

ELEVATE YOUR LIFE

Elevate Private Wealth Management's
Email Newsletter



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NEWSLETTER INTRODUCTION

From The Elevate Team

Welcome to Elevate's first edition of the "***Elevate Your Life***" newsletter. Our goal with this newsletter is to better connect our team with our clients. We hope to continue to add value to your lives both inside and outside the office. Thus, we set out to find a way to connect with our clients on a more personal level. In addition to adding value to you in the financial sense, this newsletter intends to give you a peek into our team's personal lives and passions.

Whether it's Nick Lennon sharing some tips to improve your golf game, Nick Columbus is sharing his favorite beef brisket recipe, or Bryan Bertani telling you about his recent travels; it is our hope that we continue to foster and build our relationship with each and every one of you as we continue to serve you and your families.

We hope you enjoy!

A WORD FROM MIKE

VOL. 1

by Mike Murray

I hope this letter finds you well, and that you are enjoying your summer! This officially kicks off the first edition of Elevate's new **"Elevate Your Life"** newsletter focusing on family, friends, and finance. I would like to begin by first thanking you for all your support over the past year. As you know we have had many additions to our Team, and I hope by now you have had an opportunity to meet and speak with several of them. After being a sole practitioner for over a quarter of a century, it has become more and more apparent to me that as our industry continues to change and become more complex, the best way forward is through a team approach. The key to every successful team begins with an individual recognizing working together is more effective than working alone. Great teamwork is about working together and collaborating to come up with better approaches, solutions, and subsequently, better outcomes.

In an industry that has been dominated by stand alone advisors, I want Elevate to be different. I had a chance to experience the power of a team firsthand while spending almost 18 years working for a Fortune 500 company. However, when I entered the Financial Services industry, most practices had one advisor, and one administrative assistant. That is not the case today. What having a team really means is that you have more people here to help care for you, your family, and your friends for many, many years to come. I truly hope that you see the value in our team today that I do, and that you get to know them all better with time. Please know that you can call on any of us for anything at any time. We have a lot of opportunities to share with you as we continue to grow our Team. I hope that you had a wonderful summer and have some plans to spend some time this summer with family and friends.



SUMMER INTERNSHIP RECAP

by Bryan Baker

Over the past 8 weeks, I have had the privilege of working as a Summer Intern with Elevate. In this role, I have worked with our financial advisors and branch associates in gaining valuable experience in areas such as concierge services, portfolio management, the advisory process, and community outreach. I have also been able to undertake multiple projects centering around client account maintenance and marketing campaigns for Elevate.



At the end of the summer, I will enter my third year at the University of Dayton, double majoring in Finance and Entrepreneurship. At school, I serve on the Executive team for Alpha Kappa Psi Delta Nu, a professional business fraternity. I also work as the Product Manager for Art Street Café in addition to serving as a Dean's Ambassador for the School of Business Administration. This past year, I had the opportunity to launch and operate my own micro-business through a university program. My team and I were fortunate to achieve just over \$11,000 in sales in 8 months. Through this experience, I sharpened a myriad of skills, from how to lead a team effectively to creative problem solving and discovering ways to maximize opportunities for a small business.

I believe that working in the financial industry is the perfect opportunity to combine my talents with my passion for serving others in a meaningful way. The experiential learning that I have been fortunate to take part in with Elevate this summer has reinforced my interest in this career path, and I am beyond excited for what the future holds.



In today's rapidly evolving world, our reliance on technology is increasing just as fast. All of us rely on technology with regards to our money in some way shape or form. Over the past 20 years, recorded instances of identity theft have risen approximately 584%. In 2021, 42 million Americans were affected by identity fraud costing consumers a total of \$52 billion dollars. The most common form of identity fraud being credit card fraud amassed 441, 882 cases in America in 2022 (Source: [Consumer Affairs](#) and [AARP](#)). Now more than ever, protection against identity theft and fraudulent criminal activity are key components of wealth preservation.

Thus, as an added value service we are subscribing to EverSafe on behalf of all our clients. EverSafe is an easy-to-use tool designed to help protect your family's financial health. EverSafe monitors more than just credit. It analyzes bank, investment, retirement, credit card and credit bureau activity daily, and alerts you and your designated trusted contacts to any unusual activity.

We're pleased to offer you and your spouse a complimentary EverSafe Plus membership. In addition, you may enroll your children, parents and in-laws at a significant discount.

EverSafe's proprietary technology provides:

- Financial account preservation (savings, checking, investment, retirement, credit cards)
- Credit protection (credit bureau and credit data)
- Daily scans of the dark web
- Consolidated view of financial transactions and statements
- Family support - exclusive alerts are sent to you and your designated contacts

With round-the-clock protection, EverSafe identifies unusual financial transactions suggestive of scams or fraud, erratic investment activity, potential account takeover, changes in spending, upcoming unpaid bills, missing deposits and much more. EverSafe's exclusive trusted contact feature supports the designation of one or more individuals to act as an "extra set of eyes" in monitoring your accounts, no matter where the individuals are located.

