



THE Rational Optimist™

Buckle Up, There's a New Business Model on the Road

BY JEFFREY JANSON, CFP®, AIFA®, SENIOR WEALTH ADVISOR



While I think we have probably all experienced the joys, benefits, and hassles of straight-up car ownership, few understand whether leasing a vehicle makes sense for them.

The easiest way to understand how a lease works is to realize that you are merely paying for the depreciation on the car during the term of the contract. A leased car is not an asset that you own (unless you buy it at the end of the lease term), it is a liability.

Remember, there is no "equity" in a leased vehicle, so the lessee has a continuous car payment to drive a perpetually new car; however if you drive many miles each year, you are probably better off buying instead of leasing as higher mileage decreases the residual end-of-lease value of the car.

As if car buying wasn't already complicated enough, along comes a new way to achieve the coveted utopia of new-car smell: "subscriptions."

The idea behind a subscription service is that it is all-inclusive – insurance, maintenance, wear-and-tear items such as tires, wiper blades, timing belts, and beyond. The terms are generally shorter than a lease or buy approach, and in some cases, your payment includes the right to swap into different cars periodically.



For example, *Porsche Passport*, a program the company currently offers in Atlanta, Georgia, starts at \$2,000 per month. For that payment, you get a Cayman, Boxster, Macan, or Cayenne, all maintenance and insurance included, with the right to swap into a different car whenever you wish.



As an added perk, an exclusive concierge at the dealership switches all of your personal belongings

between vehicles for you, making it just that much easier.

Are you sporting the yellow bowtie today for your big presentation? Why not pair it with a banana-shade Boxster for the drive into work? Drive a sporty Cayman to work for the week, then switch into the Cayenne for the long-haul soccer weekend two states away.

Lovely set up if you can afford the \$2,000 per month; living large indeed. However, not all subscription services are as elite as the Porsche Passport program. Care By Volvo, Volvo's subscription program seems to be a lot more mainstream.

A new way to achieve the coveted utopia of new-car smell: "subscriptions."

For example, a Volvo S60 would run you roughly \$750 per month. While you don't get to switch into different cars every day of the week, you do get the option to upgrade to a new car after only 12 months.

Interestingly enough, in these subscription service programs, there is no price negotiation, which many consumers view as a significant bonus. The big variable in the cost seems to be the insurance; included at a flat price, it can either be a great deal for you or a horrible one.

For example, if you are a 55-year-old with a clean driving record who lives in a rural area, you'll probably be better off leasing the car and calling Flo or that GEICO gecko for insurance.

On the contrary, if you're a young professional making bank and living in downtown Chicago with three minor fender benders in

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Training to Stay the Course

A Discussion with Chad and Jason About Discipline, Endurance and Goals.

BY CHAD WARRICK & JASON PRINT, CFP®, CO-PRESIDENTS & CEO'S



Chad and Jason were recently discussing their physical training schedules – both of which are goal based. Jason was recently training for a Marathon while Chad is currently preparing for a remote hiking expedition. They realized that although their individual goals were different, their paths toward achieving these goals shared many common steps. They both required training, establishing some degree of support, and mental toughness. The preparation involved in achieving their goals was starting to look a whole lot like the process of financial planning.

Jason: The first step in both physical training and financial planning is defining the goal. If you don't know where you want to be from a capability standpoint, it makes putting together a training schedule quite difficult.

Chad: In financial planning, you start by working with your Advisor to determine how much you're going to need and when you're going to need it by. The next step is to organize your finances and pinpoint your current location so you can not only start mapping a route toward your goal, but also consider all obstacles along the way. This process might include developing a net worth statement outlining all your assets, your debts, and current saving strategies.

Jason: When I started training for the marathon, I had to begin by determining how many miles per week, I was currently running and how fast. I was occasionally running 2-3 miles once or twice a week. A pretty long way from the 26.2 required. The mental hurdle when you look at how far you are from your goal can be discouraging and intimidating.

Chad: That's where the mental preparation comes in.

Jason: Exactly – In financial planning, the figures needed to accomplish a retirement goal or college funding can also seem challenging to achieve. When you focus on how much you need to save each month, it can make it seem more manageable. When I was running, I focused on that day's run and how many miles I needed that week.

Chad: In training for an extended wilderness trek, strength and endurance are key. During a recent podcast I was listening to,

the host mentioned the phrase, "Mental Toughness," which is the measure of an individual's resilience and confidence, typically in a physical capacity.

