

sage quarterly

4th quarter 2019

FROM THE HOME FRONT



View from Gary's hike in Edwards, CO

Third quarter for the **Keyfauvers** was filled with the start of school, volleyball, and Hannah's first whitewater rafting trip. Our little girl is growing up. After watching a local university's volleyball team play, she stated, "I can't wait to go to college."

In late July, I was able to help our uncle with his property in Edwards, CO. It felt good to put on old jeans and work gloves, and sweat a little. A hike on his property topped off the weekend.



Charlie the labradoodle lived 10 years

"Joy and sorrow
never last."

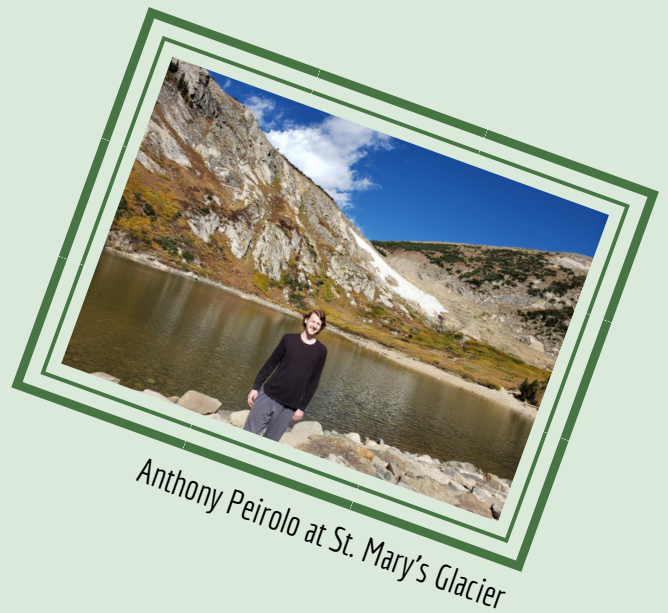
--Bright Star, Musical by
Steve Martin and Edie Brickell



Hannah playing volleyball

The **Peterson's** oldest, Aidan, is now a high school senior--hard to believe. Allie is a sophomore and Simon is acclimating to Middle School, in 7th grade. The routine is nice but also busy, with tennis, guitar lessons, youth group, ministry, social and work schedules. Heartbreak hit in September when they said goodbye to their beloved dog, Charlie. Love triumphed as they bonded over sharing memories.

It is another busy time for the **Peirollo** family. Anthony is well into his first semester in college and enjoying it. He also got a job as a server assistant at the Melting Pot. He and Heather have been going on weekly hikes to keep in shape but also just to enjoy the beauty of Colorado. Haley is loving 8th grade and is as busy as ever with cheer. Eddie and Heather look forward to their 20th wedding anniversary this month!



SAGE ADVICE

Year-End Giving Guide

You may be able to reduce your income taxes by making a charitable contribution.

EXAMPLE*

Tax bracket	25 %
Itemize	Yes
Gift	\$1,000
Tax savings	\$250

*This chart is for illustration purposes only

See the attached article for more information.

GUIDE TO THE MARKETS



4th Quarter Market Update Video

"Riches do not consist in the possession of treasures, but in the use made of them."

--Napoleon Bonaparte



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