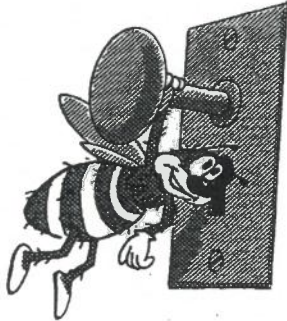


THE BELVILLE BEE



Volume 66 — September 2020, Don Belville, Editor



Through the Keyhole **By Dorothy**

Since our March newsletter, several significant events have taken place. First, we had and still have the COVID-19 virus to deal with. Our office has handled this event by the four of us working in separate locations. Further, we discontinued office visits. Until there is a reliable vaccine and the numbers indicate this epidemic is under control, our measures will continue. Next, in August, the California wild fires you have been witnessing on TV hit close to the ranch and Don & Dorothy's home. Specifically, it was the River Fire. The Mandatory Evacuation Order necessitated evacuation of our ranch and our residence. We are all back home now with no harm done, however we remain vigilant until the first heavy rains. Kelly's Sauver Ranch article that follows will give more details on how we evacuated our seven horses. The three of us, along with our 6 dogs, were able to stay at a local Hyatt Hotel.

On a business note the CARES Act made it possible for those of you who took your 2020 Required Minimum Distribution (RMD) to put the distribution back into the IRA or not take any distributions this year. The rollovers had to take place by the end of August. Our office will send out letters to all of you affected by this to give to your accountant by year end, so what you did can be reflected on your 2020 tax return.

THE SAUVER RANCH **by Kelly**



We Were Evacuated.

On Friday, August 21st, we received the call to prepare to evacuate. We had one fire close to our ranch that was started by a lightning storm and two more fires in the distance. I contacted our horse hauling man as well as our equine vet and feed provider. The decision was made to move the horses to the Salinas Rodeo Grounds where hundreds of animals were being safely housed.

Cont'd.

We Were Evacuated Cont'd.

On Saturday, August 22nd with the help of our feed supplier, we loaded all feed and supplies for our horses. Then with the vet standing by to tranquilize the horses or myself, if needed, we started loading the horses. After the first group of horses left, we received the mandatory call to leave. It took two trips, but we had been given enough time to evacuate safely and I am very thankful for that!

While waiting for the second set of trailers to arrive Don and our foreman, Jorge, moved all combustible items to our pastures to keep the structures safe. I am thankful that Don has made the ranch as fire-proof as possible. He has done a great job of thinning out the trees and clearing all the combustible brush from the property.

The horses settled in at the rodeo grounds and after a couple of days they were eating normally and enjoying meeting new friends. All the animals at the rodeo grounds were given treats that were donated every day. The head of Hope, Horses and Kids, Lori Tuttle, took it upon herself to oversee the care and management of the evacuated animals. She had evacuated some of her program's horses to the rodeo grounds and the rest to the Marina Equestrian Center. She was a blessing!

With the horses settled, I met Dorothy and Don at our office with all six of our dogs. Don made a delicious crab salad and rolls for us to enjoy. We stayed at the office until our hotel rooms, that Dorothy had secured, were ready. After feeding and walking the dogs they settled into their kennels in my room. I went to sleep feeling very thankful for a great team of people that made sure we were all safe! I was very thankful to my parent's for all their help and my mom for finding us a great place to stay with our dogs.

One week later we all returned home, and I am thankful that we all had homes to return to and that we stayed healthy during this pandemic.

2020 Election, Tuesday, November 3



Remember to vote! Be prepared for a possible delay of the election results. Remember, no matter which party gets elected, policy changes will not happen overnight. The election is really dependent on all three; The House, The Senate and the Presidential election.

My December newsletter will address the election outcome and how it might affect my portfolio designs. Today, my portfolios are in a very conservative, cash heavy, position.



COVID-19 is the most significant event of 2020 that will have permanent and lasting effects on the world. I would like to update the statistics since my June 16, 2020 CAMP Meter.

Cont'd.

COVID-19 Cont'd.

Dow Jones Industrial Average

June 11, 2020 - 25,128

Cite: Google Search 9/10/20

September 10, 2020 - 27,808

CBOE Volatility Index (VIX)

June 11, 2020 - 35.22

Cite: Market Watch 9/10/20

September 10, 2020 - 28.11

Shiller P/E Ratio

June 11, 2020 - 28.4

Cite: Guru Focus 9/10/20

September 10, 2020 - 31.1

Co-vid 19 Statistics

June 11, 2020

Cases Worldwide 7,414,050

Deaths 417,514

Cite: CDC

September 10, 2020

27,933,388

905,181

Until we have a successful vaccine this disease will probably not be controlled. Going forward, I do see more jobs being done from home. This actually has a lot of positive effects. Metropolitan areas will probably become less populated and commute time will transfer to time with the family. I think we will also all be more diligent about cleanliness.

The status of COVID-19 could have an effect on the election outcome. It is doubtful we will have a vaccine before the election, but hopefully by early 2021.



**What
Next**

Dorothy's Commentary

I hesitate to ask this question after this year's events. No one knows what lies ahead, but we can analyze where we are today in the economy. All aspects of the economy are about ½ way back from where they were when COVID - 19 was first identified in March, 2020.

Cont'd.

Dorothy's Commentary Cont'd.

The Dow Jones Industrial Average began this year at 28,868 – today it is 27,693. It hit a low of 18,591 on March 23, 2020. *Cite: MSN 9/10/20*. Gross Domestic Product US began 2020 at 2.3%, projected to end the year at negative 5%. In July it was negative 9%. *Cite: Trading Economics 9/10/20*. Our National debt January 2020 was 23 billion, as of August 2020 it was 26.7 billion. *Cite: Statista 9/10/20*.

As I have said many times, the biggest concern I have is our rising debt, fueled by the “free candy” mind set of our government.

On a positive note:

History shows we are doing a far better job of controlling this current pandemic than previous pandemics. The stock market has handled the events of 2020 very well. Unemployment is decreasing. Decreased travel of all forms should be a plus for our environment. Let's keep looking for the silver lining.

Our family is very thankful that our family and animals are doing well. We hope you are all able to find something to be thankful for in 2020. It's a year we will always remember!

I would like to end by giving a BIG THANK YOU to the firefighters and first responders. With the historic number of fires burning in California and elsewhere in the West, they are doing a remarkable job getting them controlled. They have my greatest admiration. We have seen the absolute best in some people during these fires.

Best regards,



Financial Advisor

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