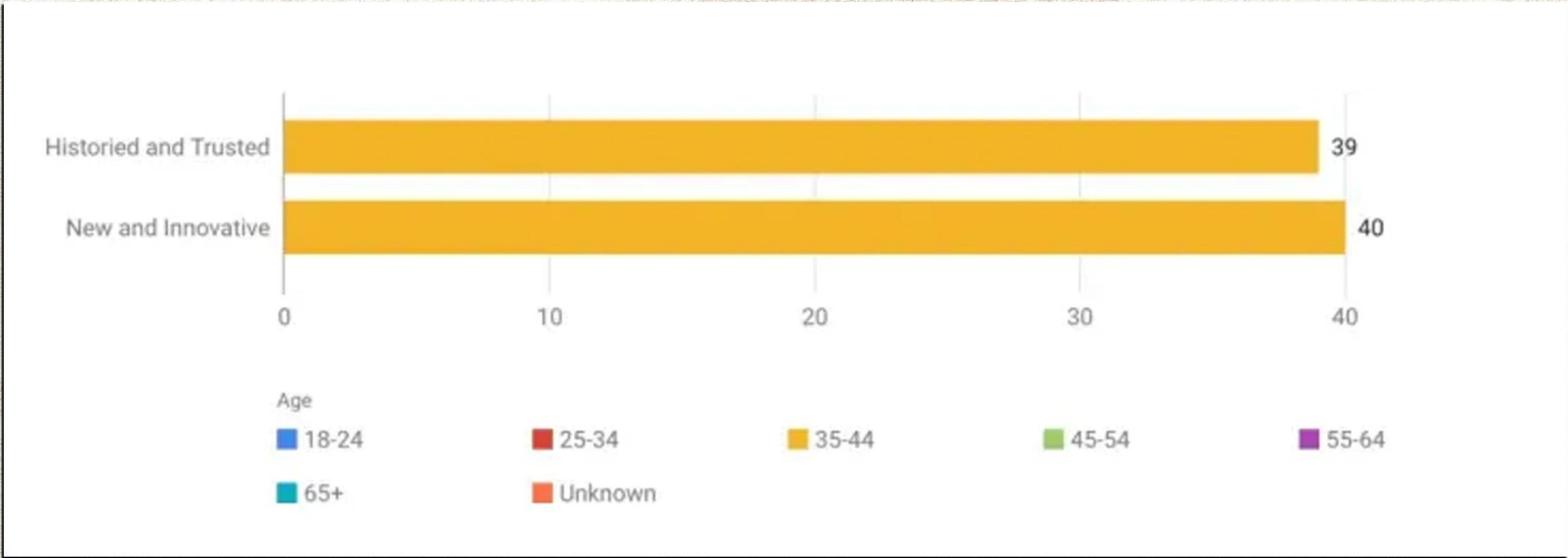
Customers under the age of thirty are significantly more likely to be drawn to new and modern firms than to older and more traditional enterprises.



Courtesy: Squadhelp

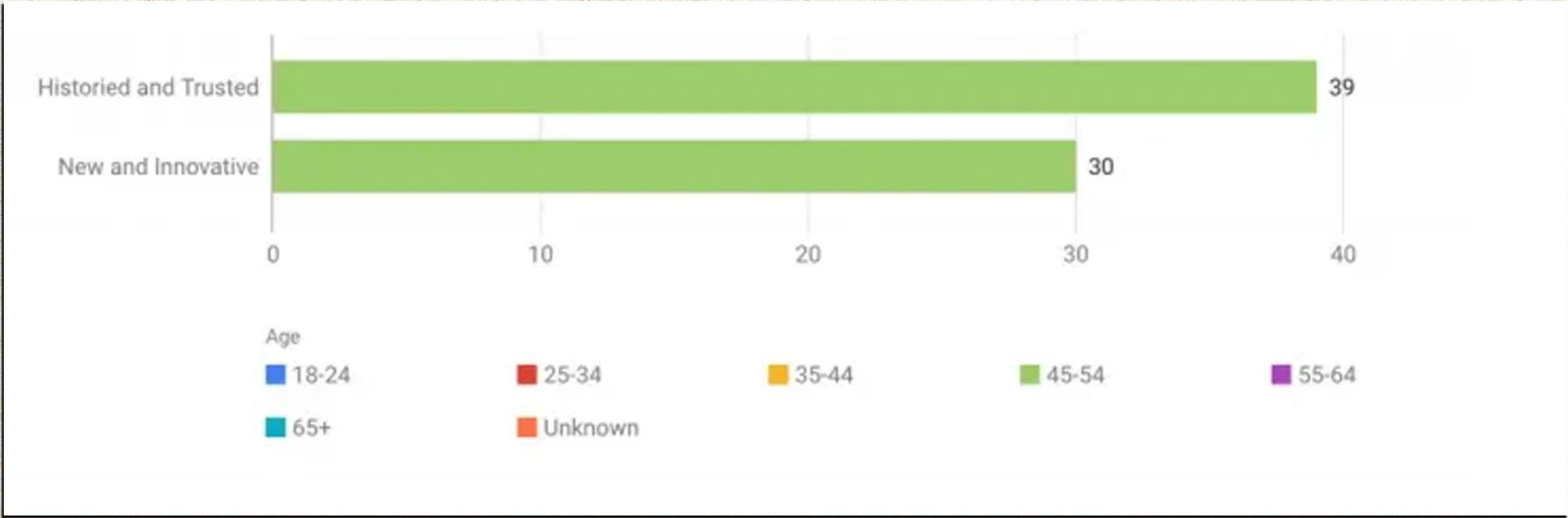
MANAGEMENT/BUSINESS

According to the research, people aged 35 to 45 are evenly divided between modern and classic brands, making them less inclined to choose one. At this age bracket, both alternatives work.



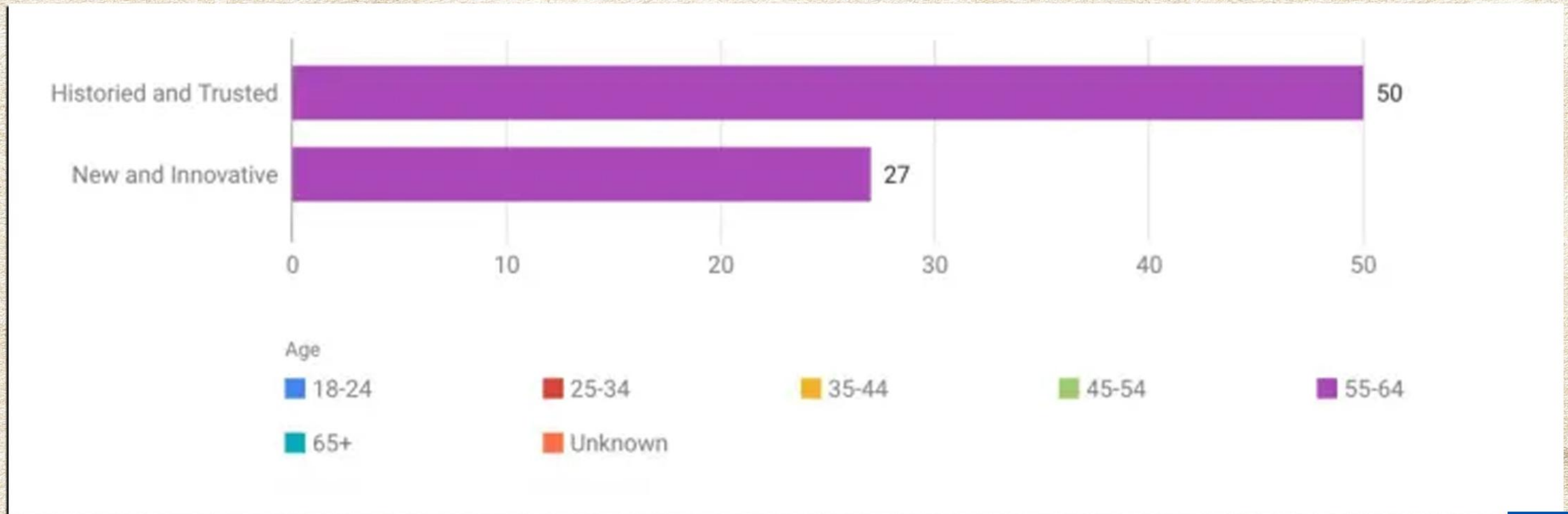
Courtesy: Squadhelp

The table turns, with people aged 45 to 54 choosing more traditional, well-known, and established businesses.



Courtesy: Squadhelp

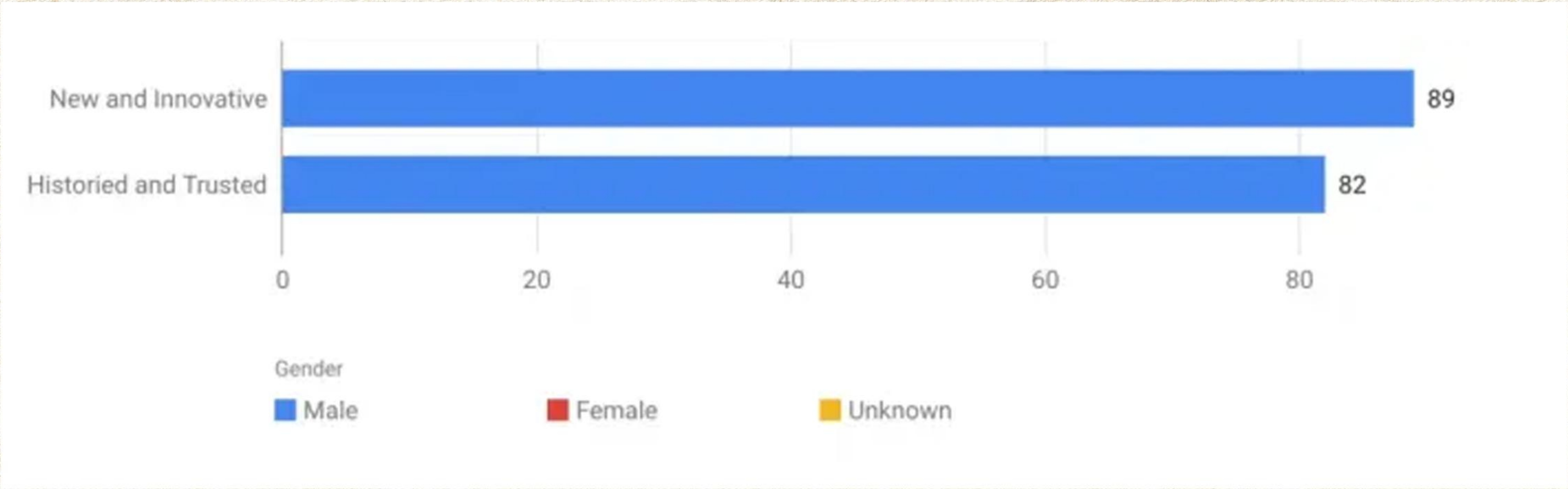
The difference between the two options is especially noticeable among people aged 55 to 65, who favor classic, historical, and trustworthy companies.



Courtesy: Squadhelp

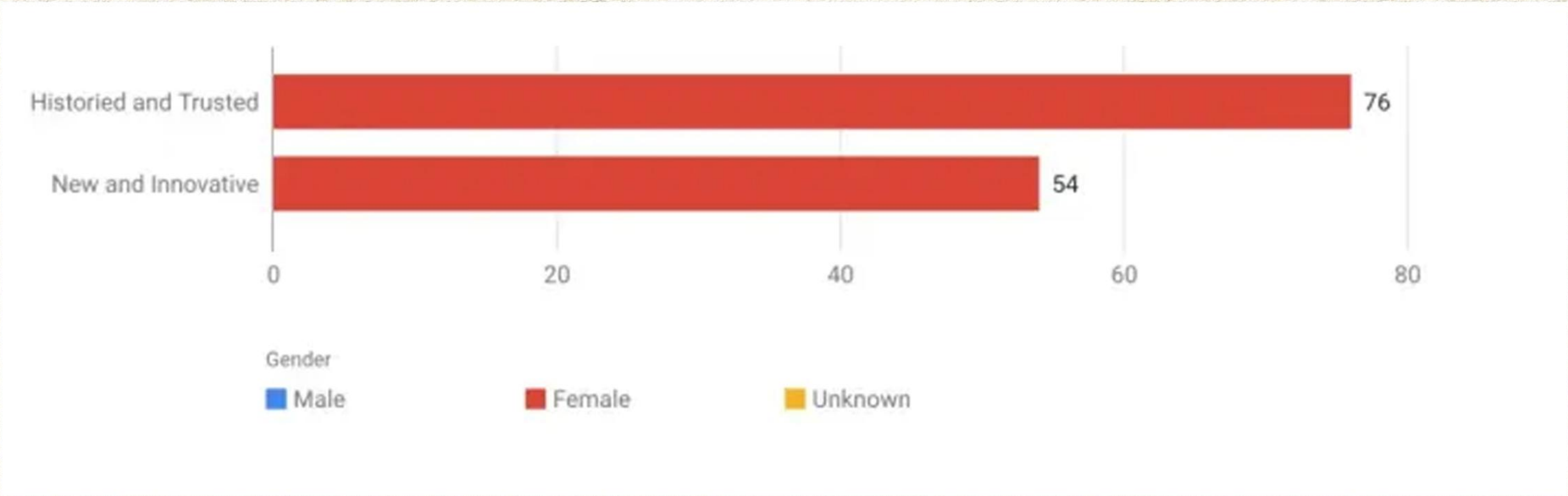
MANAGEMENT/BUSINESS

According to the research, males had no bias for either modern or classic brands.



