

sage quarterly

The official quarterly newsletter of Sage Financial Strategies

1st quarter 2022

2022

After our Colorado white Christmas, we find ourselves in a snowy first quarter as well. Gratefully, none of our clients lost homes in the Boulder fire. The markets finished strong in 2021, and have been in flux so far first quarter. In this newsletter, you'll find tips on investing for the long haul, tax changes to note, and Gary's market update video. Be well.



Keyfausers visitng Heather's dad. Find Gary



Haley's Christmas wish



Petersons at Hudson Gardens with family

KEYFAUVERS

“Santa Claus” delivered candied pecans to our neighbors! A couple of kids really thought I was the real Santa. We also visited my father-in-law, passed out presents and caroled with the assisted living residents. Hannah is now learning to drive – time marches on.

PEIROSLOS

The Peirolas enjoyed a snowy Christmas this year with Anthony’s girlfriend joining for the first time.

In January, Heather passed her SIE exam, which prepares her to take the Series 7 exam next. She also has been working with her siblings to move her mom into full-time care.

PETERSONS

The Petersons hosted the Texas family for Christmas. Hudson Gardens, hikes and worship were highlights.

The whole family got Covid, and Cassie is now recovering from pneumonia. Shawn and Simon have started skiing, and Allie is busy applying for college scholarships.

SAGE ADVICE

Sir John Templeton's

16 RULES FOR INVESTING

Day traders and folks investing for the long term are two different animals. The nature of the stock market is ups and downs, highs and lows. Follow these tips for wise investing over time.

- Invest for maximum total real return
- Invest—don't trade or speculate
- Remain flexible and open-minded about types of investment
- Buy low
- When buying stocks, search for bargains among quality stocks
- Buy value, not market trends or the economic outlook
- Diversify. There is safety in numbers
- Do your homework or hire experts to help you
- Aggressively monitor your investments
- Don't panic
- Learn from your mistakes
- Begin with a prayer
- Outperforming the market is a difficult task requiring strategy
- An investor who has all the answers doesn't even understand all the questions
- There are no free lunches
- Do not be fearful or negative too often

Source: franklintempleton.com click for full article



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MARKET UPDATE 1Q 2022



Click here for the 4-minute video

7 TAX CHANGES YOU NEED TO KNOW BEFORE FILING FOR 2021



As if taxes aren't complicated enough already. Covid and tax bracket changes are also players this year. Take note of these 7 changes:

1. No punishment for student loan help
2. Higher deductions for medical expenses
3. A boosted child tax credit
4. Higher standard deductions
5. Updated income brackets
6. Required minimum distributions are back
7. Get a \$300 charitable deduction, even if you don't itemize

Source and complete article: yahoo.com