When you're ready to enroll, **please click here to activate your complimentary membership** [insert custom enrollment link from EverSafe Advisor portal]. At the end of the enrollment, you will have the opportunity to enroll your spouse, children, parents and in-laws as well.

We hope this is something that you find beneficial, please do not hesitate to reach out if you have any questions.

Golf Tips



The Importance of a Good Putt

by Nick Lennon

While there are always areas to improve on the golf course, the quickest way to eliminate strokes is on the putting green within 10 feet of the hole. When I post a solid round, it's almost always because I had a good day hitting short putts.

Often, we get close to the hole and try to "force" putts in, and we end up with poor form which leads to pushing/pulling putts off-line. One thing to keep in mind when staring down a 5-foot putt is tempo. It's common for people to hesitate on short putts in fear of missing them. This often looks like a short back swing followed by a rushed follow through. A smooth back swing and following through with the same distance and tempo will give you a much more confident putting stroke leading to more putts rolling on the line you are aimed. It's also important to keep your head still. Pulling your head up too early to watch the putt can lead to more misses.

Drill: Practice hitting 5-foot putts with a smooth-tempo swing and don't move your head. Look straight down and just listen for the putts to go in.



BBO TIPS

NICK'S FAMOUS SMOKED BEEF BRISKET RECIPE

by Nick Columbus

It's that time of the year again. Everyone is outside in the beautiful weather and trying to squeeze out every drop of sunshine and spend it with those we love. This summer, make your home the place to be by providing the family with a delicious smoked beef brisket that will keep them coming back for seconds.

1. First, trim the meat removing any excess fat. This is done using a sharp knife.
2. Then, flip the brisket over so the point is facing down and trim any excess fat or silver skin off it.
3. The best rub is simply salt and cracked black pepper, use yellow mustard as a binding agent for the salt and pepper. Spread the rub evenly over the meat, making sure to evenly cover the top, bottom, and sides. Use your hands to rub it all over evenly.
4. Cover it with plastic wrap and let it sit in the fridge anywhere from 8-24 hours.
5. Remove the brisket from the fridge 1 to 2 hours before starting the smoker so the meat can come up to room temperature.
6. Preheat your electric smoker to 225 degrees F.
7. Place it directly on the grill, with the **fat side facing up.**
8. Set up a wireless digital thermometer, with the probes placed in the thickest part of the meat.
9. Smoke the beef at 225°F for 5 hours, or until the internal meat temperature reaches 165°F. It may hit a stall after it has been on the smoker for about 2 hours. You know the stall happens when the internal temperature of the meat hits about 150 degrees F and stops rising.
10. Once it reaches 165 degrees F, wrap it in aluminum foil, pink, or peach butcher paper. This helps to get over the stall. Fold the foil or butcher paper tightly around the meat. Re-insert the instant-read thermometer.
11. Return it to the smoker. Continue to smoke the wrapped meat until the internal temperature reaches 195-200°F in the thickest part of the meat. Remove it from the smoker and place it in a cooler. I **place a towel** on the bottom of the cooler to insulate it better and place the brisket on top. Leave the temperature probes in.
12. Close the cooler's lid, and let the meat rest until the temperature comes down to 170 degrees F.
13. Once the interior meat temperature reaches 170 degrees F, remove the meat from the cooler.
14. Slice the brisket **against the grain** with a sharp knife. You will want to do thin slices, about the width of a chopstick. You will have to keep turning the brisket so you keep slicing against the grain.
15. **Serve immediately.** to your guests with your favorite BBQ sauce and sides, then enjoy!

Orlando Conference Recap

by Bryan Bertani

Mike, Michael, and I recently attended the Raymond James (RJ) National Conference in Orlando, an annual event bringing together the companies' top financial advisors from around the country. The 4-day event was a great experience as we each attended well over a dozen educational seminars. Throughout the week, we were able to meet and reconnect with other advisors. It was also a great time for the 3 of us to have discussions about what we learned, and how we can put the new ideas into action to help benefit our clients.

Outside of attending the conference, we had a few nights where we took advantage of some downtime. On one evening, my mom drove down from The Villages to join us for dinner, allowing her to see her favorite son and to meet Mike and Michael for the first time. The next night, we joined Raymond James for a private evening at Universal Studios where we enjoyed some food and drinks, rode a few of the rides, and made new friends. On the final night, Mike attended a dinner in Disney Springs for the top 100 advisors at RJ. At the same time, Michael and I had dinner with a couple of money managers to explore other potential investment opportunities available for our clients. These opportunities to have discussions, while building relationships with and learning from others, play a major role in us continuing to find new ways to learn, grow, and evolve how our team serves our clients at Elevate. Enjoy a picture of Mike with some friends at the conference.