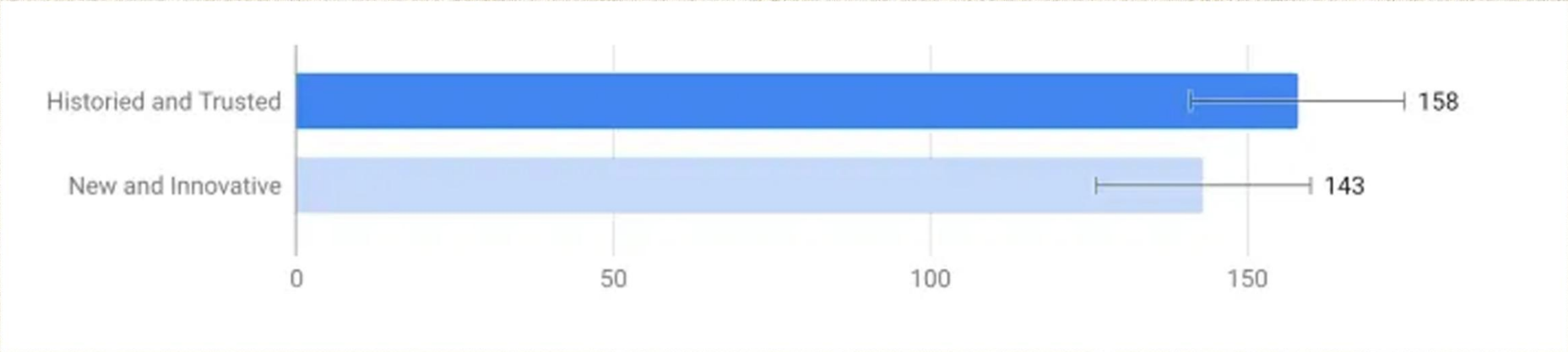
Courtesy: Squadhelp

Females, on the other hand, prefer well-established and trusted businesses over newer and innovative ones.



Courtesy: Squadhelp

148 of the 301 respondents favored new, modern brands, while 153 preferred traditional and classical brands.



Courtesy: Squadhelp

So, based on our findings, you could give your brand a modern or traditional tone as long as it aligns with the desires of your target demographic.


How to use the survey results?

Developing a solid company identity takes time and work. As you've just seen, the simplest way to do it right is to undertake extensive research about your clientele.

Younger clients will be drawn in if your firm has a dynamic, contemporary, and imaginative brand image; older clients will be drawn in if your business has a strong historical identity.

Understanding this can save you time and resources spent on correcting mistakes caused by a lack of information required to build the brand tone that will resonate with your core audience.

Author's Bio: Grant Polachek is the head of branding for Squadhelp.com, 3X Inc 5000 startup and disruptive naming agency. Squadhelp has reviewed over 1 million names and curated a collection of the best available names on the web today. We are the world's leading crowdsource naming platform, supporting clients such as Nestle, Dell, Nuskin, and AutoNation.



**“
A Business has to be
involving, it has to be
fun, and it has to
exercise your
creative instincts.**

-Richard Branson”

TIPS FOR CHOOSING THE BEST DIGITAL SECURITY PRODUCTS FOR YOUR BUSINESS

MANAGEMENT/BUSINESS

These days, hackers seem to be rife than ever. They're continually coming up with more sophisticated and new ideas for breaking into systems, stealing data, obtaining funds, and more.

Every business leader needs to take digital security very seriously, whether you're a small business owner, handle CISO security for a large organization, or operate anywhere in between.

However, with so many products on the market now, too, it's often challenging trying to settle on the best options to suit your needs. There are multiple factors to consider.

Reputation and customer testimonials and reviews

Start by considering which companies have been around for a while and garnered a solid and positive reputation. The firms with a reputation to uphold tend to work harder to keep satisfying clients and hone their products, processes, and customer service more and more over the years.

Also, while no firms that become large and well-known ever escape getting negative feedback, look for those that have received an overwhelming majority of positive ones. Read a bunch of customer testimonials and reviews to see what people say. Avoid choosing digital security products from companies that get a high percentage of critical feedback, especially if it's recent or doesn't seem like the business actions the issues that crop up for its clients.

Hype and claims

On the other hand, be wary of companies with a lot of hype about them that might be self-generated. Anyone can say that their business is the best and the results they produce are this, this, and this, but that doesn't mean it's the truth. Investigate a little further as needed and take note of claims that seem too good to be true.

Don't be afraid to contact the customer service teams of the providers you're considering to ask for clarification about their assertions on what their products provide and evidence of their claims.



Features and scalability

Of course, one of the significant factors that will come into your decision about which security software to invest in is what kinds of features are available. It pays to purchase a product that covers against all types of digital threats, such as viruses, spyware, spam, ransomware, and other types of malware.

You want an option that gets updated as often as needed by the developer to plug any security gaps, protects your privacy online, and sends you real-time threat alerts. You may need to find a program that covers several devices simultaneously, provides cloud and network security, features a built-in or additional firewall, and boasts data loss prevention.

Also, learn what type of reporting is available and how often, as you'll want to keep a close eye on how well you're being protected and the threats that emerge over time. Plus, determine if the customer support and product training, if required, is to the degree you seek or not.

Learn about the flexibility of plans and if security companies can scale to keep up with your business. It pays to talk to your Chief Information Security Officer about your organization's specific CISO security needs, as they're likely to know about services you need to be covered that you may not think of. Alternatively, get them to research digital security products and recommend one.

Your current and future goals

Before picking a security software provider, stop and think about your goals. You want the product to protect your business against digital threats, but you need something else. What would success look like to you in the online protection realm? Have this nussed out so you can share your success criteria with different vendors and include related elements into your service contract.

Potential conflicts of interest

Many don't consider potential conflicts of interest when comparing digital security products. However, if a company monitors and protects your networks and systems, it shouldn't be the business that audits your security strategies' effectiveness. It's best to have two separate providers, one to handle security and related IT consulting, where applicable, and another that operates as an auditor.

These functions are separate and should be conducted independently if you want to receive unbiased feedback and better protect your organization from online threats.

When engaging a security firm to help protect your business, there is much to consider. Remember that the right company will become one of your much-valued partners and give you and your team the assurance you need to go ahead and concentrate on what you do best.

“
**You don't build a
business, you build
people, then people
build the business.**

- ZIG ZIGLAR



David Boyd, the Managing Director of Finty.com, Shares His Entrepreneurial Journey



“Once you know what you want to do, work out a plan and start doing it. Your plan should be flexible enough to deal with all the ups and downs that happen along the way until you get the flywheel going”. -David Boyd’s advice for rising and passionate entrepreneurs.

David Boyd is the Managing Director of Finty.com. In the beginning, this was a product comparison site for Australians. Boyd has been in marketing since 2000. After moving to Australia, he noticed a gap in the market and decided to launch a comparison website focussed on credit cards after researching the opportunity. This is how he started finty.com. It all started as a product comparison site for Australians that was focused entirely on credit cards.

At that time it was CreditCardCompare and their mission was to make that customer journey much easier and smoother. It took a lot of work and a long time for things to get going. The focus of this company for the rest of this year is to go deeper into the main product verticals they compare across the countries they are already active in. They have a few countries in mind for where to open next.

In this interview, David Boyd discusses his entrepreneurial journey with Business Upside. He also talks about his business concept, mission, marketing strategies, initial working experience, core values, recruitments, advice for young entrepreneurs, challenges faced, satisfying moments, next goal, and success.

Edited excerpt of the Interview:

Business Upside [BU]: How did you get your idea or concept for the business?

David Boyd [DB]: Like many good ideas for business, it came from being in the industry. I've been in marketing since 2000. After moving to Australia, I noticed a gap in the market and decided to launch a comparison website after re-searching the opportunity.

[BU]: What was your mission at the outset?

[DB]: The business began as a product comparison site for Australians and was focused entirely on credit cards.

When we started, the market was much earlier in its development. It was so early that people weren't familiar with comparison sites for credit cards, and many banks weren't set up to receive applications online. Our mission was to make that customer journey much easier and smoother.

[BU]: How do you think the market responds to credit cards today, especially in younger demographics?

[DB]: In Australia — where we began — the market has grown, but lending regulations and surging house prices have constrained demand. It's harder to get approved. Most people in Australia only have one credit card; many people don't have one at all.

Attitudes to credit cards are very different in Australia than in the USA or Canada. Although our research shows a recovery in demand for credit cards in Australia, many people are wary of them. That's not the case in the other markets where we operate.

In Canada, for example, credit cards are seen as a tool to make life — and air travel in particular — easier and more enjoyable. While demand softened during the pandemic, our analysis shows a strong travel-led recovery in credit card search activity by Canadian consumers.

[BU]: What was your experience in the initial days?

[DB]: It took a lot of work and a long time for things to get going. There were a lot of late nights as the business gradually ramped up. Looking back, we were almost entirely focused on digital marketing. We did the same thing over and over again.

[BU]: What are the core values of finty.com?

[DB]: Make complicated things simple for consumers. Financial products like credit cards, mortgages, and crypto exchanges are presented with many complex details and can be daunting for the average user. People get hung up on that stuff — it's our job to make it easier.

[BU]: What do you look for in an employee?

[DB]: Character, competency, and chemistry. It's hard to find a good match, especially if you limit your search to your local area. What we value are people who want to work hard, especially if they are fastidious. It makes a huge difference when you have people around you who can delegate things, knowing it will be done right.

[BU]: What is one piece of advice for someone planning for their financial independence at the early stage of their career?

[DB]: We started our business as a side project, which is something I would highly recommend to anyone thinking of starting their own business. Having that regular income gives you the flexibility to try things that might not pay off. Once you know what you want to do, work out a plan and start doing it. Your plan should be flexible enough to deal with all the ups and downs that happen along the way until you get the flywheel going.

[BU]: What were the biggest roadblocks or challenges you had when you first started in the profession, and how did you overcome them?

[DB]: Ours has always been a remote team spread out around the world. While there are benefits, it's hard to beat being in the same place simultaneously with the people you work with. It has also made networking and face-to-face meetings with partners more difficult

[BU]: What has been your most satisfying moment in business?

[DB]: There have been many along the way. As a marketer, it's very satisfying to dream up a campaign, plan it out, and then execute and see the results flow into the business. An example was when we gave away 1 million frequent flyer points.

[BU]: What is the next goal as the Managing Director of Finty, you wish to accomplish?

[DB]: Our focus for the rest of this year is to go deeper into the main product verticals we compare across the countries we are already active in. We have a few countries in mind for where to open next.

[BU]: How do you define success?

[DB]: In terms of business, success looks like a functional operation that's profitable.

More Information:

Company URL: <https://finty.com/us/about/people/david-boyd/>

David Boyd's LinkedIn URL: <https://au.linkedin.com/in/davidnboyd>



“

**Out of the mountain of
despair, a stone of
hope.**

-Martin Luther King, Jr.

”



POSCO



About Company

POSCO or POSCO Holding Inc. is Korea's first integrated steel plant, established on April 1, 1968, with the goal of national industrialization. Today, POSCO is an international brand that produces 41 million tons of crude steel annually and is the most competitive steel maker. The Korean company acquired global status by spreading its production and sales operations across 53 countries. The company's relentless efforts in innovation and development of technology have contributed to the development of mankind. In the process, the company could gain a tremendous competitive edge.

POSCO, now a multinational company, operates through three business divisions – Steel is the primary business division, followed by Engineering and Construction and Trading.

The giant steel maker produces and markets steel plates and rolled products globally. The range includes hot and cold-rolled steel product plates, silicon steel sheets, and wire rods. It also produces stainless steel products for shipbuilding, automotive, engineering, home appliance, machinery, and engineering industry.

In addition, POSCO has its presence in the construction industry. It offers turn-key services in civil engineering projects, residential and commercial buildings, and building industrial plants right from the planning stage of designing and construction. Its other operations include trading steel and raw materials, power generation, and network system integration. Being primarily a holding company, POSCO is interested in diverse business fields. The company maintains its global operations covering various continents.

Headquartered in Pohang Si, South Korea, POSCO was the world's fifth-largest crude steel manufacturer in 2018. The following year, the company earned the first rank globally in profitability in terms of EBIDITA per ton capacity. It was a remarkable achievement for the company that celebrated its Golden Jubilee that year and created a milestone in the company's history.

POSCO Maintains its Trend of High Profitability

As of 2021, the company's revenue was \$66.7 billion, with a market cap of \$16.4 billion. In 2021, the company's net income increased three times compared to the previous year. The net profit margin increased 213% over the margin achieved in 2020.

What is the Mission of POSCO?

POSCO aims to serve its customers with products and services that benefit society in every aspect. To fulfill the mission, the company strives to achieve product quality and management excellence. The company attaches immense importance to innovation and values ethical principles in driving the business. POSCO's ambition is to become a pioneering company that earns high respect from everyone.



CORPORATE RESEARCH REPORT

A Snapshot of the POSCO Business Model

POSCO is a new entity of the erstwhile Pohang Iron and Steel Company Limited, and its annual output is roughly 26 million tons of steel products, hot and cold-rolled and stainless steel. The company offers 72% of its output for domestic consumption, mainly in the automotive, shipbuilding, and home appliances industry. The remaining 28% is for exports to almost 60 countries. POSCO is a holding company with several subsidiaries and joint-ventures worldwide, like POSCO-India and Indonesia. Learning a lesson from the Asian economic crisis of the 1990s, POSCO started collaborating and partnering with other international steel companies like the Nippon Steel Corporation, Japan, which was once its arch-rival. The alliances allowed the company to offer value-added steel products while hiving off non-performing joint ventures and non-profitable operations. Today, POSCO has a significant presence in China.



Who are POSCO's Main Competitors?

Bechtel Group, Inc.; Arcelor S.A.; Fluor Corporation; Kawasaki Steel Corporation; Corus Group plc; Nippon Steel Corporation; Kobe Steel, Ltd.; Toyota Tsusho Corporation, and Shanghai Baosteel Group Corporation are POSCO's main international competitors.

Which Technologies did POSCO Innovate?

Innovation has been the driving force behind POSCO's progress, helping it become one of the largest steel makers in the world. To name a few, POSCO developed indigenous technologies like Strip Casting, Finex technology, Operation technology, and Endless Hot Rolling technology.

Which are the Principal Subsidiaries of POSCO?

- Dalian POSCO-CFM Coated Steel Co., Ltd. (59%)
 - Pohang Steel Australia Pty., Ltd. (95%)
 - Pohang Steel America Corp. (99%)
 - POSCO International Osaka Inc. (95%)
 - POSCO Engineering & Construction Co., Ltd. (97%)
 - POSCO Venezuela Caompania Anonima (59%);
 - POSDATA Co., Ltd.
 - POSCO Machinery & Engineering Co., POSCO Research Institute (99%)
 - POSLILAMA Steel Structure Co., Ltd. (68%)
 - POS-Tianjin Coil Center Co., Ltd. (39%)
 - POS-THAI Steel Service Center Co., Ltd. (67%)
 - VSC-POSCO Steel Corp. (40%)
 - Posnesia Stainless Steel industry (70%)
 - Zhangjiagang POSCO Coated Steel Co., Ltd. (90%)
 - Zhangjiagang Pohang Stainless Steel CO., Ltd. (80%)
- The above list bears testimony to POSCO's global reach by establishing operations in various countries across continents.