He was specifically outlining the mental state it takes to build endurance for a remote hiking expedition. One of the keys to developing mental toughness was that you must push yourself to train even when you don't feel like training.

Jason: I was in a conversation with a mentor of mine when somebody came up and asked him, "How did you train for an Ironman Triathlon?" His response: "I had to work out twice; once when I felt like it, and once when I didn't."

Chad: The same training tip applies to Financial Planning. To accomplish your goal, you're likely going to need to follow the plan twice; Once when things are going well (the market is up, housing is up, and all seems positive), and once when all is not going well (the market is down, home values are down, and the talking heads on TV are convincing everyone to sell).

Jason: When things get rough, it's vital you put your head down, ignore the pain, ignore the distractions, don't make excuses, and just put your shoes on.

Chad: When it comes to financial planning – we set the goal, we gear-up mentally, then we trust the route we've created for the plan. We've designed a four-step process to shape the financial planning experience: Organize, Formalize, Implement, and Monitor.

Jason: We build a plan to give you the greatest probability of success in achieving your goal. Nobody can predict the future, so we have to make assumptions when we are creating a financial plan. However, with the data and technology available, we can use evidence and historical returns to put together conservative assumptions to establish a very high likelihood of accomplishing a client's goals.

Chad: Much like the training plan you followed, anchored to the end goal of reaching 26.2 miles.

Jason: I initially looked up a few online sample training schedules based upon the amount of time I had before the marathon – which at the time was about 15 weeks out.



FINANCIAL PLANNING PROCESS



ORGANIZE

DEFINING OUR ENGAGEMENT



FORMALIZE

BUILDING YOUR FINANCIAL FUTURE



IMPLEMENT

TURNING DREAMS INTO REALITY



MONITOR

MAINTAINING THE PATH

I started with running two miles, three or four times during the week and then a long run on Saturday (three miles or more). From there, it increased, but no more than 10 or 20% each week. The Saturday run increased by a mile or two. Sunday was a rest day, and when the workweek started, the workweek runs increased slightly as well. I still ran typically three days during the week, but the mileage on these runs increased gradually from two miles to six or seven miles during peak training.

Chad: It's incredible how a larger goal can be broken down to smaller sequential steps – just as we would see in the development of a financial plan.

Jason: The steps are easy to follow when they increase only slightly, moving in tandem with your increased endurance.

Chad: My training outline is similar. My ultimate goal is to be able to hike ten miles, on an incline, carrying 35-40 pounds on my back, in a two-hour window. I started by dedicating 30 minutes a day to the elliptical for the first two weeks. Now, I've progressed to 45 minutes a day with 10 lbs on my back. Over the coming weeks, the time spent on the elliptical will increase, along with the weight, until I can reach the goal.

Jason: What I found helped tremendously was having a mentor and accountability partner.

Chad: Couldn't agree more.

Jason: Here is a quote from endurance athlete, retired Navy SEAL, and author, David Goggins, "Everything in life is a mind game! Whenever we get swept under by life's dramas, large and small, we are forgetting that no matter how bad the pain gets, no matter how harrowing the torture, all bad things end."

Chad: Sounds about right coming from an ultramarathon runner.

Jason: I'd say so – And even though David Goggins wasn't speaking about financial markets, there are significant parallels. I encountered various mental states while I ran the marathon. There were times when I was euphoric, running comfortably and enjoying the process. Other times I was exhausted, and I had no idea how I was going to finish the race.

Chad: Similarly, when it comes to financial planning – a disciplined mind will allow you to ride out the market storms, stick to the plan, and focus on things that we can control. Stay the course.

Thank you for your trust and confidence.

Jason Print finishing strong!



The 20th annual St. Jude Rock 'n' Roll Nashville Marathon on Saturday, April 27, 2019, in Nashville, Tennessee



Jason with his family cheering squad: Joseph, Sydney & Jamie



Protecting Your Credit

BY TRAVIS MARTIN, CLIENT SERVICE SPECIALIST



Today, it is near impossible to function without credit. Qualifying for a mortgage, obtaining a car loan, and applying for a lease are instances that almost always require a credit check.

Even renting a car or checking into a hotel room are situations that also typically demand a consumer to have a credit card. Additionally, it is necessary to have an acceptable credit history. Using credit cards responsibly is the most common way to build a good credit history.

