sage quarterly

FROM THE HOME FRONT

The **Keyfauvers** had three highlights last season. The first was serving dinner Christmas Day at the Ronald McDonald House for families with sick children. With 3 other families, we had 6 ovens baking various items all at once. Whew! We also coordinated Santa and Mrs. Claus attending with gifts. For New Year's, we traveled to Vail to stay at our uncle's cabin. It was great to ski, snowmobile, and play games with relatives. The first week of January, Cassie, Heather, and I taught a Junior Achievement class at Hannah's school for a couple of hours each day. It was the launch of a new flavor of popcorn. The kids did great, ending with a Shark Tank-style judging. The winner: Kansas Twister - BBQ flavor and honey.



Haley's cheer team took 1st place in their recent competition.



Gary and Hannah selecting spices at the Savory Spice Shop for a new popcorn flavor.



The **Peirolos** had another busy holiday season. Heather hosted both Thanksgiving and Christmas Eve. Anthony finished his first semester of college and was able to balance both work and good grades. Haley enjoyed time off over Christmas break from both school and cheer and is now back into the competition season. The whole family is missing Eddie while he is in Ottawa, Canada for 5 weeks for work.

SAGE ADVICE



2020 Elections

The market can be more volatile in election years. However, on average, the S&P 500 Index sees an annual return of 11.3% during an election year. "No matter what you believe about the opposing party's presidential candidate, the data doesn't show that they will ruin your investment portfolio. Instead, we see that negative results are tied to earthshattering events with global impacts, not the policies of presidential candidates," says Jennifer Luzzatto of Forbes Finance Council.



Murphy has joined the **Peterson family**. They are smitten. He was an excellent traveler on the road trip to see family in Texas over Christmas break. Aidan is progressing in welding, Allie started lacrosse, and Simon is rehearsing for the school musical, "Annie." Shawn and Cassie are readying the basement for a renter and helping their aging parents organize their finances.



GUIDE TO THE MARKETS

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¹st Quarter Market Update Video



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