



sage quarterly

The official quarterly newsletter of Sage Financial Strategies

4th quarter 2022

HAPPY FALL

At the end of August, Gary flew to a surprise 50th anniversary party for his aunt and uncle near Albany, NY. It was wonderful to see relatives that he had not seen for close to 40 years. Gary's mother's family has been in the same town for at least four generations. The Peirolos are also taking some time off for family this year and heading to Ohio for a wedding. Heather is also planning a long weekend to see her mom in Reno before the end of the year. The Keyfausers are trying as a family to show gratitude and help others by serving as a family. Thank you for your support for our family during this crazy year.



Hannah and Morgan, homecoming 2022



Peirolos in Ohio

KEYFAUVERS

Over 4th of July the Keyfausers spent some time in the mountains for a couple of days. It was a fun get away even with an early monsoon season. Our dog Lily was appreciative of no fireworks (we live in a war zone), she unfortunately got clobbered by thunder. Hannah has continued to play volleyball this fall. Her team is headed to state playoffs which has not happened for many years. As a junior her life is filled with studying, sports, and looking as good as possible.

PEIROLOS

Fall has been busy for the Peirolos. Tony has moved into his first apartment with 2 other friends. It has been an adjustment for Heather, Eddie and Haley but they are happy for his new chapter. Haley is now a Junior in High School and is now working at her first job. She decided to follow in her brother's footsteps and is working at the Melting Pot. They are both enjoying seeing each other at work now since Tony is no longer at home.

SAGE ADVICE



10 Ways to Show Gratitude

MAKE GRATITUDE A PART OF EACH DAY.

In this season of giving thanks and expressing gratitude towards loved ones, it's important to remember that a daily expression of gratitude has the power to improve your health. When you're in the midst of your day it can be easy to forget about the basic things that you are grateful for, whether it's a roof over your head, a loving partner, or a fridge stocked with all of your favorite foods. Acknowledging these blessings and cultivating a positive mindset can improve your quality of life on a day-to-day basis – so being consistent here is key!

- 1. Keep a gratitude journal**
- 2. Help someone in need**
- 3. Offer a random act of kindness**
- 4. Write a thank-you note**
- 5. Be patient**
- 6. Pay it forward**
- 7. Volunteer your time**
- 8. Being thoughtful of others**
- 9. Be an active listener**
- 10. Show yourself gratitude**

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4th Quarter guide to the markets



Video by Gary Keyfauver,
Wealth Management Advisor

Cyber Security

Cyber Security is something a lot of us worry about frequently, especially as more places are experiencing information technology issues.

With cyber-attacks there is no way to avoid someone attempting to attack your cell phone, your email, your computer or Wi-Fi router, but there are ways to avoid falling victim to them.

It really starts with when you're choosing usernames and passwords, try to make them unique to each site and use something that you can remember like a catch phrase that's over 10 characters long and don't reuse passwords.

But what does a cyber-attack attempt look like? It is usually something as simple as an email or text from someone you don't know. By clicking on it, you've actually let them know that you are there and now they're going to send more targeted messages to you because they learn more about you each time you respond. The best way to avoid this is by not opening emails or texts from someone you do not know.

Some other ways to avoid being a victim to a cyber-attack is to make updates on your equipment when they are available or invest in a product that blocks those types of attacks.

[Source](#)