With the growing number of credit card breaches, many Americans are worried about the safety of their personal information. The U.S. Department of Justice defines identity theft and identity fraud as, "all types of crime in which someone wrongfully obtains and uses another person's personal data in some way that involves fraud or deception, typically for economic gain."

With 133,015 instances reported in 2017, credit card fraud is the most common form of identity theft. It nearly doubles the cases of employment, tax-related, phone, or utility fraud.

As credit card fraud increases, it has already accounted for an estimated \$24.71 billion in losses in 2016 alone and is expected to reach \$31.67 billion by 2020.



Most of the major credit card companies do a great job to guard your data carefully; however, there's the chance that a merchant could lose your credit card information.

It is crucial for individuals to be vigilant as well. Being proactive about your defense against potential threats and consistent monitoring can help decrease vulnerability to credit card theft.

Taking simple fraud prevention steps can go a long way to protect your personal information.

Always be aware of a widespread scam known as phishing, when someone sends you a fake email or a text trying to get your personal information. Know that the government and legitimate businesses would seldom ask you to hand out your Social Security or bank account numbers over the phone.

It is essential to regularly monitor your credit reports from the three major credit bureaus and check to see if there are any accounts listed that you didn't open. Equifax, Experian, and TransUnion all offer free credit reporting where you can monitor activity under your credit report.

While most credit card companies do an excellent job at immediately freezing credit card activity when they notice unusual activity, you can take this a step further.


LifeLock is an identity theft protection company that for a fee offers the LifeLock identity theft protection system, which is intended to detect fraudulent applications for various credit and non-credit related services. This service can be a useful tool for someone who has been the victim of fraud in the past.

Credit cards also offer advantages that debit transactions do not. The Fair Credit Billing Act safeguards credit card users from any liability for more than \$50 of fraudulent charges, regardless of the amount.

Cardholders who report a card lost before fraudulent charges are made aren't held responsible for any unauthorized charges.

Debit card transactions fall under the Electronic Funds Transfer Act where consumers may still be covered, but the guaranteed coverage is conditional, depending on when the card is reported lost.

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 **Credit card fraud is expected to account for \$31.67 billion in losses by 2020.**

The state of Florida saw a total of 208,443 complaint reports in 2017, which was about 993 for every 100,000 people. Credit card fraud is unbiased. According to Experian, a global leader in consumer and business credit reporting and marketing services, children and seniors are at the most significant risk when it comes to scams.

The Federal Trade Commission saw 13,852 identity theft complaints affecting children and teens age 19 and under in 2017. The FTC also reported 35% of all fraud complaints and 18.9% of all ID theft complaints impacted seniors.

Multi-national giants spend millions to combat credit fraud; however, many companies are still susceptible to data hacks. In 2014 JP Morgan was hacked and exposed the sensitive data of 76 million customers. Around the same time, Target was also the victim of a data breach that resulted in lost card data from 40 million customers.

Three Reasons Why Long-Term Care Insurance Premiums are Rising

BY ANDREW DICKENS, DIRECTOR OF PENSION SERVICES & WEALTH ADVISOR



When I was young, my grandfather was a man I truly admired. A respected and decorated WWII Marine, I distinctly remember his barrel chest and fit physique even into his 60's. I treasure the memories I have of him because a twelve-year battle with Alzheimer's has destroyed this man that my family looks up to. Currently, we have three ill or disabled family members we are caring for or are in nursing care.

I'm very passionate about long term care planning because I lived it, and I understand the physical, emotional, and financial consequences that affect the family and caregivers. That's why I wanted to take a moment to help explain why the costs of long-term care insurance (LTCi) has been increasing for our clients and may continue to do so.

*** We want our loved ones to be in a position to supervise our care as we age, but not necessarily have to provide it themselves.**



For those who don't own traditional LTCi or know how it works, it's a type of "pure risk" insurance not unlike homeowners or auto insurance, that covers the expenses incurred by assisted living, in-home, or skilled nursing care.

Unfortunately, the premiums can go up. Insurers must get permission to raise rates by each state's insurance department, but they cannot single out individual policy owners for differential increases.

Traditional LTCi is a powerful tool to have because, without it, there are few alternatives available to help defray the costs of an extended care event. Many couples go broke selling assets attempting to get below their state's minimum requirements for Medicaid to cover expenses.

① The first reason LTCi costs have gone up is simply due to an extended low-interest rate environment.

Insurance companies have to keep a large portion of assets in very secure but low yielding investments.

