

sage quarterly

The official quarterly newsletter of Sage Financial Strategies

3rd quarter 2022

SUMMER!

The first half of this year has been filled with craziness, some escapes, and loss. In February, Cassie decided to stay at home full time. Cassie's creativity and smile will be greatly missed. Canine Partners of the Rockies (I am a board member) is also going through major long term planning and changes. We were able to get away to Phoenix as a family in March to look at a college for Hannah and get in some pool time. The highlight of the trip was seeing the Chihuly glass exhibit at the Frank Lloyd Wright studio at night. The end of school was a time of happiness and relief for all of us. Heather's dad passed on June 3rd. We are grateful to have walked the Alzheimer's/dementia path with them for over eight years. Stay grateful, generous, and live one day at a time, Gary and family



KEYFAUVERS

Hannah was able to travel to Atlanta with some friends for 10 days at the end of school. Over July 4th we escaped the heat and crazy fireworks to the mountains. The highlight was canoeing lake Dillon with Heather and trying to keep up with Hannah and Ava (pictured).



PEIROLOS

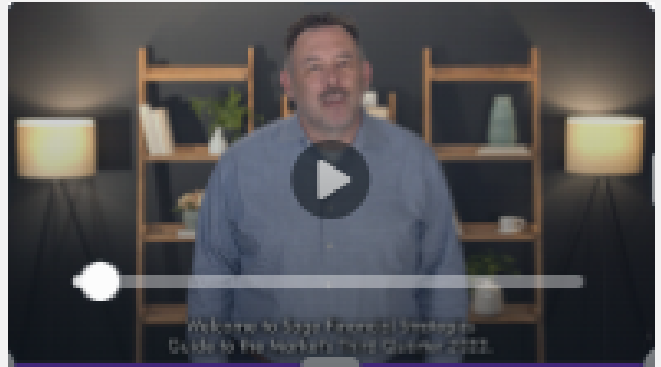
The Peirolos started summer with a trip to California. Heather's niece graduated from high school. We moved Heather's mom from California to Reno. Heather's mom is doing well in her new home in assisted living. This summer both Anthony and Haley have camped with friends. We are planning a trip to the Mt. Rushmore toward the end of summer.

3RD QUARTER GUIDE TO THE MARKETS

SAGE ADVICE

TOP SEVEN STRATEGIES TO EMPLOY WHEN THE MARKET IS DOWN

- Harvest losses in your brokerage account
- Convert IRA and 401K money into a Roth
- Increase your contributions (buy low)
- Rebalance your portfolio
- Build your emergency fund
- Look for down days in the market to invest
- Develop a game plan with your advisor

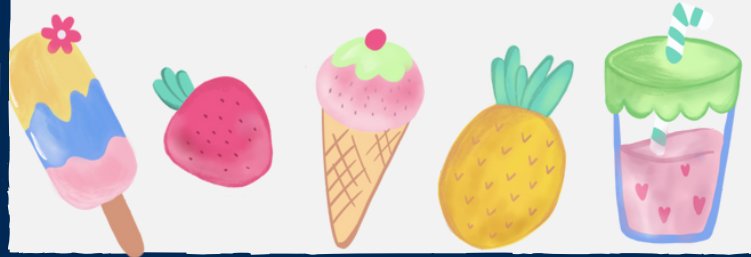


Video by Gary Keyfauber,
Wealth Management Advisor

FIVE WAYS TO MAKE THIS VACATION THE BEST



- Give each family member planning ownership and input
- Opt for quantity – traveling to Maine is great, but not so great if it takes two full days travel time
- Try new things
- Don't over exhaust family members- nap/pool time
- End on a high note



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