



sage quarterly

The official quarterly newsletter of Sage Financial Strategies

4th quarter 2021

OH BOY

What a quarter its been. The Keyfauers survived COVID, the Peirolos' daughter had an emergency appendectomy, and Cassie had shingles. We also lost a dear client to COVID, which has been hard--please say a prayer for their family. We are grateful for income, health and friends. You are one of them. We appreciate your business and relationship.



Hannah and Kemper, homecoming 2021



Eddie, the veteran



Shawn and Cassie afront Glen Eyrie Castle

KEYFAUVERS

Gary enjoyed Colorado's fabulous fall this year, and used his green thumb to keep the lawn going strong and flowers blooming well into November. Hannah was elected to the homecoming court just before she came down with COVID and shared it with the family. Gary, Heather and Hannah enjoyed the peace of the mountains for Hannah's fall break.

PEIROLLOS

As a sophomore, Heather's daughter, Haley, felt she was too old for trick-or-treating this year. Boo. She gave us a little scare and needed to get her appendix out but has recovered nicely. Anthony is still working at the Melting Pot and trying to figure out his future path. Eddie and Heather celebrated their 22nd anniversary this year, and had a wonderful Veterans Day.

PETERSONS

Shawn and Cassie enjoyed a retreat at Glen Eyrie in Colorado Springs this fall. Daughter Allie turned 18! Homeschooling Simon for 9th grade is going well, and Shawn played handyman and re-built the back deck--Thank you YouTube. Cassie's bout with shingles was a 4-week doozy. Thankfully she's up and at 'em again, enjoying decorating her church for Christmas.

BE THANKFUL



TEN THINGS WE ARE THANKFUL FOR AS INVESTORS

Science

1 Expanding Vaccines & Therapeutics

Economy

2 Best Annual US Economic Growth Since 1984

3 Nearly 6 Million Jobs Added Year-To-Date

4 Best Wage Growth Since 1982

5 Record Net Worth Levels

Fixed Income

6 10-Year Treasury Yields Below 2% & Mortgage Rates Near 3%

7 Credit Spreads At Multi-Year Lows

Equity Market

8 Strongest Start To A Bull Market – Over 110%!

9 Best Earnings Growth In At Least 20 Years

10 All 11 Sectors In Positive Territory Year-To-Date

Rick Warren, author and pastor, has said he used to think of life as a roller coaster, with ups and downs. Now he sees it more like a train track, with hardships happening right alongside good things.

What are you thankful for?

Source: [Raymond James webinar: Plenty for Investors to Harvest](#)

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Proactive investors know that the months before year-end can be an ideal time to make strategic adjustments.

[Read more](#)

NEW YEAR'S RESOLUTION IDEAS

Take some time to dream and set goals for what you'd like your retirement to look like.

- Where would you like to live? In a community setting? Near other retirees and activities? Closer to family?
- How do you want to spend your days? Volunteering? House/gardening projects? Involved somehow in the industry you once worked? What hobbies? Which people do you want to invest in?
- Any lifelong dreams you want to achieve once you have the freedom to do so? Go somewhere? Learn something? Try something new? Make the world a better place? Pass along knowledge/inspire others?