

sage quarterly

3rd quarter 2018

FROM THE OFFICE FRONT



Heather Peirolo

Welcome Heather Peirolo, our new Office Coordinator. Heather joined in May to provide administrative support. She worked in the title industry when her family moved to

Colorado from Virginia in 2003. In 2010, Heather took time off to stay at home with her two kids while her husband was deployed to Iraq, and she decided to return to work part-time in 2012. Heather lives in Littleton with her husband, Eddie, and their two children. Outside of work she volunteers at her child's school. She also enjoys cooking, reading books, entertaining family and friends, and traveling.

SAGE ADVICE

Identity Theft

Raymond James employs the most up-to-date safeguards to protect your personal and financial information. There is much you can do personally to help guard against the dangers of identity theft:

- Protect passwords and pins. Avoid easily guessed passwords (family members' names, birth dates, Social Security numbers).
- Keep firewalls and security software up to date
- Use a passcode on your smart phone.
- Only click on links or open attachments that you expect and are from sources you know and trust. Even if an email is from someone you know, if it looks suspicious, confirm with the sender before opening.

FROM THE HOME FRONT



Gary, Heather and Hannah enjoyed a break from remodeling

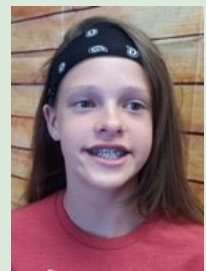


The Keyfausers in Edwards, CO

Heather's parents' home by celebrating July 4th with extended family at the mountain cabin. On July 22 they threw them a 50th anniversary party.



Cassie and hubby at Red Rocks



Haley Peirolo

This summer Cassie and Shawn enjoyed their first Red Rocks Amphitheatre concert, The Avett Brothers. It was nice to get a break from driving their two teens to summer jobs at Chic-fil-A.

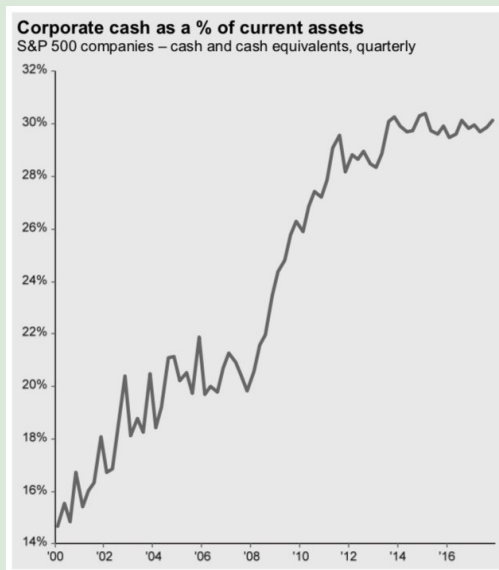
The kids are growing up fast at the Peirolo house. Haley got braces in June and Anthony gets his senior pictures taken in August.

identity theft continued...

- Review bank and credit card statements regularly to spot any suspicious charges.
- Search online for your child's name and online IDs, so you have an understanding of their digital footprint.
- Run a credit report annually to see what appears for all family members.
- As always, we are here to help.

GUIDE TO THE MARKETS

- Declines in the value of the dollar (more profit for US products sold overseas) plus lower corporate tax rates are pushing corporate profitability higher.
- Higher profitability drives cashflow returned to shareholders through dividends and stock repurchases increasing stock market valuations.



Source: Source: BEA, FactSet, Federal Reserve, Standard & Poor's, J.P. Morgan Asset Management.

*Other financing includes commercial paper, municipal securities, mortgages and other loans and advances.

Guide to the Markets - U.S. Data are as of June 30, 2018.

- Interest rates continue to rise, causing concern over bond prices.
 - Global valuations are below historic averages with the biggest discount in Japanese stocks—meaning that international stocks are still on sale.
 - Concern about Trump economics, trade wars, and geopolitical uncertainty have continued to hold the stock market back year to date.
- Raymond James economists believe that these concerns will eventually play out.

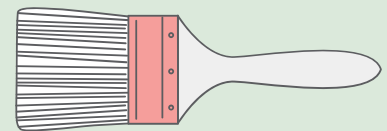
88% of financially successful people read at least 30 minutes per day.

--Blinkist



IN THE COMMUNITY

Save the Date!
Sept. 8



Join us as we paint a home
for a needy family in Denver.

Brother's Redevelopment Paint-A-Thon

Breakfast & Lunch provided

**RSVP to cassie.peterson@raymondjames.com or
call 720-504-0820**



(720) 504-0820

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