A prolonged low-interest-rate environment has made it difficult for most insurers to keep pace with benefit increases, some of which are as high as 5% annual compounding.

② The second reason costs are rising is due to morbidity factors. Claims incidences, length of claims, and utilization of benefits have been much higher than expected.

That's the good news; most people who have long term care insurance are using it and exhausting their benefits. The bad news is that the insurance companies priced their products based on factors being much lower than the present day data suggests.

③ The last reason is due to termination trends. Insurers expected a percentage of owners would either pass away or let their policy lapse for nonpayment. Those predictions again were borne by flawed expectations.

The list of long-term care insurers who no longer sell the product is staggering, and the number of companies still offering LTCi are dwindling. Fortunately, the industry has adapted, now offering new innovative products that don't have the same risks to the client and are structured very differently than traditional LTCi.

Ultimately, we want our loved ones to be in a position to supervise our care as we age, but not necessarily have to provide it themselves.

The benefit of owning these policies is not only to take care of ourselves, but ensure the likelihood of a smooth transition into end-of-life care with minimal emotional, physical, or financial pain on our loved ones.

Please understand how valuable these policies can be. The insurers' experiences have been much more adverse than they anticipated, which is a testament to their significance.

If you own one of these policies and are experiencing a rate increase, please let us know. We can help you navigate your options. Often, you'll have more choices than the insurance company will initially disclose to you.

Regards,



Playing the Long Game

BY CHAD LEATHERWOOD, CFP®, WEALTH ADVISOR



From time to time, I come across someone who invests without a clearly defined goal other than making money. While making money is an integral part of an investing strategy over time, it shouldn't be the only stated objective.

If your goal were exclusively to make money, you likely would have bailed on past market downturns. On the other hand, if you tie your goal to something long-term in nature, the short-term noise becomes irrelevant.

Having a short-term perspective may be one of the primary roadblock in achieving long-term investing success. In investing for long-term goals, it's essential to look beyond today's concerns and maintain focus on the long-term investment horizon and growth potential of the markets.

Long-term investing requires patience. Throughout history, the capital markets have rewarded long-term investors. Maintaining discipline, especially during tough times, requires having the proper perspective.

While the long-term trend of the market has generally been up, there have been many pullbacks along the way. A short-term focus might influence someone to flee at the wrong time and miss an opportunity for recovery and further growth. (See Chart on Page 7)



Clarifying the purpose of your investments can encourage the focus and discipline to stay on track.

Whether it's evaluated at the specific account level or on a broader scale for your overall wealth, the purpose of your investment should be highly personal and tied directly to your investment strategy. To identify your target, start by setting clear objectives; the first step to making a sound investment decision.

Once your objectives are defined, we establish a time frame for your investments. Understanding the time frame and how it parallels to your risk tolerance is necessary for selecting the appropriate asset allocation. At an elementary level, your asset allocation is your mix between stocks, bonds, and cash.

► **Clarifying the purpose of your investments can encourage focus and discipline. A long-term perspective aligns with long-term objectives.**

A long-term perspective aligns with long-term objectives. For any portion you have invested, you should be addressing a future goal. Short-term objectives are generally best met with low-risk savings vehicles like money markets and CDs.

An example of an objective for a retiree might be to have income for the rest of their life, leaving the balance of their assets to heirs.

Since income is an immediate need, it may appear to be a short-term objective; however, needing income over an ambiguous retirement horizon, is usually a long-term objective. The desire to leave a legacy to heirs may extend that time horizon.

In a past article, I covered goals-based investing. I mentioned that it might be helpful to dedicate specific accounts to individual goals; a practical approach for those who struggle to stick with long-term strategies.

By dividing accounts into different "buckets" with distinct purposes, portions can be invested conservatively to

Continued on page 7



As a value-added service to you, please feel free to tell your family, friends and colleagues that they may use us as a sounding board for their financial concerns free of charge and without obligation.

provide a sense of security and ease anxiety over volatility, aggressively to meet a long-term legacy goal, or moderately to accommodate lifetime income needs.

While an overall portfolio may be moderate, the segmenting allows each account to be tied to a single purpose, potentially making it easier to stay the course and benefit from the long-term nature of investing.