CORPORATE RESEARCH REPORT

POSCO Affiliates

POSCO Steeleon is a POSCO-affiliated company that started within the Pohang Steel Complex in 1988. Manufacturing aluminized and steel sheets from galvanized steel sheets of Pohang was the primary operation of the company. In March 1999, the company merged with a color steel manufacturer Pohang Steel Materials. The company's products are helpful for home appliances, vehicles, and architectural materials.

POSCO M-Tech commenced its operations in 1973 as a specialty raw steel material supplier and steel packaging materials. The company has strengthened its position over the last 30 years and serves POSCO and foreign steel mills that use the products. POSCO M-Tech brings a new synergy to the steel industries by offering products from its non-ferrous metal refinement business, ferroalloy, etc. The company intends to position itself as a global environment-friendly company by using the expertise and knowledge gathered over the years.

PNR or POSCO Nippon Steel RHF Joint Venture Co. Ltd is a POSCO-affiliated company formed in January 2008. The JV used Nippon's Rotary Heat Furnace Technology (RHF), an environment-friendly technology that helped to contain the rising cost of steel manufacturing. The technology effectively resolved waste management issues without depending on outside sources, which helped lower costs. It also helped avoid land-fills with steel waste, considerably reducing soil contamination. PNR is a waste handling facility for the steel industry that annually processes 200,000 tons of sludge containing dust and water generated from the steel-making processes.

Why is POSCO a True Multinational?

The Korean steel maker is a truly multinational company in every continent. POSCO's global business spreads across Europe, Asia, Africa, Oceania, America, and South America.

POSCO has a widespread network across Asia in Japan, China, Thailand, Vietnam, Malaysia, Indonesia, and India. In Europe, POSCO Europe has its base in Frankfurt, Germany. POSCO America and POSCO Mexico, situated in the cities of John's Creek and Altamira, respectively, operate across North and South America.

POSCO Key Financial Highlights

POSCO maintained its pace of growth through the years and, by embracing innovation for social good, became the world's most competitive steel maker. Looking at some figures for the last two years provides evidence of the company's high growth rate. The company increased the annual growth percentage by 50.59% in net sales and total operating revenue. Operating profit (EBIT) increased by 485.77% and EBIDTA by 157.32%, and the company's net profit increased by 436.43% during the period.

The company's total assets increased by 13.11%, and the total equity increase were 8.69%. Operating profit margin rose by 12.38%, net profit margin by 9.34%, and return on equity by 8.34%.

There was a slight decline in cash ratio (-0.11%), quick ratio (-0.72%) and debt to equity ratio(-0.14%).

When was POSCO Privatized?

Privatizing POSCO began in 2000, and it took about a year to complete the process in 2001.





HOW DOES VIRAL MARKETING WORK, AND WHEN SHOULD BUSINESSES USE IT?

These days, viral marketing can be found everywhere, whether in a new viral video or other fast-spreading material. Before the general notion of the Internet was conceived, a well-known viral marketing effort from many years ago took place.

A viral marketing technique involves spreading communications that spark interest in a business or product from person to person. Users should decide for themselves what they wish to share. Viral marketing is a strategy to increase a product's visibility on already-existing social networks. Other platforms can now participate in the viral effect that results from word-of-mouth information dissemination thanks to modern technology.

What is a Viral Marketing? What is the Purpose of this Sales Technique?

Viral marketing spreads messages about a company or product quickly from one person to another. The idea is that people decide whether or not to share content.

However, virality has two sides to it. It's critical to keep in mind that with this kind of advertising, the users have a significant amount of influence, and there is a chance that the message will be misunderstood or mocked.

Viral marketing spreads messages about a company or product quickly from one person to another. The idea is that people decide whether or not to share content.

Social networks are the ideal environment for this type of marketing due to their speed and ease of sharing. The most common instance in recent years is the production of moving, unexpected, humorous, or original YouTube videos that are then shared on Facebook, Twitter, and other platforms. On the other hand, a fruitful viral campaign can do wonders for the performance of your brand.

Social media makes it easier to create viral video content, but social media virality and video virality are not the same. Videos naturally enable businesses to create interactive, long-form content that engages audiences.

The techniques used to create viral videos differ a little from those used for social media. Discover four novel suggestions in this post to make your upcoming viral video marketing campaign successful.

Viral Marketing: Overview

The concept of viral marketing is quite simple to understand. A video or other content is created, posted on the internet, and promoted, so your target audience finds it appealing.

Virality can happen accidentally sometimes. A private user uploads a video that suddenly becomes popular and circulates throughout the Internet.

When it comes to dispersion for brand video, there are two types: shown and concealed. While advertising or branded content is apparent to the user from the beginning in the former, the brand's participation is revealed only later in the latter.

The best solution is to prevent your message from being repeated repeatedly by finding the right place and time for it to catch fire.

How does a Viral Campaign work?

Theoretically, it's pretty easy to execute a viral marketing campaign. You produce appealing material for your target audience, upload it to the internet, and spread the word about it. The only thing left to do at that point is to wait for the fuse to fire and for consumers to begin sharing wildly.

Virality occasionally occurs by mistake. As in the case of a private user posting a video that suddenly gains popularity and spreads throughout the internet. There are two types

of brand video dispersion strategies: visible and concealed. In the former, the user is immediately aware that they are viewing advertising or branded material, but in the latter, the brand's involvement is not immediately apparent.

Benefits of Viral Advertising

1. Low Cost

Viral campaigns are characterized by the fact that consumers perform a large portion of the brand's labor, significantly reducing distribution costs. It is not essential to purchase media or advertising space.

2. It's Capacity to Reach a Large Number of Users

Without spending a lot of money or exerting extra work, a viral Internet video has the power to connect with a sizable global audience. This makes it possible for a tiny business or even a private person to become popular.

3. The Process is Non-Invasive

Viral marketing minimizes the chance that the company would come across as intrusive because the social media user decides to join and share content. As a result, compared to more conventional advertising types, the brand's perception and interaction are substantially better.

4. It Strengthens Your Brand

If your creative efforts strike the mark, you will produce content that is so amazing that users will share it, and form a bond with your company. Branding and raising awareness with it is undoubtedly very effective.



Marketing

Techniques to Implement Viral Marketing

A key element of viral marketing is identifying what products are valuable to a specific customer demographic, which requires marketers to analyze demographic data.

The idea that viral marketing depends on creating something trendy is often misunderstood.

The success of a viral marketing campaign is more about supplying a specific demographic with valuable content than spreading it widely.

Effective viral marketing requires careful planning and a knowledgeable team.

Examples of Viral Marketing

Here is our favorite motivating viral marketing example—

The Ice Bucket Challenge

The Ice Bucket Challenge was introduced a few years ago by The ALS Association to generate money for medical research and awareness of the disease. To complete the task, you had to record yourself dumping a bucket of ice water over your head and then suggest three other individuals do the same.

Celebrities like Oprah Winfrey, Bill Gates, and Donatella Versace were among the millions of participants worldwide. Over 115 million dollars in donations were made in response to the challenge, making it a huge success.

Conclusion

Social media knowledge is crucial to successful viral marketing. Social media posts, shares, and even creates viral marketing. Viral marketing campaigns can increase links to a website. Email marketing & online advertising are popular ways of seeding viral campaigns.





THE MARKETING FUNNEL: WHAT IS IT AND HOW DOES IT WORK?

The concept of a marketing funnel is an expert marketing strategy that involves using different marketing tactics depending on where a person is in their buyer's journey. Each customer must complete a series of processes before completing a transaction. These actions can be viewed as a process a consumer takes to convert from a potential customer.

Marketers use a marketing funnel when they target customers at different stages of the buying cycle with various strategies designed to move them forward. Because clients are lost as you advance through the stages, it is called a funnel. As a result, just a small portion of the initial 100 clients who enter the funnel at the top will proceed to the final stage and make a purchase. As a result, the quantity of people decreases at each level, giving the funnel its name.

What is a Sales and Marketing Funnel?

Since the early 1900s, the fundamentals of the marketing funnel have not changed. However, not every company accepts a particular model. The "TOFU-MOFU-BOFU" technique is known to be quite popular in this regard. It means top of the funnel, middle of the funnel and bottom of the funnel. Different pieces, is used by some who like to keep their model simple.

Why are Marketing Funnels Important?

The greatest method to target a customer is to use a marketing funnel, which gives all of your marketing efforts structure. When you target prospects based on the stage of the funnel they are in, marketing is considerably more successful. Knowing where customers are in the marketing funnel and using the appropriate marketing strategies to move them down the funnel are the best ways to target them.



Marketing

How Funnel Ads Get Results From The Very First Campaign?

Every business strives to make the most efficient use of their budget while achieving the highest ROI.

The issue is that most businesses continue to rely on outdated media strategies because they lack the necessary knowledge. You must combine several distinct digital methods in order to get the greatest outcomes.

These strategies will assist you in:

- Bring in new audiences
- More qualified leads to be produced
- More effectively close sales

You can accomplish these goals with the help of the funnel advertising methodology. We developed a creative method of looking at the traditional conversion funnel from the advertising world by turning it upside down. We also offer advice on the most effective marketing strategies to use at each point of the conversion funnel.

“ Stopping advertising to save money is like stopping your watch to save time.”
- HENRY FORD



What is Funnel Advertising?

The goal of the funnel advertising methodology is to have an influence on consumers by providing relevant material at the correct moment and adjusting to their needs based on where they are in the buying process.

The Funnel Ads Method, in contrast to the conventional approach, begins with online marketing activities at the bottom of the funnel where potential buyers are already interested in your goods or services and are thus simpler to convert.

By guiding them to the end conversion, the advertisement should persuade the consumer to perform the required action.

Throughout all of this, it's important to remember the following ideas:

Customer Persona the development of a partially fake profile of the perfect customer for your business.

Funnel for conversion. The steps a customer must take to make the final conversion.

The funnel's apex

The Center of the Funnel

Segmentation at the bottom of the funnel. How you segment the audiences for your campaigns is the key to the Funnel Ads Method.

How to Create a Sales Funnel for your Business?

You must first have prospects who can pass through your sales funnel in order for it to exist. Once you have those prospects, you can use lead scoring to track their activity and engagement to determine where they are in the funnel.

To establish a sales funnel, follow these five steps:

Create a Landing Page First

Potential first-time customers who discover your business will probably be on a landing page. They will land on a landing page if they click on an advertisement, register for a webinar, or download an ebook. That page should sum up your company's identity and distinguishing qualities.

Give something Worthwhile

Here's where you have to offer your potential customers something in return for their email addresses. An ebook or whitepaper can be used as a lead magnet to give something valuable to your landing page effectively.

Commence Fostering

Your prospects will then transition from the Awareness stage into the Interest stage. Additionally, you may construct a nurturing email series to give instructional content about your service since you have all their email addresses from the landing page.

Upsell

You want to offer anything that can encourage prospects toward a purchasing decision as they enter the Decision stage. A product demo, lengthy free trial, or exclusive discounts are a few examples of this.

Keep it Going

You either acquire new clients during the Action phase or learn why potential customers aren't interested in making a purchase. Keep the lines of communication open either way. Concentrate on product education, engagement, and retention for new consumers.

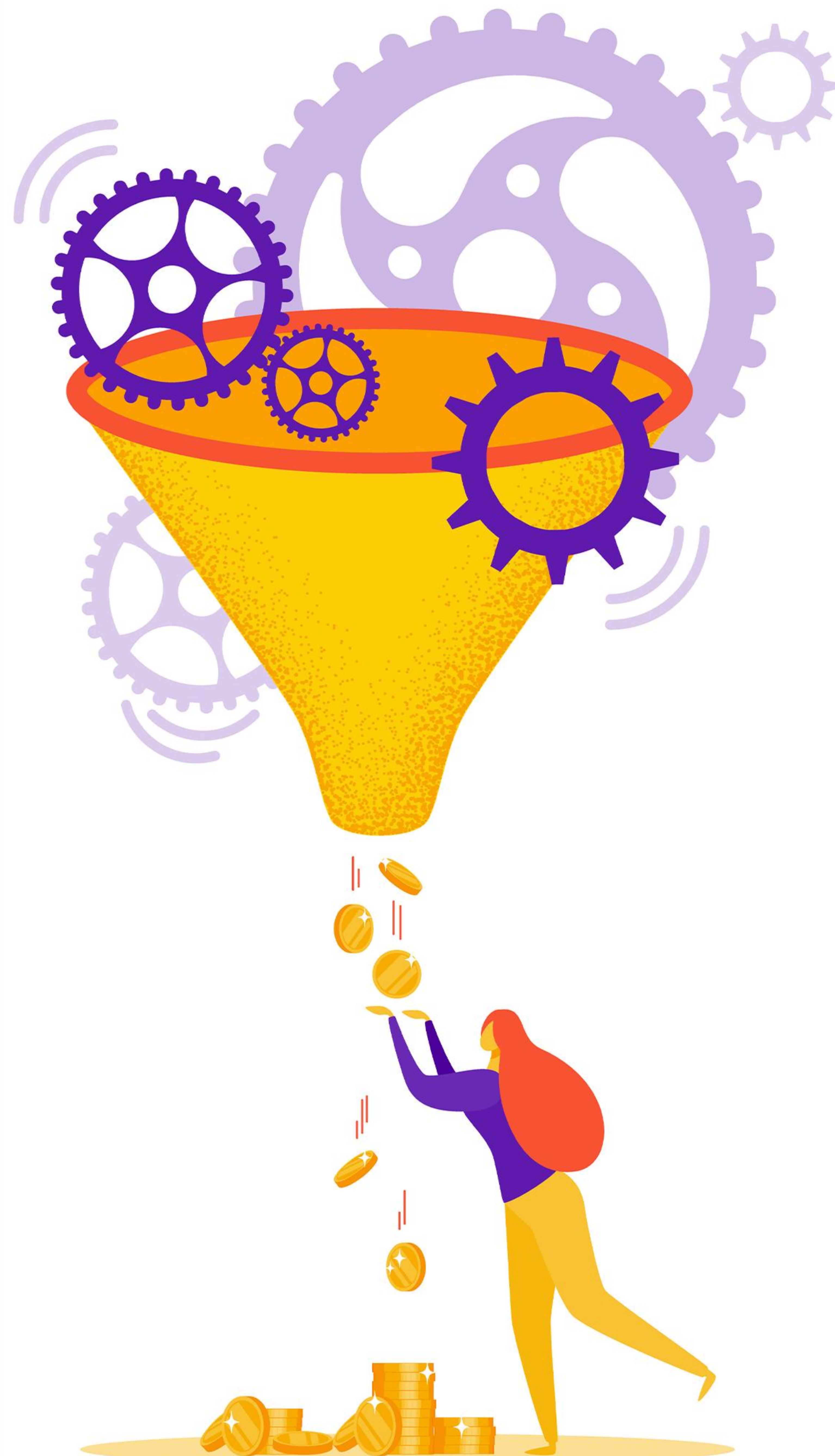
Conclusion

A sale can help you better understand how potential consumers think and behave during the buying. These insights help you invest in the best marketing initiatives and distribution methods, develop the most effective messaging for each step, and convert more prospects into paying clients.

