

sage quarterly

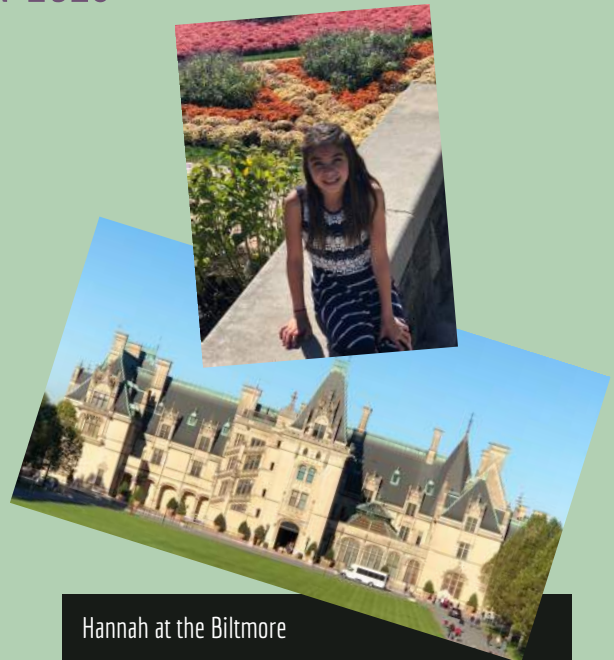
1st quarter 2018

FROM THE HOME FRONT

The Keyfauver highlight of fourth quarter was traveling to North Carolina to see the Biltmore and taking the family with Hannah's 3 friends to Great Wolf Lodge in Colorado. The water slide inside the Lodge was a thrill - Hannah persuaded Gary into taking her down the tube with a 15-foot drop at the end - thankfully not the end of them! It was only the beginning, as the friends followed suit.



The Urfer Family



Hannah at the Biltmore

The Urfer family enjoyed the holidays with both sides of the family in Wyoming. As 2017 came to a close, they were grateful for good health. First quarter they look forward to multiple ski trips and enjoying life in Colorado.



The Peterson's Cave Tour

SAGE ADVICE

8,000

- There are 8,000 days from birth to high school graduation
- 8,000 days from graduation to age 45
- 8,000 days from age 45 to the average retirement
- 8,000 days from retirement to the average death

Life is short – plan accordingly.

Source: Joseph F. Coughlin, PhD, Hartford Funds

The Petersons finished off 2017 with a trip to San Antonio, Texas to visit family. They ventured underground and toured the Natural Bridge Caverns, along with a ropes course. 2018 began with talent show auditions for Simon's elementary school. He's in! Doing a skit with 6 friends.

How Long Will This Party Last?

GUIDE TO THE MARKETS

If you have not opened your investment statements in a while, 2017 was the year to do so. Finally-big gains in domestic stocks, international and emerging markets. The market could be noted as a big party caused by the following:

- Lower rates mean you and I can buy more-feeding the economy
- Business activity appears to be accelerating, causing more spending
- Profit growth is the best in 6 years
- Europe's lowering of rates is finally working-Europe is finally posting big growth

What Could Make the Party End?

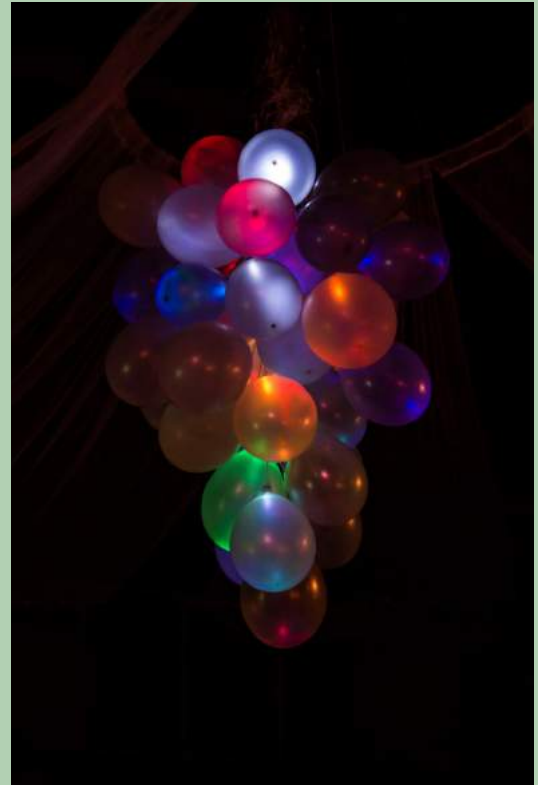
- "Rocket Man" King Jung Un launching a missile
- Inflation going up because of the tightening labor market and the Fed's over-reaction
- Major Geopolitical disruption in the Middle East

IN THE COMMUNITY

Join us as we serve the families at Ronald McDonald House in Denver on February 24. We will cook together and serve them dinner. This is a great time to connect with each other and bless the families displaced from their homes while their children are hospitalized. If you are interested in joining us, RSVP and get more info by emailing Cassie.Peterson@raymondjames.com

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Most do not expect a replay of the 1990s (really crazy-good returns), or the 1960s (a decade of really bad returns). But we could see a lower-for-longer scenario play out - minimal returns for bonds, lower- than-average returns for large cap, and an international market that hopefully keeps going.



Helping Simplify the Complex

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