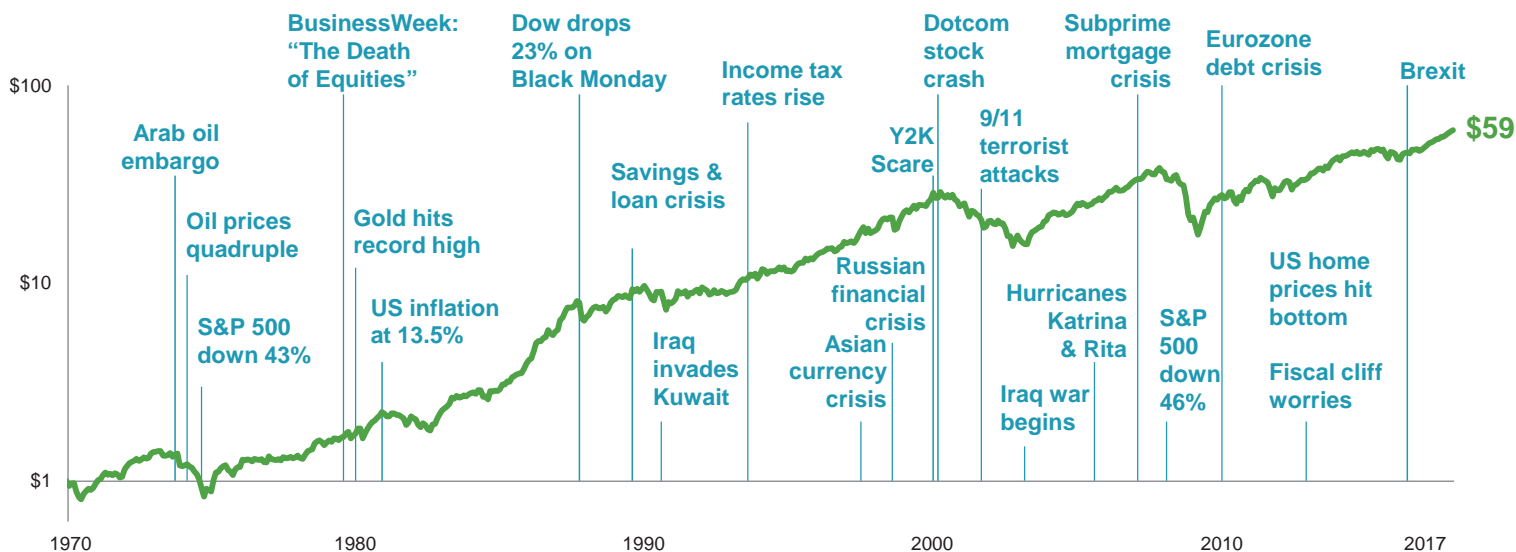
If you've never considered the purpose of your accounts, we can help you clarify this as part of our planning process. There is no one size fits all approach to implementing an investment strategy. A uniquely crafted plan may increase your odds of winning in the long game.

Best Regards,

Markets Have Rewarded Discipline

A disciplined investor looks beyond the concerns of today to the long-term growth potential of markets.

>> Growth of a Dollar—MSCI World Index (net dividends), 1970–2017



Source: Dimensional Fund Advisors - In US dollars. MSCI data © MSCI 2018, all rights reserved. Indices are not available for direct investment. Their performance does not reflect the expenses associated with the management of an actual portfolio. Past performance is no guarantee of future results.

Let us know how we can help.
Thank you for your TRUST and CONFIDENCE.

Frugal vs. Cheap- What's the Difference?

BY OWEN MORROW, CLIENT SERVICE SPECIALIST



When I think of the words "frugal" and "cheap," I imagine two very different ways in which someone acts to cut back on their expenses. Both adjectives are used to describe people that actively seek ways to save their hard-earned money, but the connotation associated with each word conflict with each other wildly.

Often labeled as "economical," frugal people attempt to get the most out of a product that they are looking to buy. For example, at a restaurant, a frugal person might look for ways to keep the cost down while still getting the most out of their meal. They might order a pricey entree that is on a special and use a coupon, or choose water as their beverage and forgo appetizers and dessert.

Cheap people minimize the amount of money that they spend, often disregarding quality. Their desire to save their own money might be at the expense of someone else. Perhaps this person might try to get a friend to pay for more than their share of the meal or skimp on tipping their server.

Although these examples demonstrate ways that one can save a few extra bucks, there is a distinct difference in the actions taken.

Frugality is about prioritizing your goals, both short and long-term, while still seeking opportunities to spend less. These goals can be as simple as saving enough to buy a quality pair of shoes or as large as sending your grandchildren to college.