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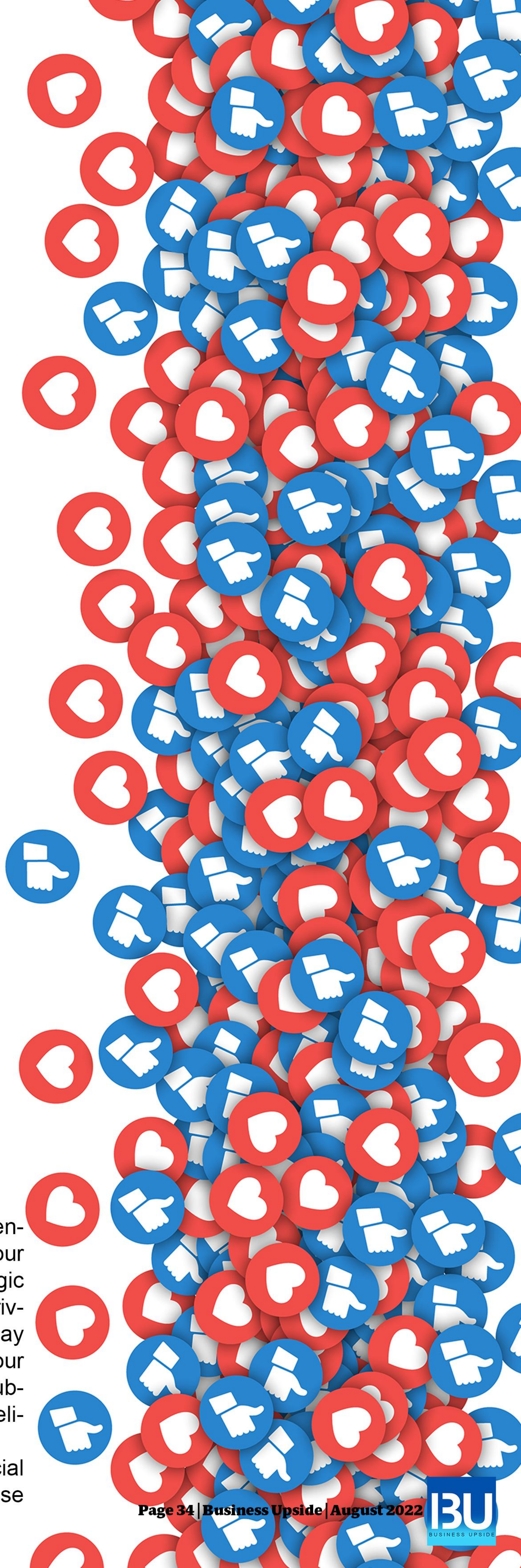
**Business has only two functions-
marketing and innovation.**

-Milan Kundera



The Best Times to Post on Social Media in 2022

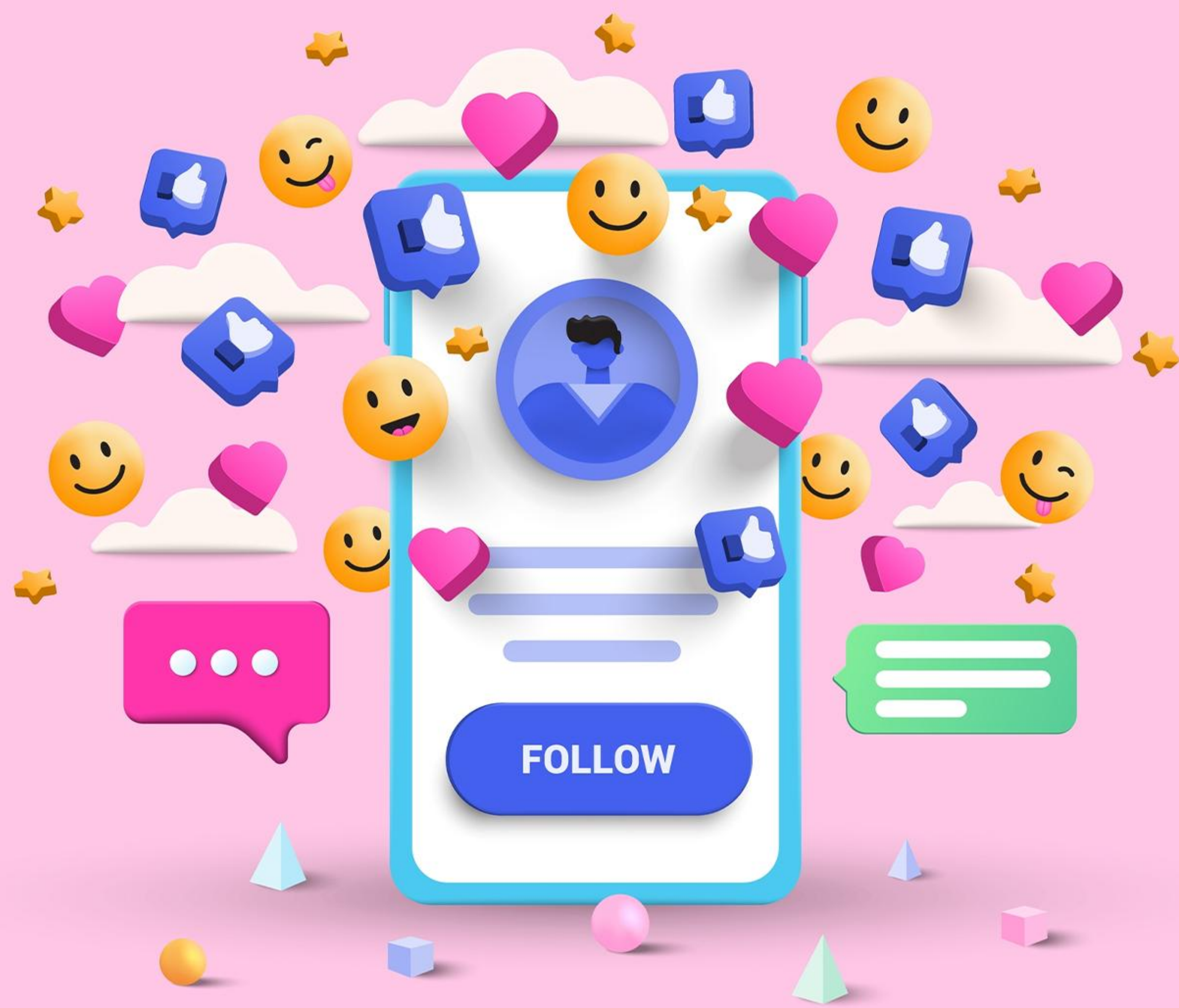
Social media may appear where you can post freely whenever the mood strikes you and about whatever that's on your mind. However, companies must adopt a more strategic stance. Successful brands on social media have a data-driven posting schedule that determines the best time and day to post. Even the best social media posts won't benefit your company if you don't post them at the appropriate time. Publishing during periods of heavy traffic maximizes the likelihood of grabbing your audience's fleeting attention. Fortunately, we researched and created the ideal social media schedules for you to plan your content and increase exposure and interaction.



How Important is it to Post on Social Media at the Right Time?

Posting on social media at any time is acceptable for specific individuals since they can be doing it for amusement. The best time is crucial whether you are utilizing social media to market your business or yourself.

The majority of your target market will, in fact, never even see anything you post on social media. This results from both the social network's algorithms and the sheer volume of posts.

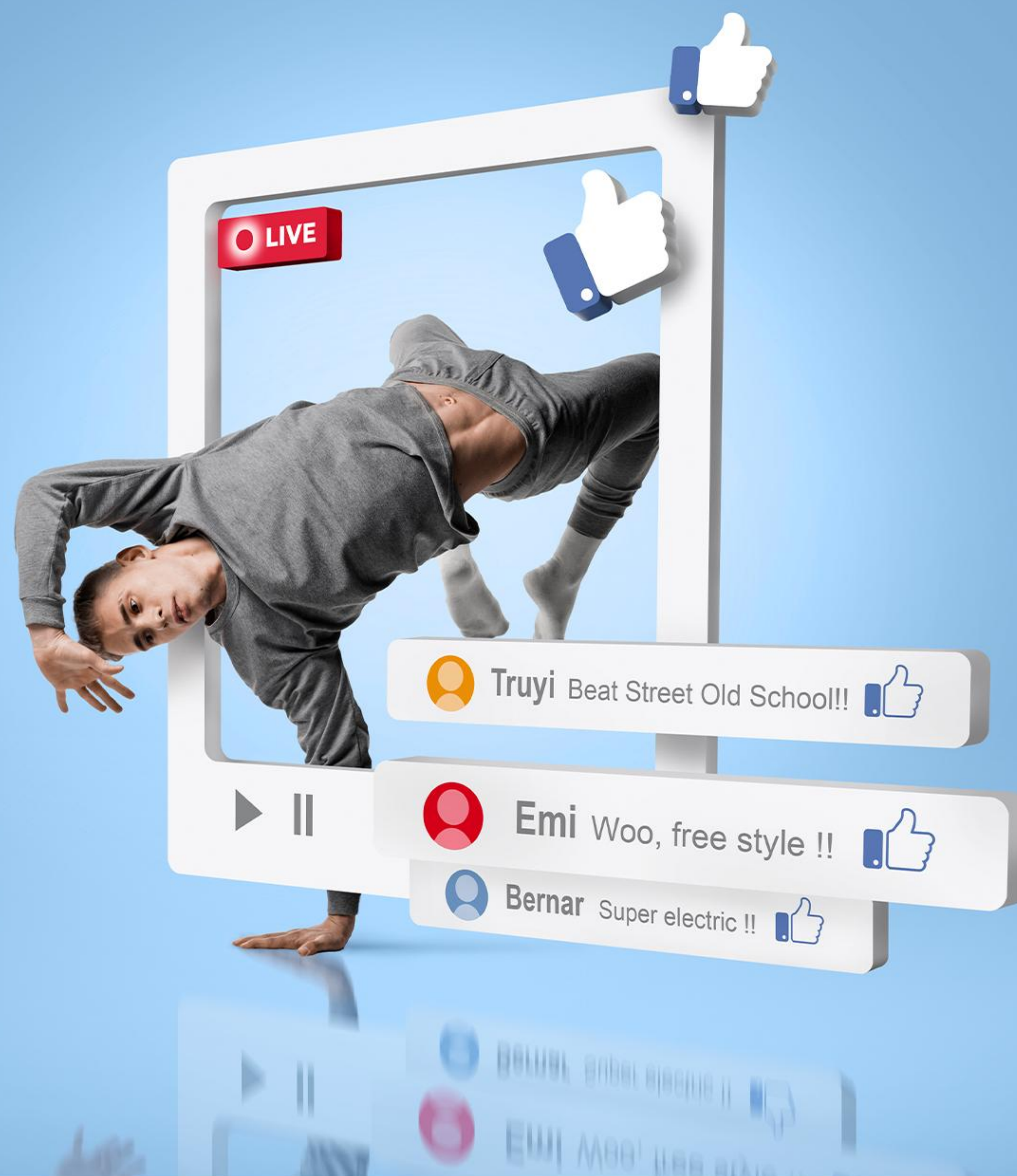


What's the Best Time to Post on Social Media around the World?

“Optimal times to publish on social media” depend on factors such as demographics, and the behavior of your target audience is pretty important. Your company's services or goods, and the sector you work in, have a significant impact. Given that social media operates around the clock, it is becoming increasingly important to consider the time zones of your target audience.

There is always an “optimal” time to post, even though there isn't a “perfect” time.

According to our data analysis for each social network separately, Tuesdays, Wednesdays, and Thursdays at 9 or 10 a.m. consistently had the highest levels of engagement. Weekday mornings proved to be the most successful time for most social networks, including Facebook, Instagram, Twitter, and LinkedIn.



Best Times to Post on Facebook

The most popular platform for marketers worldwide is now Facebook, but in 2022 there will be an exciting shift in when the engagement will be highest. In the past, hours during mid-morning predominated strongly. Early morning is the best time now. When analyzing the statistics, there are a few more “off” hours for Facebook than last year. Very early in the mornings and mid-mornings on weekdays continue to exhibit higher levels of engagement and are now much better for brands to promote their content.





Best Times to Post on Instagram

Instagram experienced a growth spurt in 2020 and 2021, and by the beginning of 2022, it had amassed 2 billion monthly users. Instagram continues to thrive due to its addition of new features and improvement of existing ones, as TikTok becomes more competitive for short-form video content. On Instagram Video, reels have simplified the process of making and finding videos, and the app has been given a new lease of life with 60-minute recordings.

Like Facebook's other well-liked app, Instagram's most popular posting hours increased in 2021 compared to prior years. There was a spike in traffic on weekday afternoons between 10 a.m. and 1 p.m. and 1 p.m. nights and weekends are an excellent time to post on Instagram and continue to exhibit more opportunities for involvement.

Algorithms curate a user's news feed to make it seem fascinating enough for them to spend more time there. And to determine which post will be relevant to which users, these algorithms consider the source and engagement. Engagements that occur immediately after you submit something to assist in establishing its relevance.

Best Times to Post on TikTok

Over the past few years, TikTok has caused significant disruption in the social app and marketing worlds, and it isn't going away soon. With the app already having more than 1 billion users and the emergence of TikTok influencers, we can be sure that it will continue to grow. If you're still unsure what TikTok is, it's a short-form video app where users can follow their favorite companies and content producers and join the newest trends.

The peak engagement times on TikTok are from 1-3 p.m. on Tuesdays, Wednesdays, and Thursdays. However, Tuesdays through Fridays, from 10 a.m. to 4 p.m., are often the days with the highest app interaction.



