

EMERGENCY!

You never know when you might need cash.
Consider setting aside at least 3 months of living
expenses for life's emergencies.

sage quarterly

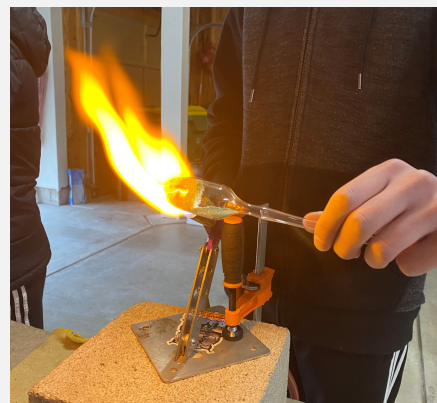
The official quarterly newsletter of Sage Financial Strategies

2nd quarter 2021

SPRING!

What a breath of fresh air. Spring brings graduation, spring cleaning and planning ahead for summer. Read on for graduation gift ideas, a financial spring-cleaning checklist, my take on the market, and what's happening in our personal lives.

Be well, Gary



KEYFAUVERS

Shoveling, skiing and volleyball filled our 1st quarter. We're thankful for both the plentiful snow and our neighbor's snow blower, which lightened the load of the 3 sidewalks and driveways normally shoveled. Hannah and Gary skied in some pretty good powder at Copper. Our freshman is getting better with each volleyball game she plays, whether JV or varsity.

PEIROLLOS

The Peirollos had two big milestones in the last month. Anthony turned 20 and Haley turned 15. Anthony is still working a lot and is trying to figure out what he wants to do for a career. Haley is ready to get her permit so that she can start learning to drive. Eddie and Heather are blessed to both be working throughout the pandemic. All look forward to less snow and more sun!

PETERSONS

What a season! The family all participated in Papa's funeral in Texas--bittersweet. Allie and tenant, MiKayla, both recovered from COVID, and the bathroom tile project finally got completed after the original worker canceled 5 times. A highlight was the glassblowing field trip with two other families, and Spring Break in Steamboat Springs with friends, especially playing cards.

SAGE ADVICE



GET YOUR DUCKS IN A ROW

LIFE IS PRECIOUS

Recent news of shootings, sudden COVID deaths, and even the greater chance that we could die in a car crash on the way to work are fresh reminders that life could not go as planned.

Stop right now and calendar a time to “get your ducks in a row.” Financial advisors call this Estate Planning. Here are the four documents you need:

1. Will
2. Living Will
3. Power of Attorney
4. Medical Power of Attorney

It's also a good time to review your policies and beneficiaries.

Let us help you simplify the complex! Call today and we can help get those ducks in a row.

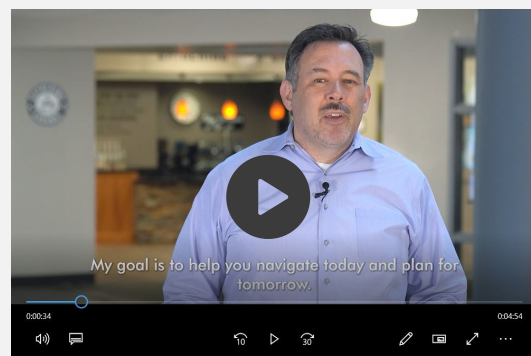


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2ND QUARTER GUIDE TO THE MARKETS



Video by Gary Keyfauber,
Wealth Management Advisor

GRADUATION GIFT



Is a special someone in your life graduating from high school this year? Actually, middle school or even preschool graduation is the perfect time to gift a 529 plan for college savings. You can make contributions for birthdays, etc. Plus, the gift potentially reduces your taxes. Call us today for details.

Also, strongly consider doing estate planning for grads 18 and older so if you are called on to **help your son/daughter make critical medical/financial decisions**, you can help them. Each state has its own laws on what decisions parents can make once a child no longer lives with their parents full time.