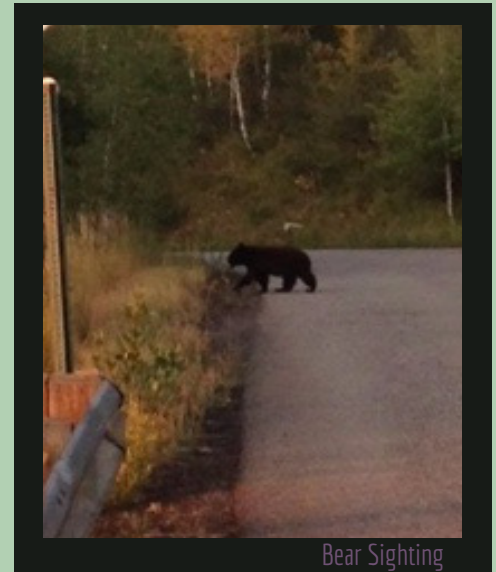


sage quarterly

4th quarter 2017

FROM THE HOME FRONT

School is in full swing with Hannah being in her last year of elementary school. Over Labor Day we journeyed to Steamboat Springs, CO to visit some clients. We enjoyed Steamboat a lot with the highlights being riding the gondola to the top and hiking down, swimming, watching sunsets, and even seeing a bear with two cubs.



Bear Sighting



The Peterson Family

FROM THE OFFICE FRONT

Welcome Cassie Peterson! Cassie is our new marketing associate. We are excited to have her help us with improving our communications, branding and advertising. Cassie is married with three children and two Labradoodles. Their family is very active, loves the outdoors and entertaining.

SAGE ADVICE

On September 7th, it was announced that Equifax had a major security breach. In the last year there have been several data breaches. I am recommending that you “freeze” your credit report, including your underage children and maybe even your elderly parents. Here’s why: When you “freeze” your credit, no one can open a credit account in your name, which will save you much pain and heartache if someone were to steal your identity.

If a thief were to apply for a credit card in your name at Best Buy, for example, Best Buy would be unable to access your credit file under a security freeze. The credit request would likely be turned down because



Advice: “freeze” credit

they would be unable to verify your credit. You can always lift the freeze. For Colorado residents it costs \$10. Here are the contact numbers:

Experian (888) 397-3742

Equifax (800) 685-1111

Trans Union (800) 916-8800

GUIDE TO THE MARKETS

Third quarter ended up being a lot better than some expected despite the major headlines.

So what is pushing the markets?

- Continued rotation out of cash and bonds
- Increase in investor confidence about the global economy
- Global manufacturing orders are the strongest they have been in 12 years
- The dollar is falling, making exports less expensive globally and raising corporate profits for US companies
- The auto industry "benefitted" from Hurricanes Harvey and Irma with a sudden need for over 1 million cars*
- Increase in wages. Globally, people are finally making more. With a lower mortgage rate, that means more spending

What's next?

- The biggest risk is the geopolitical risk with N. Korea, trade with China, sanctions against Russia and now Iran.
- The Fed is starting to reel in the amount of assets on their balance sheet. Some believe that the reduction will cause some volatility in the markets.
- Still, we are awaiting any positive moves by Congress and the Senate.



So is it time to rebalance?

Yes. Over the last year your portfolio should have seen growth in all equity sectors, with the exception of real estate and oil/gas. Please schedule a meeting to potentially rebalance your accounts. It's always good to see you.



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