Best Times to Post on Twitter

To participate in popular subjects, the brands should be timely with principles in mind.

A dramatic shift has occurred in Twitter's peak engagement hours compared to the previous year. They are now much more focused on the middle of the weekday mornings and afternoons. It is to indicate a better focus on the breaking news and updates.

Marketing

Remember that Twitter is used for more than just trending topics and breaking news. Several businesses use Twitter as part of their customer care strategy as an alternative to dialing customer assistance. As organizations continue to develop customer trust and actively enhance the customer experience through social listening, this is crucial for the platform.

Best Times to Post on LinkedIn

LinkedIn interaction times continue to mirror the US workweek, which is not unusual for a social media company with a professional focus. High engagement hours are more concentrated throughout the middle of the workday and don't last as long as they did in the past. Due to a massive decline in activity over the weekend, you are less likely to see views on your LinkedIn content.

Given how much of LinkedIn's content is focused on career advancement and professional thought leadership, it seems natural that most consumers are making the most of this information during their working hours. The endless list of ways businesses uses LinkedIn to attract people, promote company culture, generate leads, and discover co-marketing partners is endless. Additionally, LinkedIn is perfect for empowering staff to promote their professional or personal brands by publishing material to their pages.



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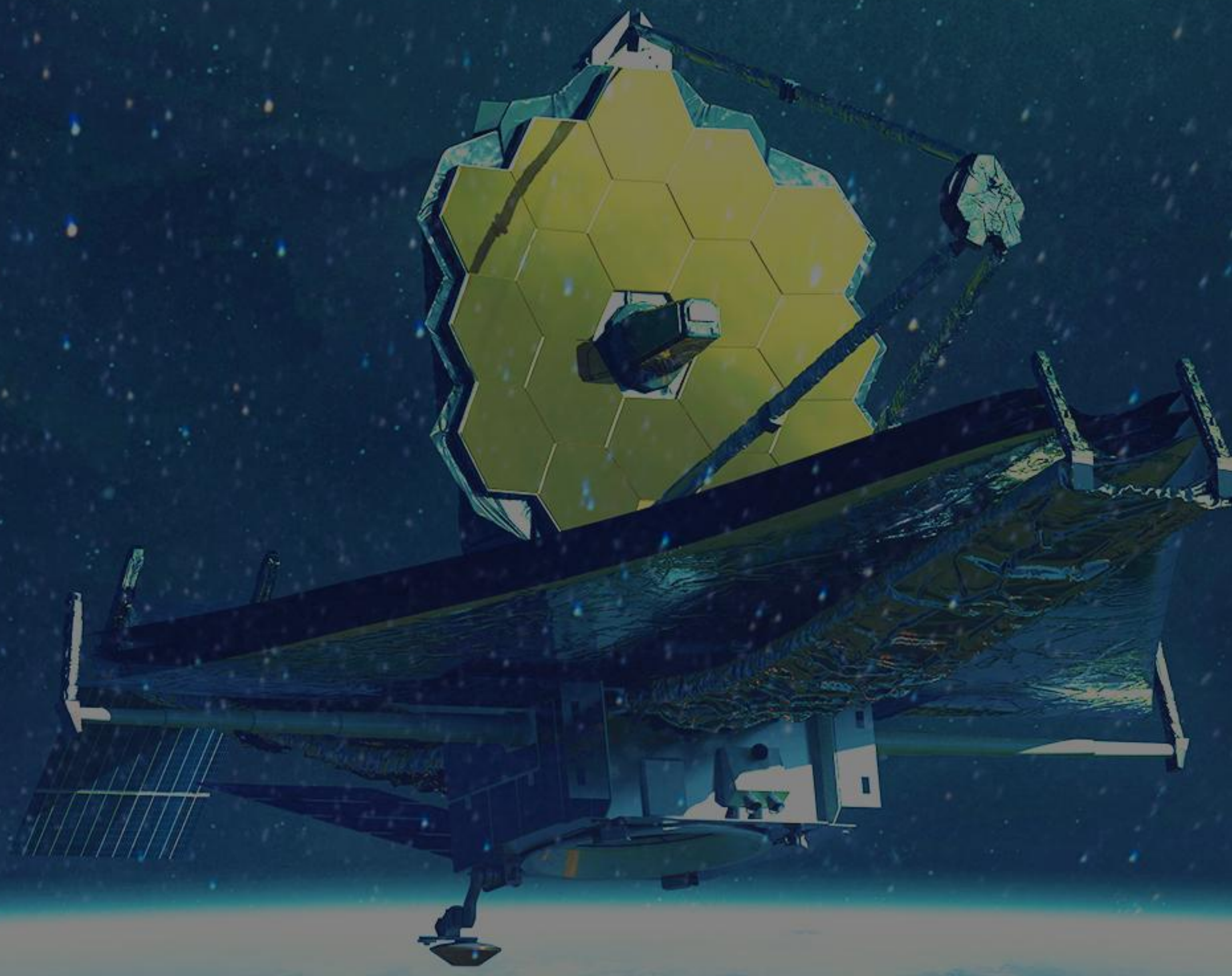
**Marketing is not
anyone's job**

It's everyone's job!

- Jack Welch

Final Verdict

A social marketer can plan content more effectively if they know what the best times are to post on different social networks. While platforms change to keep up with how brands and consumers interact with social media, new ways of innovating interactions are constantly emerging. Using new content formats and trends might offer you a better opportunity to reach your audience, or you might discover new segments or personas that you had not previously considered.



NASA Unveils Its First Color Image from Webb Space Telescope Sending Shock and Awe to Viewers

The long-delayed \$10 billion revolutionary James Webb Telescope from NASA has come out with its first color image that is unique. It provides a glimpse into space with a time machine that goes back to capture how galaxies were formed when the cosmos was still in its infancy.

The image released on Monday in a ceremony in the White House attended by NASA officials and President Joe Biden showed a cluster of galaxies known as SMACS 0723. It functions as a massive lens that magnifies them with distant and faint objects in the cosmos behind it.

More about the image

According to Bill Nelson, NASA Administrator, the images show the galaxy as it appeared 13 billion years ago. He said that if one is holding a grain of sand on the fingertip at their arm's length that is part of the universe that one is seeing. The new image is considered a deep field observation with the James Webb telescope staring at a sky patch- the size of a sand grain. The infrared image is the sharpest and the deepest ever produced to see the distant universe. Nelson added that NASA is returning almost to the beginning as it is only the first image.

Outer space, when viewed, looks crowded and not spacious at all. However, when the Webb Telescope sees through its pinhole lens and examines the cosmic darkness, it seems bright and enigmatic objects in different colors. A handful of stars are seen in the foreground while everything else is stars in the galaxy, agglomerated and rendered as a tiny splash of light because of the immense distance involved.

Science & Tech

Interestingly the effect of the lens has distorted the galaxies in the distant background and made them appear manipulated and stretched.

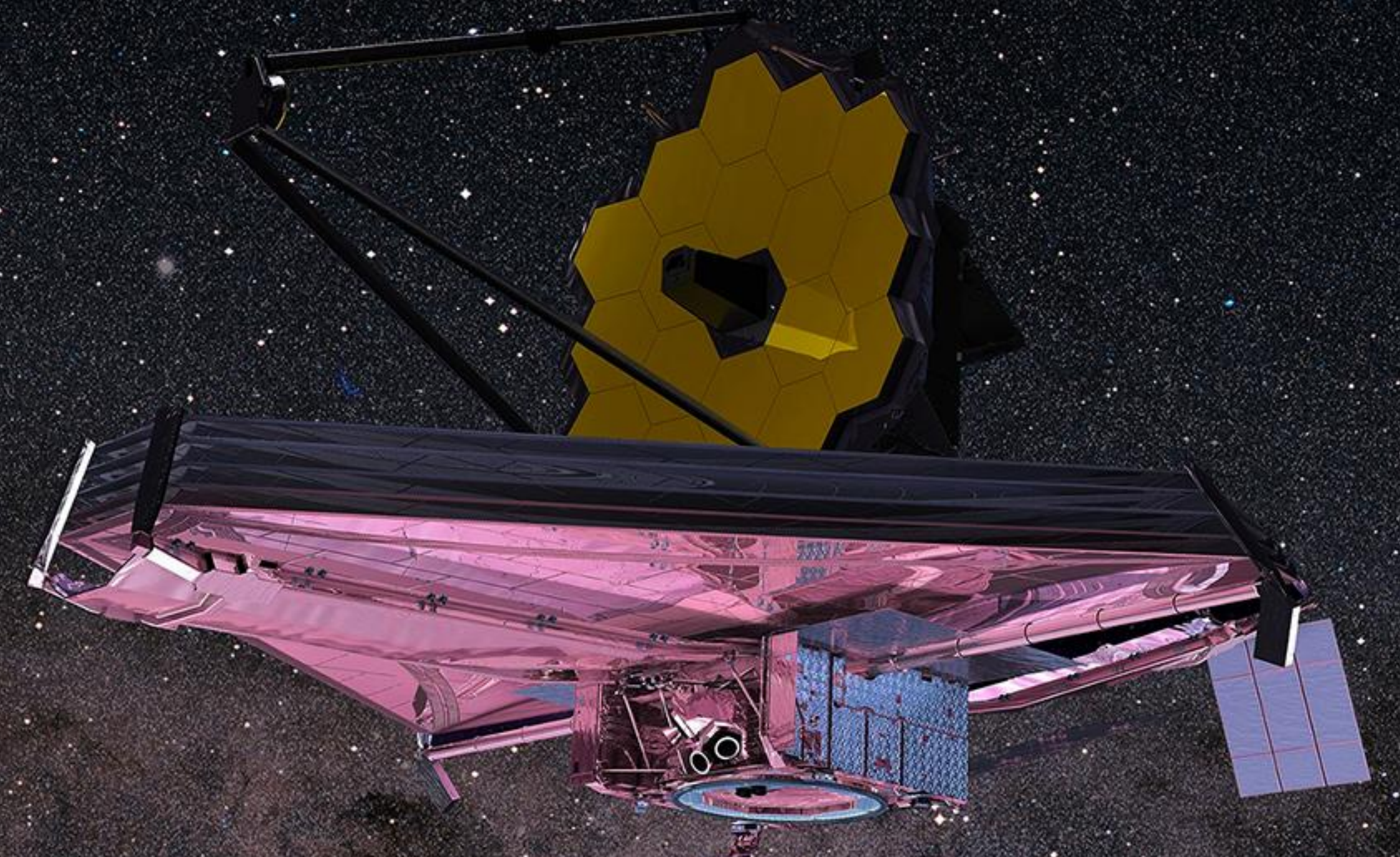
President Biden observed that the image was outstanding with the oldest documented light in the universe's history. According to the White House, the image was of the highest resolution that the infrared universe captured ever.

The Webb telescope is designed to study the electromagnetic spectrum's infrared portion and gather light at wavelengths that were not possible with the highly welcomed Hubble Telescope.

Last Christmas, NASA and its partners, the Canadian Space Agency, and the European Space Agency launched the Webb Telescope. It orbited the sun from a million miles from the earth and closely watched its ini

tial images during the early sequencing of observations.

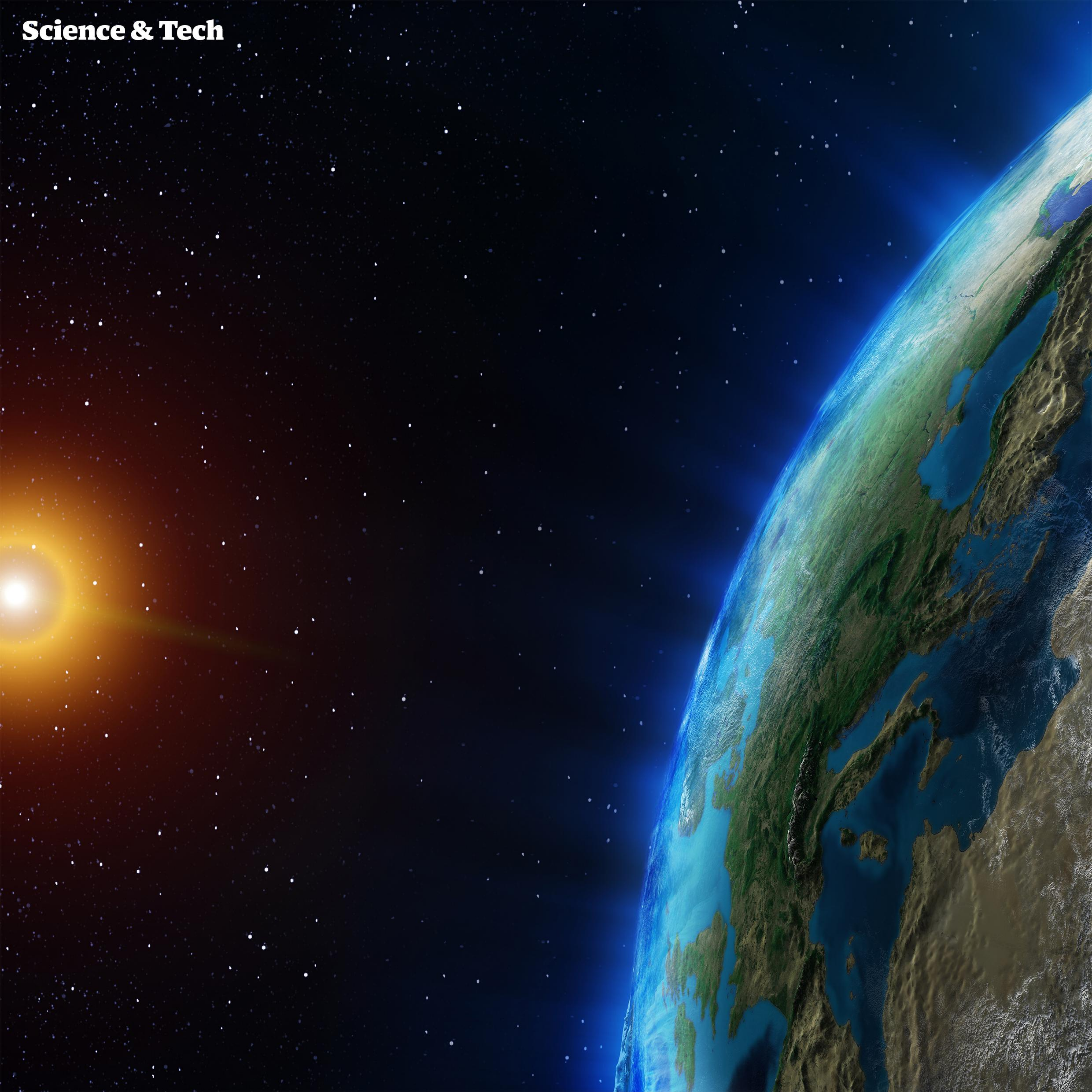
NASA had earlier released the initial images during the testing phase of the telescope and had enthralled the astronomers. It described the images released on Monday and Tuesday as the first color images.