It is all about figuring out what is most important to you and finding other areas to cut back on so that when you do buy that new pair of shoes or send your grandkids to college, you don't have to settle for a lesser product because you are short on funds.

If something such as traveling is important to you, search for the best deals that you can find, but don't skimp on aspects of the trip that could make it more memorable.

Find ways to cut costs on other things like making your coffee at home instead of going to Starbucks or packing lunch instead of dining out every day. That way, when your trip arrives, you'll feel comfortable splurging for an upgraded hotel room or dining at a fancy restaurant to experience the local cuisine.

Someone cheap might not be a very generous gift-giver or may decline to attend important events to avoid buying a gift. A frugal person sees relationships as a significant investment too. They might be more inclined to give, just more cautious about whom they give a gift or donate to.

Frugality maximizes total cost, including time, as a bottom line.

A frugal person might spend more time researching charities to see how funds are allocated to make sure their money is put to good use rather than not donating at all.

Another aspect of being frugal that elevates it above the term cheap is how it equates to the value of time. If I spent an hour running around my house checking pants-pockets and flipping couch cushions to find spare change, or driving 20 minutes out of the way for gas that's 10 cents a gallon cheaper, then I might not be using my time wisely.

Yes, an extra \$2.00 would be nice to have, but is that amount worth an hour of your time? Probably not, so look for ways that you can be more frugal about your use of time, not just your money.

If you are trying to strengthen your financial situation, I recommend looking for ways you can choose frugality in your life while avoiding crossing over the line into cheapness.

Don't sacrifice quality or time for small amounts of savings. Pay a little extra to get more value out of something you have your sights set on that will make you happy.

Cheapness uses price as a bottom line; frugality maximizes total cost, including time, as a bottom line. Look to be more goal-focused in how you spend because the most important investment you make is in your self.

Regards,

A handwritten signature in black ink that reads "Owen".

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Continued from page 1 - Buckle Up-

the last week then, by all means, spring for that subscription!

If the Volvo program seems too long for you to wait in between car swaps, there's always the GM Maven program which is a hybrid of sorts between Avis and Uber, allowing you to book a car on your phone app and to drive it as long as you might need it.

There's more! Some cities offer month-long terms, or you can even pay by the hour if you're hyper-phobic of commitment. If you've ever wanted to take a Cadillac Escalade on a roller coaster, this might be the perfect program for you! Endless options, happy shopping.

Be Well,



Continued from page 4- Protecting Your Credit

By monitoring activity and utilizing alert features, you can significantly minimize vulnerability. We can take comfort in the fact that although fraudsters continue to develop new ways of getting information, so does the technology and convenient service options available to protect us.

Best Regards,



Debit Card Disputes vs. Credit Card Disputes: They're the Same Thing, Right? (2019, May 02). Retrieved from <https://chargebacks911.com/debit-card-disputes/>

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On the Road Again

BY AMANDA PATE, CFP®, SENIOR RELATIONSHIP MANAGER

Fast forward 17+ hours and travel 8,000 miles across the equator, into the southern hemisphere...where would you find yourself? Well in the land of Kiwi's, wine, and the Great Barrier Reef of course – the beautiful countries of New Zealand and Australia.

We started our road trip in Auckland, New Zealand where we journeyed to Cathedral Cove on The Coromandel, and tasted wine at Waiheke Island.

Moving south, we gazed at the crystal clear waters of Lake Taupo and went on a fishing adventure in Wellington. Taking the Interislander Ferry, we crossed over the Cook Strait to begin the next leg of the trip into Queenstown.

Queenstown is such a beautiful place, where the sunrises are spectacular, and the Remarkables are nothing short of remarkable.

We took a once in a lifetime flight to the 8th wonder of the world, Milford Sound. I would highly recommend traveling by road if visiting, as our favorite parts of the trip were off the beaten path, conversing with the locals, and enjoying the wide open spaces New Zealand has to offer.

We continued our road-trip north past Mount Cook into Christchurch, before jet setting to Brisbane, Australia.

I have always been a Steve Irwin fan, so making the trip to the Australia Zoo was a must do, and Crikey!, It was amazing.

At the time, Australia had their first late season cyclone in over 30 years, so our trip to the Whitsunday's was canceled. We made the best of our trip with a few extra days in Cairns.

In Cairns, we rafted the Barron River, braved the 3 meter swells & 20+ knot winds to enjoy a partly sunny day on Green Island and drove north to the Daintree Rainforest and Cape Tribulation.

