

# sage quarterly

2nd quarter 2017

## FROM THE HOME FRONT

In January, we adopted a border collie mix puppy named “Lily”. We are adapting to the fun and terror of a puppy. She is much faster and much more energetic than our two golden retrievers.

In April, Hannah performed in the school musical “Cinderella” as one of the mice and a towns person. A couple of weeks ago she shocked me with “Daddy, I’d like to be a main character when I get in high school”. Our little girl is growing up.



In late June, one of our long time family friends got married in Bozeman, MT. I met Renee’s family when she was two years old as I started my bachelor’s degree. After her beautiful wedding, we travelled through Yellowstone and the Tetons seeing a bear cub, elk, deer, bison, and a marmot. I worked in Yellowstone during college so it was a bit of a homecoming for me.

## FROM THE OFFICE FRONT

The Department of Labor Fiduciary rule is in full swing. Thanks to all that have moved their accounts to Raymond James and helped us with paperwork. I still have many of you to pursue.

Join us in welcoming Anthony Urfer to Sage. Anthony is joining our firm as an advisor once he completes his financial advisor testing. Anthony comes with a background as a commercial diver and business coach.



ANTHONY, STACEY AND DRU VIOLET

Christie will be leaving us to be a full time mom and to watch her new niece. Christie has been an asset to the firm for the last three years. She will be missed. We are working to fill her position.

We are striving to grow and improve our service to you. Please let us know how we can improve our relationship with you.

HELP!  
We need your help!  
Please sign up for  
Investor Access at :

[www.raymondjames.com/  
investoraccess](http://www.raymondjames.com/investoraccess)

There will be a  
drawing for a Dairy Queen  
gift card for all new users  
in the month of July.

 Find us on  
**Facebook**

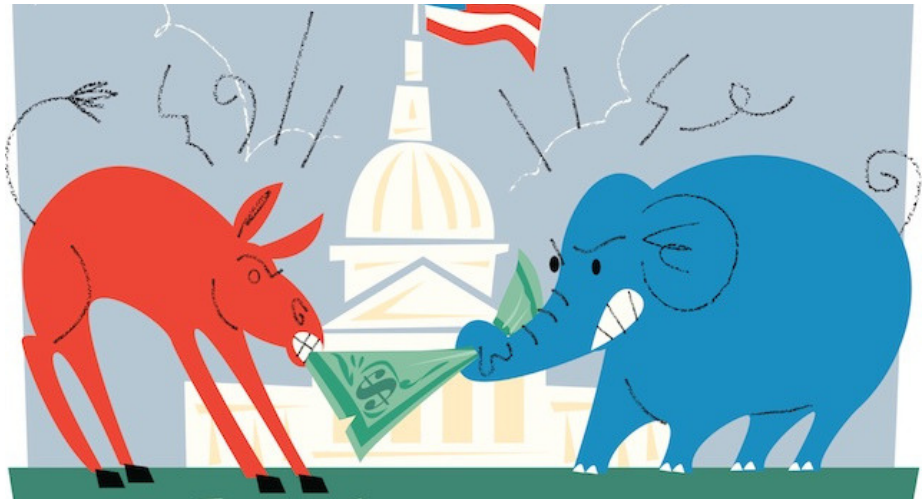
## GUIDE TO THE MARKETS

The movement upward in the markets year to date has been driven by:

- \* Rotation out of cash and bonds into equities
- \* Increased profitability of companies globally
- \* Emerging markets are moving back up with Russia, India and South Korea-(yes, South Korea) as some of the leaders.
- \* The European economy is starting to grow.
- \* Manufacturing orders globally are the strongest they have been in years.
- \* Currency stability is starting to help overall returns
- \* An increase in defense spending is helping defense contractors

The second half of the year is based upon the following:

- \* The Republican party's ability to get anything done: tax reform, re-patriot foreign money, infrastructure spending, etc.
- \* Geopolitical craziness: South Korea, Russia, China, and Syria
- \* Continued consumer confidence with slow interest rate increase



"Politics is about what should be. Investing is about what is."

- RICHARD BERNSTEIN, CHIEF EXECUTIVE AND CHIEF INVESTMENT OFFICER RICHARD BERNSTEIN ADVISORS

## SAGE TRAVELER

- **Do you have health insurance coverage outside the USA with your current health carrier?**

<http://travel.usnews.com/features/does-your-health-insurance-plan-cover-you-while-abroad>

- **Does trip insurance make sense?**

<http://travel.usnews.com/features/should-you-buy-travel-insurance>

**International travel - Avoiding Lines**

<https://www.ricksteves.com/travel-tips/sightseeing/avoiding-lines>



9200 West Cross Dr., Suite 221, Littleton, CO 80123.

Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC

### Disclaimers:

Opinions expressed are those of Gary Keyfauber and are not necessarily those of Raymond James. All opinions are as of this date and are subject to change without notice. Any information is not a complete summary or statement of all available data necessary for making an investment decision and does not constitute a recommendation. Investments mentioned may not be suitable for all investors. There is no assurance that any strategy will ultimately be successful or profitable or protect against a loss. There is no assurance any of the trends mentioned will continue in the future. Investing involves risk and investors may incur a profit or a loss, including the loss of all principal. RJFS financial advisors do not render tax advice. You should discuss any tax matters with the appropriate professionals. Links are being provided for informational purposes only. Raymond James is not affiliated and does not endorse, authorize, or sponsor any of the listed websites or their respective sponsors. Raymond James is not responsible for the content of any website or the collection or use of information regarding any website's users and/or members. Sage Financial Strategies is not a registered broker dealer and is independent of Raymond James Financial Services. Investment advisory services offered through Raymond James Financial Services Advisors, Inc.