The promising James Webb Telescope

The Webb telescope promises to study planets in which distant stars orbit and look for a possible sign of habitation, such as an environment similar to earth. The astronomical community is excited and believes that revolutionary views are awaited on the universe.

The James Webb Telescope, which was conceived as a successor to the still functional Hubble Telescope, has capabilities that are out of this world.



The **CORONAL LOOPS** Believed to Be Real Until Now are Nothing but **SUN ILLUSIONS**

Photographs of the Sun are replete with the coronal loops that make the images iconic. The loops are well-defined strands of hot plasma that protrude into the Sun's atmosphere like beautiful arches. But how real are these loops? Physicists, astronomers, and researchers believe several of the Sun's loops might not exist. These could be sun illusions created upon the corona veil or a curtain of plasma by wrinkles of greater density. If the finding is true, the presence of unexpected plasma structures, as seen in computer simulations of the Sun's atmosphere, could be a game-changer. It would have a considerable impact on the way scientists measure some of the properties of the star.

What are Sun Illusions?

The solar corona has always intrigued scientists and researchers who based several of their findings on assumptions around the existence of the coronal loops. All these years, scientists believed that the rope-like plasma strands existed in the solar atmosphere. Over the years, scientists have been delving deep into the structure of the loops to establish that it exists. It was a journey from assumptions to reality.

The plasma sheets fold one upon another like bright, thin lines that appear like self-contained and distinct strands of plasma. But, a recent publication of a research paper in The Astro



physical Journal highlighted the recent findings that point out that the loops are nothing but illusions. It resulted from wrinkles of bright plasma present in the Sun's atmosphere.

The Coronal Veil Hypothesis can Become a Game-Changer

The research team of NCAR (National Center for Atmospheric Research) has named the findings the coronal veil hypothesis. The hypothesis can significantly impact our understanding of the Sun because, for decades, the presumed coronal loops served as reference points to infer information about temperature, density, and other physical characteristics of the Sun's atmosphere.

The findings could completely change the way scientists explored the Sun's features based on the assumption that the loops were real. It's a massive shock for scientists and researchers who need to relook at the Sun from an entirely different perspective. The belief and understanding about the Sun and the solar atmosphere are now set to change. The information available until now is also set to change. We are likely to hear new things about the Sun's atmosphere that are different from what we knew earlier.



The Changed Explanation about the Loops

The theory of magnetism and magnetic fields influenced scientists' findings in believing in the existence of coronal loops. But the recent detailed study of the computer simulation of the images of the loops revealed specific characteristics and behavior that defied the theory of magnetism. According to the theory, the plasma trapped between the field lines should have spread thinner when moving higher up in the corona. It should have created less bright and thicker loops. But the loops are equally bright at the farthest ends, making scientists doubt its physical existence.

They concluded that the loops in the images are nothing but sun illusions.



THE BEST HVAC BRANDS OF 2022 – AN OVERVIEW

We take our ventilation, heating, or air-conditioning systems for granted. We do not think much about them until they break. The HVAC (air-conditioning) system is the most vital and complex equipment. They are also the most expensive system, so one must be sure to choose from the best HVAC brands if a new one is needed.

What is HVAC, and how does it work?

The heating, ventilation, and AC system is also known as the HVAC system. They are configured in different ways and come in different types in residential and commercial categories. The HVAC systems are application specific and come in split systems, ductless mini-split systems, hybrid heat-pump, ducted mini-split, and packaged systems.

Depending on one's requirement, we look at the best HVAC brands.



Carrier

One of the best HVAC systems 2022, Carrier offers the most quietest and energy efficient systems. The heat pumps and furnaces use innovative technology and get high marks for reliability. One can purchase any type from this brand, including packaged, ductless mini-system, humidifiers, and air purifiers. However, this brand is not the cheapest, but if budget is not a constraint, paying a little more will ensure a longer-lasting quality unit.

Bryant

Bryant is counted among the most efficient HVAC system 2022. This brand is also owned by Carrier and offers similar products made in the same factory as Carrier. The components used are the same, and many Bryant models are identical to Carrier except that they cost less than Carrier.

Bryant stands out for its quiet operations, and its furnaces are efficient. It sells ductless systems, air purifiers, and geothermal heat pumps in addition to air conditioners, furnaces, and heat pumps. If one is on a budget, this HVAC system is the best.

Goodman

Goodman is considered among the budget-friendly top HVAC brands.

It is known for its excellent quality control process followed in its factory and offers great warranties. Though they are not the most advanced system, they are reliable and backed by a 10-year warranty on parts.

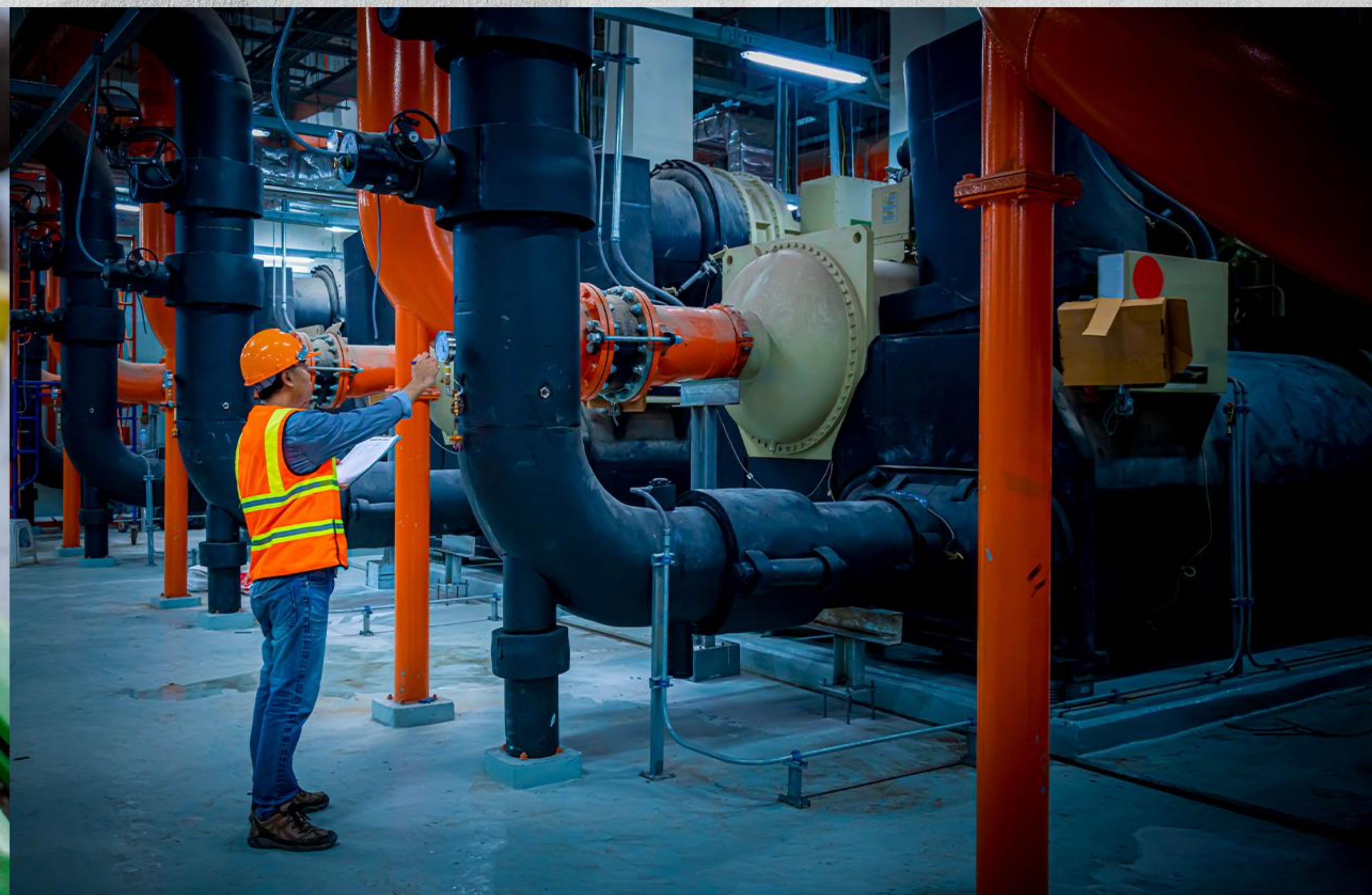
Lennox

Lennox is counted among the largest HVAC companies to offer energy-efficient HVAC systems. The brand has the highest Seasonal Energy Efficiency Ratio (SEER) ratings. This unit is good for someone who wants a lower monthly utility bill.

Other smart features include a smart-comfort thermostat and precise comfort technology that helps regulate temperature with maximum efficiency. These features invariably make the brand more costly than others.

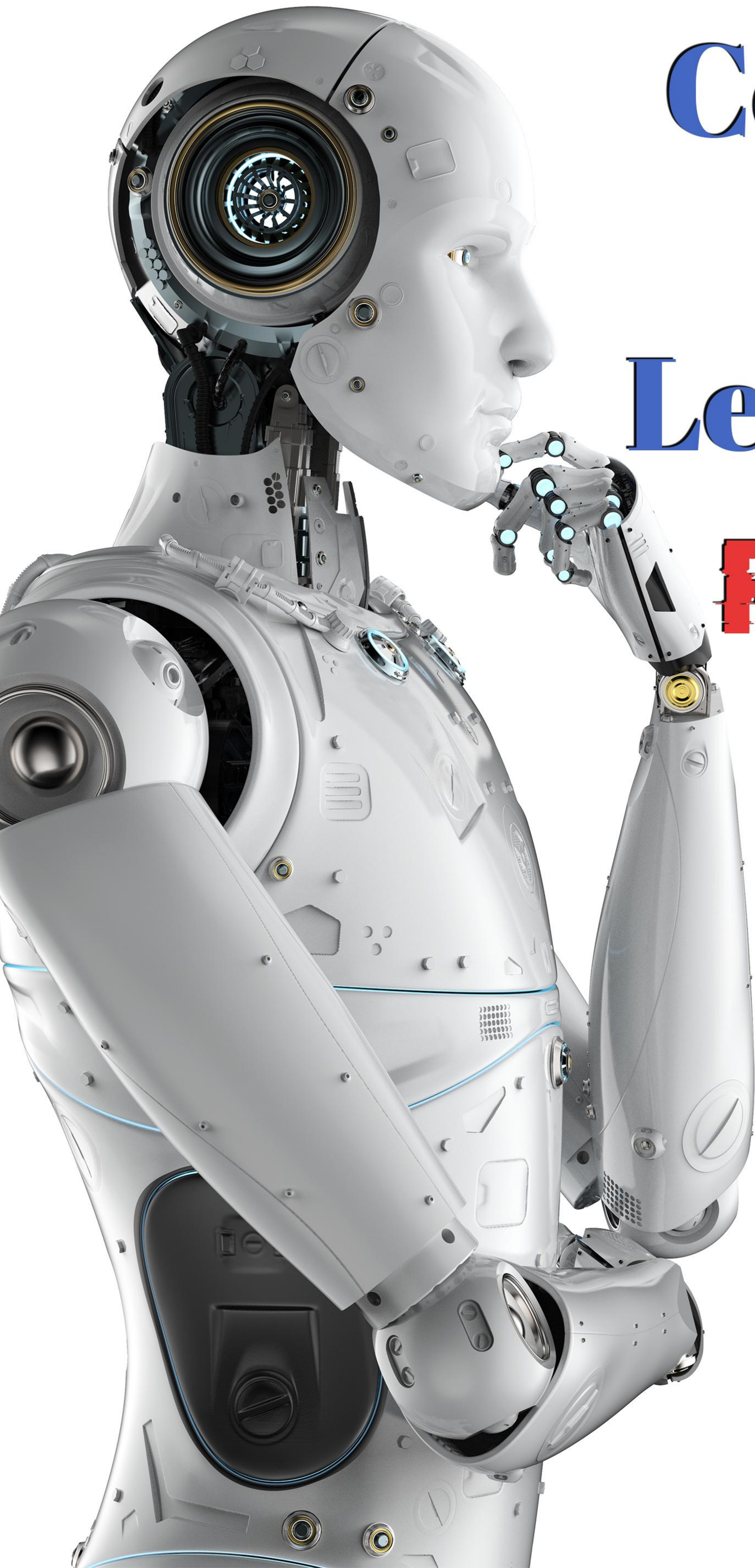
Trane

The Trane brand offers high quality and reliable HVAC system. American Standard owns this brand. The high-quality testing ensures that each unit is exposed to 5 years of use. It offers ten years of parts and an extended one-year warranty on some unit compressors. The Trane quality makes some of the most expensive units.



Conclusion

The best HVAC brands offer units that typically last between 15 to 25 years if installed properly and well maintained. The best HVAC company will rate high on efficiency, durability, maintenance, pricing, product range, and warranty options.