Our last destination, Sydney, was bustling with excitement as they were getting ready for their major art festival Vivid. We ventured to the Blue Mountains, explored the Australian Maritime Museum, Opera House, and bridge before making the return journey home.

Warm Regards,

Amanda



[Clockwise from top]

- (1.) Australia Zoo
- (2.) Queenstown Sunrise
- (3.) Queenstown, NZ
- (4.) Roadside in NZ
- (5.) Remarkables Mountains, NZ
- (6.) Cathedral Cove, NZ
- (7.) Waiheke Island - Mudbrick Winery - Auckland NZ
- (8.) Marlborough Country NZ - Wine Tasting
- (9.) Sydney Opera House



SUMMIT SPOTLIGHT

A LOOK INTO THE LIVES OF THE SUMMIT TEAM

Class of



Travis Martin, MBA

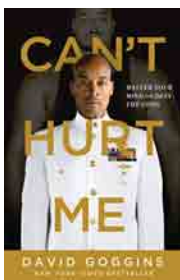
Congratulations to Orlando Team Member, Travis Martin, who earned his Master of Business Administration Degree in May from the University of West Georgia. Travis never got the chance to attend his undergraduate graduation ceremony and really appreciated the experience of walking with his peers and classmates. Proud Mom, Cathy also enjoyed sharing in this milestone accomplishment with her son.



University of West Georgia is located in Carrollton, about 40 minutes outside of Atlanta. After the graduation Travis and his family enjoyed exploring all that downtown Atlanta has to offer.

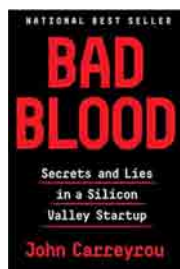


BOOKS WE'RE READING: SUMMIT SUMMER READING



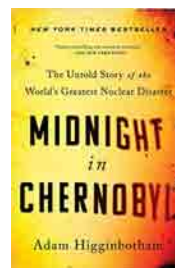
Can't Hurt Me: Master Your Mind and Defy the Odds by David Goggins

The only man in history to complete elite training as a Navy SEAL, Army Ranger, and Air Force Tactical Air Controller, he went on to set records in numerous endurance events, inspiring Outside magazine to name him "The Fittest (Real) Man in America." He shares his life story and reveals the 40% Rule, illuminating a path that anyone can follow to push past pain, demolish fear, and reach their full potential.



Bad Blood: Secrets and Lies in a Silicon Valley Startup by John Carreyrou

The full inside story of the breathtaking rise and shocking collapse of Theranos, the one-time multibillion-dollar biotech startup founded by Elizabeth Holmes— A riveting story of the biggest corporate fraud since Enron, a tale of ambition and hubris set amid the bold promises of Silicon Valley.



Midnight in Chernobyl: The Untold Story of the World's Greatest Nuclear Disaster by Adam Higginbotham

by Adam Higginbotham

An indelible portrait of one of the great disasters of the twentieth century, of human resilience and ingenuity, and the lessons learned when mankind seeks to bend the natural world to his will—lessons which, in the face of climate change and other threats, remain not just vital but necessary.



Small Fry by Lisa Brennan-Jobs

She was born on a farm and named in a field by her parents—artist Chrisann Brennan and Steve Jobs. Her childhood unfolded in a rapidly changing Silicon Valley. Part portrait of a complex family, part love letter to California in the seventies and eighties, A poignant coming-of-age story.

Covers & Summaries: Amazon.com

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ASSOCIATION



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Institutional

charlesSCHWAB
INSTITUTIONAL

Fidelity
INVESTMENTS

BLACKROCK

iShares
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RiA
STANDS FOR YOU.

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SUMMIT WEALTH — PARTNERS, LLC —

INSIDE THE RATIONAL OPTIMIST:

- ➔ *Buckle Up- There's a New Business Model on the Road*
- ➔ *Training to Stay the Course*
- ➔ *Protecting Your Credit*
- ➔ *3 Reasons Why LTCi Premiums are Rising*
- ➔ *Playing the Long Game*
- ➔ *Frugal vs. Cheap- What's the Difference?*
- ➔ *Summit Spotlight- Vacations & Graduations*



Our Offices will be closed on Wednesday July 3rd from 1:00-5:00
and all day on Thursday July 4th in observance of Independence Day

mysummitwealth.com

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