

sage quarterly

2nd quarter 2018

FROM THE OFFICE FRONT

Anthony Urfer has moved to the Raymond James Colorado Springs branch. We wish him all the best as he continues to serve as a financial advisor there.

We made an offer for a new administrative assistant to join Sage Financial Strategies and support our growing firm. Cassie will continue to do marketing and client relations.



Office Remodel: Colorado Rustic

SAGE ADVICE



Rules to Invest By

The markets rise and fall. Here are some sound principles to rely on for wise investing through a variety of market conditions:

- Take the Long View. Staying invested through ups and downs typically offers the best chances for gains.
- Diversify Your Investments. Include stocks and bonds.
- Pace Yourself With Dividends. They have usually supported returns.
- Remember Why You Invest in Bonds. They can offer steady income.
- Position for Opportunity. Consider investing internationally.
- Invest Regularly. Investing monthly can take the stress out of determining the perfect time to invest.

Source: Federated Investors, Inc.

Our office remodel is nearing completion. We have gone with a Colorado lodge theme. Next time you are in, enjoy the Grand Tetons art and perhaps a cup of hot cocoa or coffee.



Graduation Gifts

If you are thinking about giving money as a high school graduation gift, consider contributing to the graduate's 529 College Plan instead of a check directly to the student. This can save Colorado residents 4.63% in taxes.

If you find yourself in need of more funds for school, contact us. We can help you navigate options.

GUIDE TO THE MARKETS

The Chicken Dance

If you have ever line danced to the Chicken Dance you know that it is hard to keep up. Since, February the market has been to the left, to the left, to the right, now turn yourself around... You get my point....

Here are some points to consider:

- Market corrections are part of the investment environment. Keep a long - term perspective.
- First quarter corporate earnings are up 26 % from 2017 with over 80 % of companies beating their forecasts. **Source: Federated Investments**
- Overseas both Europe and Asia are growing. China's GDP accelerated for the first time in seven years in 2017 causing concern about the trade deficit. **Source: Capital Investors Group**
- The trade deficit in the February expanded for the 6th consecutive month to its widest level in a decade or 30 % higher than last August causing a knee jerk reaction from our administration. **Source: Federated Investments**
- International business confidence, consumer confidence, and manufacture orders are strong. **Source: Capital Investors Group**

So where do we go from here?

“Global consumers are spending, corporate balance sheets are relatively stable and the U.S. tax cuts passed late last year could support upwards of low double-digit earnings growth in 2018.

Ultimately, better growth is positive for companies.” – Jared Franz- Capital economist.

Back to the dance...



Social Media introduces lesser-known destinations like Tiger's Nest Monastery in the upper Paro valley in Bhutan

SAGE TRAVELER

Top 10 Travel Trends for 2018

1. Solo travel will be at an all-time high
2. Emerging destinations will take the spotlight
3. Wellness trips will become more active
4. Travel to Canada will reach record numbers
5. Cruise travel will have more sustainable options
6. Winter will become the new peak season
7. Adventure travel will cater to experiences
8. Modern family dynamics will innovate family travel
9. Europe's new frontiers will help alleviate over-tourism
10. Travel to the Middle East will make a big comeback

Source: Libby Shabada, Intrepid Travel



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