Top Robotics Solution Companies that are Leading the **ROBOTICS** Industry in 2022

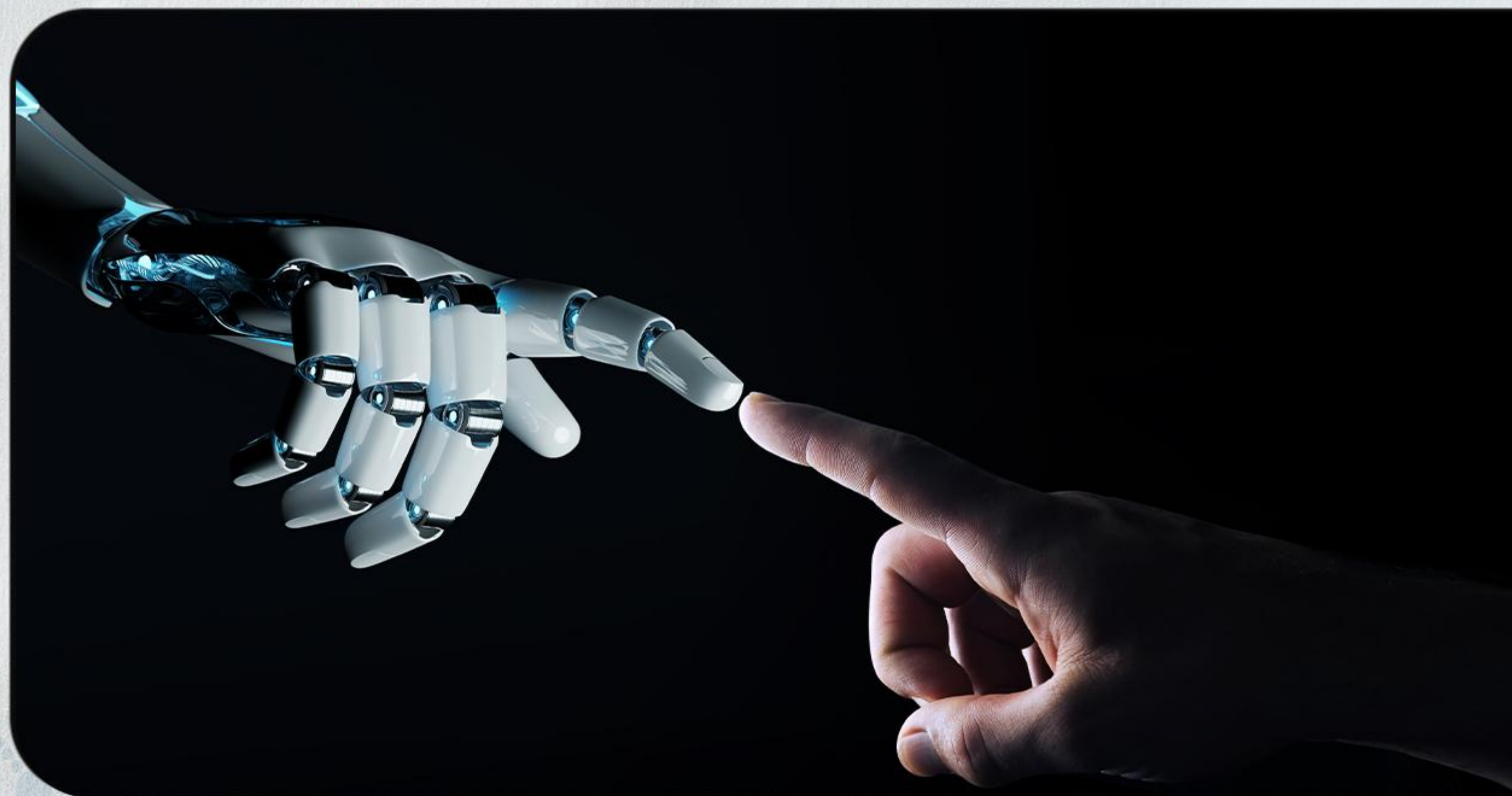
R

obots and AI machines are overrunning the world. They are spread over several sectors, including manufacturing, healthcare, education, automobiles, and defense. With a predicted compound annual growth rate of 18.2%, the worldwide robotics industry, estimated to be worth \$76.6 billion in 2020, would expand to \$176.8 billion in 2025. The automotive industry is one of the major forces behind the industrial sector's need for robots. Here are the top robotics solution companies that are leading the robotics industry.

The top robotics solution companies of 2022 are:

Boston Dynamics

Boston Dynamics is a major American engineering and automation robotics company with its headquarters in Massachusetts. The company's dynamic, highly mobile robots, such as Atlas, Handle, Spot, and Stretch, are what it is most known for.



Denso Corp.

Denso Corp. manufactures and sells industrial products, home appliances, automotive parts, and systems. Denso is one of the famous manufacturing robotics companies that manufacture industrial robots and programmable logic controllers to automate factories and manufacturing processes.

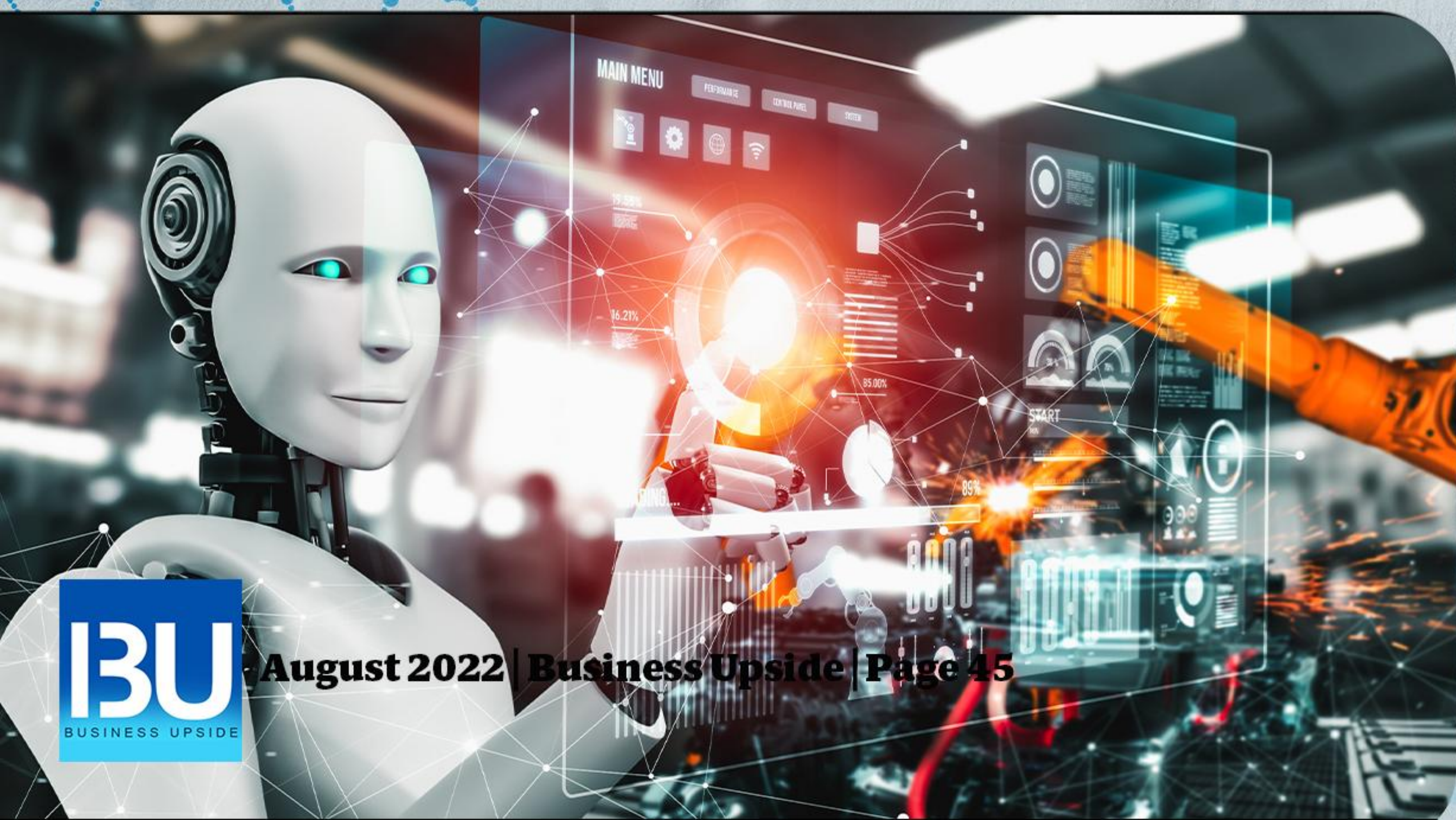
Honeybee Robotics

Since 1983, many NASA space missions have included technology from HoneyBee Robotics. It is also one of the big robotic companies for the mining, defense, and oil and gas sectors. It manufactures autonomous drills, sampling systems, and intelligent excavation systems. Neurosurgical robots and robotic endoscopic laser scalpels are the company's medical equipment products.



iRobot

iRobot Corporation is one of the best robotic companies specializing in designing and manufacturing consumer robots. The company's robotics solutions portfolio comprises numerous smart home advancements and diverse navigation, visualization, and AI concepts.



Rockwell Automation

One of the largest robotics companies, Rockwell Automation, offers manufacturing organizations worldwide power, control, and information solutions for industrial automation. Systems, sensors, motor control equipment, and industrial control panels are among the things that the firm also manufactures.

Vecna Robotics

Vecna is a well-known industrial robot company. Vecna's autonomous robots move, lift, and convey various sorts of items in human-centered settings for use in manufacturing, storage, and fulfillment. They aid warehouse and distribution workers in moving goods swiftly and with little effort.



Conclusion:

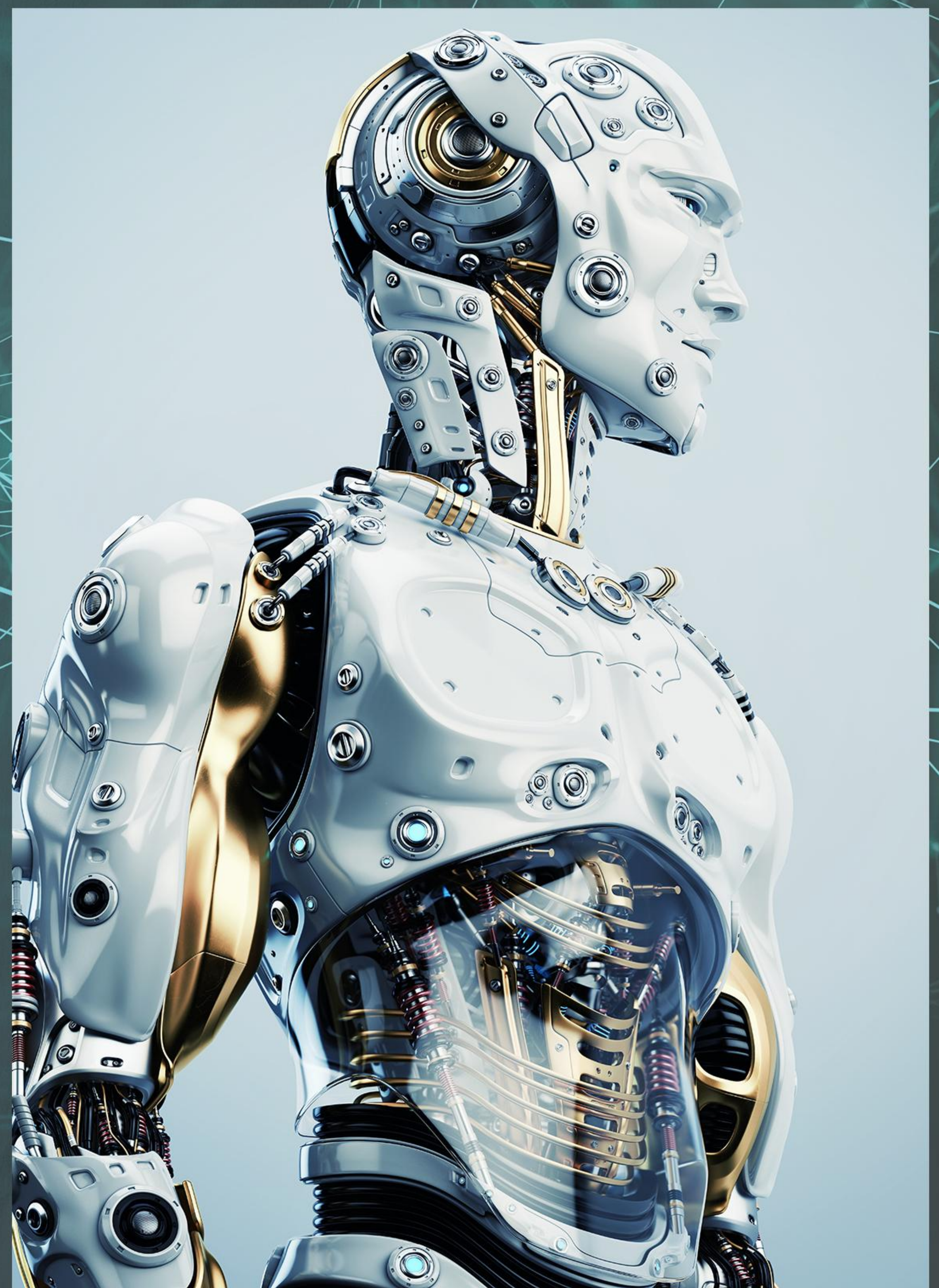
Robots are now more capable and quick at interpreting commands and using artificial intelligence and machine learning programs. Robotics has already fueled the adaptability and efficiency of both small and large-scale businesses. Many of the world's biggest manufacturing and technology sectors could not function without robotics. The top robotics solution companies are enabling other businesses to operate more efficiently.

Ubtech Robotics

Known for building intelligent humanoid robots, Ubtech Robotics is one of the top robotics solution companies. The public benefits from the company's ground-breaking inventions, which also help kids learn STEM faster and amuse families. The research, development, and marketing skills of Ubtech have enabled the company to introduce top-notch robots on a global scale.

Zebra Technologies

One of the major robotics companies in the world, Zebra Technologies, produces retail robots called SmartSight. This automated solution enhances the customer's shopping experience and improves overall store performance. It helps resolve the most prevalent issues in retail establishments, such as inaccurate pricing and high labor expenses.





How Has the Covid-19 Pandemic Transformed the US Healthcare Ecosystem?

The lockdown caused by the coronavirus pandemic resulted in a significant transformation in the healthcare industry. Service providers and patients saw benefits in the virtual solutions provided by new technology. Remote patient monitoring, telehealth appointments, and revised insurance offerings that offered quality care were adopted by the US healthcare ecosystem quickly and at less expensive rates.

Digital Trends in the Healthcare Ecosystem in the US

Giant tech companies such as Apple, Microsoft, and Amazon, among others, are entering the healthcare ecosystem and swaying consumers from the traditional healthcare service providers with their tech-focused consumer-first approach.

Digital health trends showed Telehealth was slowly moving before the pandemic accelerated the entire health system to adopt remote patient monitoring using artificial intelligence. Initially, insurers were unsure on how to address patients' and doctors' doubts about payments, including insurance reimbursements and co-pay, etc.

Even before the pandemic, 54% of adults said they would use Telehealth if it meant saving money. Health care service providers quickly adapted remote care to reduce non-emergency hospital visits.



Factors that Fuelled US Healthcare Digital Transformation

Lower costs– Healthcare providers saw the benefits of lower costs for patients and the positive pre-pandemic survey of US adults to invest more in digital healthcare. Going forward post-pandemic, they would like to maintain the lower cost factor.

Accessibility – Patients find going for physical healthcare consultation inconvenient and time-consuming. The skyrocketing preference for hyper-convenient care is mainly by millennial, who comprise a significant chunk of the population. Providers find it easier to sell online digital health services and virtual care to this category.

Value-based healthcare models – Insurance companies focus on value-based outcomes rather than the number of services digital health companies. Using digital tools such as artificial intelligence-based data analytics helps optimize healthcare without compromising the quality of care and costs.



Conclusion

It is tough to predict how the digital healthcare ecosystem in the US will move in the future. It is sure to stay. Cash drained will undoubtedly look towards telemedicine to get revenues from patients who now find this mode more convenient.

Effect of Covid-19 on US Health Ecosystem

Telehealth is the new normal after the pandemic. In the US, more than a third of the consumers used digital health in 2021. With stay-at-home orders and social distancing now becoming an acceptable norm, there is an uptick in the adoption of virtual services, and Telehealth in the healthcare ecosystem will continue to remain popular in the future.

There is another factor that is going to push digital healthcare, and that is the shortage of workforce. The US could face a shortage of 670,000 health-care workers by 2025 and 122,000 physicians by 2032.

The digital health ecosystem will also help to reduce medical spending as unnecessary hospital visits will be reduced, resulting in savings in travel costs. These will be helpful when the peak inflations force consumers to cut costs and focus on primary spending.

As per a survey by Doctor.com, demand for digital care will remain high as 83% of US adults want to continue with Telehealth even after the complete withdrawal of the pandemic.



Civil Fraud vs. Criminal Fraud in the UK: What is the Difference?

When you hear the word fraud, you think of scams or unethical behavior. But did you know that there are two different types of fraud? Civil fraud and criminal fraud are two distinct types of fraud punishable by law in the United Kingdom. Both involve deception and false representation, but there are some key differences between the two. Let's take a closer look at civil fraud vs. criminal fraud to see what sets them apart.

What is a fraud?

To understand civil fraud vs. criminal fraud, it's essential to know what fraud is. Fraud is a false representation of a fact made with the intent to deceive. The legal elements of fraud include:

- A material misrepresentation of a fact
- Failure to disclose a material fact
- Making a representation knowing it to be false
- The misrepresentation was made with the intent to deceive
- The deceived party relied on the misrepresentation
- The reliance resulted in damages, whether financial or otherwise

What is a criminal fraud?

Criminal fraud is a white-collar crime that occurs when someone or an entity intentionally deceives another for personal gain. It is prosecuted by the government as a felony offense and is punishable by a fine, imprisonment, or both. For example, if someone commits tax fraud by intentionally under-reporting their income, that would be considered a criminal fraud offense.

In criminal fraud cases, the state, local, or federal government prosecutors file criminal charges against the defendant. The burden of proof in criminal fraud cases is on the prosecutor to prove beyond a reasonable doubt that the defendant committed fraud. This is a higher standard of proof than in civil fraud cases and requires the prosecutor to show that it is highly probable or nearly certain that the defendant committed the fraud.

Types of criminal frauds include:

- Bank fraud
- Securities fraud
- Mail fraud
- Wire fraud
- Health care fraud
- Insurance fraud
- Mortgage fraud
- Identity theft
- Tax evasion
- Charity fraud
- Counterfeiting





What is civil fraud?

Civil fraud is a civil wrong (tort) when one person or entity deceives another for economic gain. It generally refers to cases where another has deceived someone into losing money or property. This can be through false advertising, breach of contract, or any other type of fraudulent misrepresentation. For example, if someone sells you a fake Rolex watch, that would be considered civil fraud.

In civil fraud cases, the victim can file a civil lawsuit to recover damages. The burden of proof in civil fraud cases is on the plaintiff (or victim) to prove that the defendant committed fraud by a preponderance of the evidence. This means that the plaintiff must show that it is more likely than not that the defendant committed fraud and knowingly misrepresented a material fact to the plaintiff.

Types of civil frauds include:

- Breach of contract
- Fraudulent misrepresentation
- False advertising
- Passing off goods as genuine
- Consumer protection
- Negligent misrepresentation

Civil fraud vs. criminal fraud: key differences

Now that you know the basics of civil fraud vs. criminal fraud, let's take a closer look at the key differences between the two.

Filing of the case: Civil fraud cases are filed by private individuals or entities, while the government files criminal fraud cases.

The burden of proof: In civil fraud cases, the plaintiff must prove that the defendant committed fraud by a preponderance of the evidence. In criminal fraud cases, the prosecutor must prove that the defendant committed fraud beyond a reasonable doubt.

The punishment: If a civil fraud case is successful, the plaintiff may be awarded damages. If a criminal fraud case is successful, the penalties are harsher. The defendant may be fined, imprisoned, or both.

So, what does this all mean for you? If you think you've been the victim of civil fraud, you can file a civil lawsuit to recover damages. A civil fraud and asset recovery lawyer can help you build your case and recover the lost money or property. If you think you may have been the victim of criminal fraud, you should contact the police or your local prosecutor's office to file a criminal complaint.

A Guide on How to Calculate All the Expenses with Some Tips for a Budget Road Trip



Taking a budget road trip during your holiday is thrilling and enjoyable. Driving from one place to another allows you to take in all the scenery in between instead of flying. A memorable road trip might be expensive, but it can also be the vacation of a lifetime. It's crucial to estimate your probable expenses before starting your journey. These suggestions can help you plan your road trip expenses.

How to estimate all the expenses and some tips for a budget road trip:

Outlining a list of typical sources of expense is the first step in creating a road trip budget. This step-by-step guide demonstrates how to budget for a road trip accurately and quickly.

Although there are countless possibilities for things to do and see, you cannot afford to do them all. Budget your road trip activities, considering what you are most eager to experience. Calculate road trip expenses for necessities like petrol, food, and lodging.

To find out how many days and miles your journey will take, you can start by charting the path you intend to take. A thorough budget plan for road trips and activities at each stop can also help you save money.

Ensure to service your car before starting the journey. You may save money by keeping your tires inflated, packing minimally, and utilizing your own two feet to explore new places after parking. Additionally, you can save money by learning how to conduct basic car repairs.





Lodging costs may heavily impact your road trip budget, though there are many affordable alternatives to traditional lodgings.

Keep non-perishable meals that are simple to prepare at your preferred lodging and a supply of food you may consume in your car. Check the locations of the closest stores along your route if you don't want to bring enough food for the entire journey.

If you intend to eat somewhere along the way, plan so that the food joints are unique and represent the local cuisine.

Keep some cash handy as you may need it in emergencies. It is preferable to set aside some extra money for unanticipated situations.

List every destination along your budget road trip that is a must-see and estimate the overall cost. You may check for discounts and conduct price comparisons online.

Overpacking not only increases weight, which increases gas consumption but also creates clutter and makes it more difficult to find items.

Final Thoughts:

On a road trip, you may take your time and choose your route while slowly exploring the area. A budget road trip might seem like a cheap holiday choice, but if you don't properly plan, it might wind up costing you far more than you'd imagine. By creating a plan on how to road trip on a budget, you can have a fantastic journey while staying within your budget.

UPCOMING TOP BUSINESS
EVENTS IN THE WORLD

DATE AND PLACE	
22nd - 23rd September 2022 , Sweden, Philipines	1.THE 1STINTERNATIONAL CONFERENCE ON FUTURE OF ENGINEERING (ICFE-2022)
September 28 - 30, 2022 Montreal, Canada	C2 (COMMERCE + CREATIVITY)
1st to 3rd Sept 2022 Dubai	INTERNATIONAL CONFERENCE ON RECENT INNOVATIONS IN ENGINEERING AND TECHNOLOGY
1st to 2nd September, Johor Bahru Malaysia	INTERNATIONAL CONFERENCE ON ARTS, EDUCATION AND SOCIAL SCIENCE
28th to 29th September, Dubai	INTERNATIONAL CONFERENCE ON CLINICAL PULSE OF NEUROSCIENCE
2nd to 3rd sep 2022 Amsterdam	3RD GLOBAL CONGRESS ON RECENT TRENDS IN HUMANITIES, ECONOMICS & BUSINESS RESEARCH- 3RD HEB
2nd to 3rd sep 2022, Jodhpur, India	WORLD CONFERENCE ON PHARMA INDUSTRY AND MEDICAL DEVICES
3rd to 4th September, 2022, Vienna, Austria	1ST EMERGING THREATS CONFERENCE
3rd to 4th Sep 2022, Munich, Germany	INTERNATIONAL CONFERENCE ON PSYCHOLOGY, LANGUAGE AND TEACHING



Meera: The Epitome of Pure Love

As the famous saying goes, "Love is a language spoken by everyone, but understood only by the heart" we belong to the generation where we get everything we want at the drop of a hat, even love. Little do we know that love has its way into our lives. We find love most inconveniently; we find love when we don't look for it and when we don't seek it. Unfortunately, "Most of us fall in love with the idea of love."

It only takes a true brave heart and a pure soul to love; you can't expect returns or favors in love. We've all heard stories of Shri Krishna and Radha and their exquisite love story. But do we know about Meera? Meera fell in love with Krishna at the age of 4 and considered Krishna, her husband despite knowing her wish won't be realized. Knowing that Meera kept loving and adoring Krishna till the end of time.

Today this might sound old school or outdated as we belong to the digital generation of love where you find true love with a swipe of your finger. For us, it is so easy to move on these days, from one place to another, from one person to another. In this rat race of life, we hardly have time to feel; for us, it's now or never. But trust me as I say this, true lovers like Meera exist today. No matter how much we adore the relationship of Radha Krishna, no one can love Meera. While everyone wants to be Radha, it only takes immense power to be a Meera. Her love had devotion, sacrifice, and, most importantly, freedom. A love like this is rare and pure, and most of us don't have the heart to find it. You cannot destroy it; you can either feel the aura of it or just get to see it. Meera knew that Krishna was hers to be forever, no matter what the world said. Hers was a love story nobody wanted to explore because it never had a happy ending. Even today, among thousands of adorable Radha Krishna, there lies a brave heart Meera - stowing a paradigm of true, selfless, unrequited love.

Pure love comes to your life in many forms; you just need to realize it like you breathe fresh air.

Tatiny Chakraborty

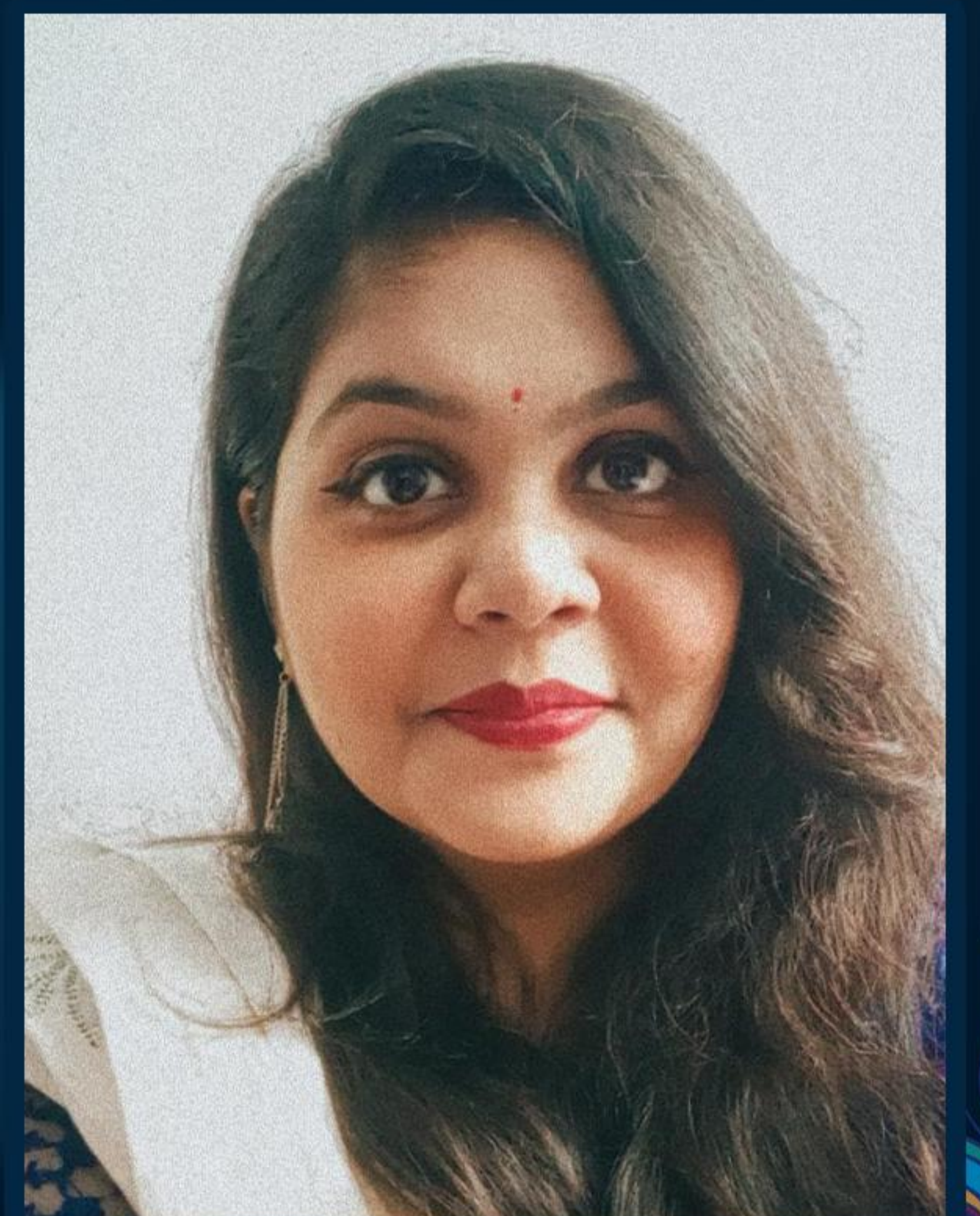


Photo of the month



*Archaic whispers and faded secrets of the past
collide among the ruins.*

-Arijit Bag

Location- Hampi, Karnataka, India

Camera- NikonD5300 Focal Length- 18mm Shutter Speed- 120
Aperture- 5.6 ISO- 100

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