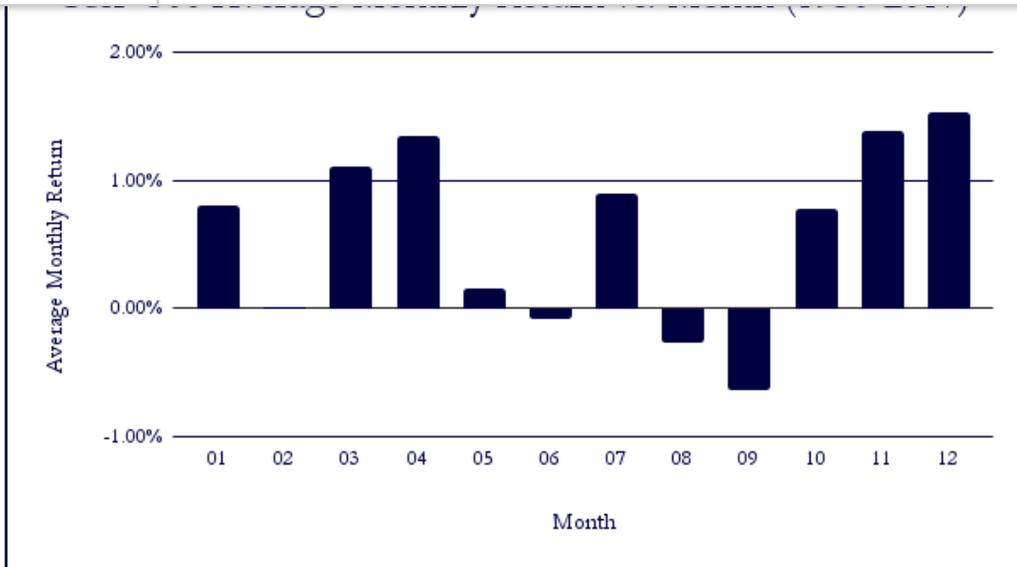




The January Effect

The January effect is a calendar anomaly that is stipulated on the premise that when employees receive a sudden windfall in the form of a holiday bonus that newfound cash gets put to work as an investment in the stock market early in the calendar year. Over the past decades, many companies have pushed up the schedule for these payouts to occur before the turn of the calendar year - allowing employees to share their rewards with their families before the busy holiday season. This recent trend has diluted the historical bump in stock markets in January, but it has also lead to December being the best performing month of the year according to data since 1950. Read [MORE!](#)



Source: www.MoneyChimp.com

Pay Yourself First

While it may have been tempting to spend that juicy holiday bonus on our loved ones by showering them with gifts, a better strategy is to "pay yourself first" rather than place your all of your hard earned winnings into the wallet of the local (or online) merchants. Sure it is great to watch Amazon stock reach new highs, but Jeff Bezos is the primary beneficiary of our online spending sprees. It is much better for your bottom line to contribute early in the calendar year to your Traditional IRA, Roth IRA, 401(k), or 403(b) plan. The tax deferred benefits compound over time and the final result can be a very nice surprise after decades of diligence. Read [MORE!](#)



ESG Investment Strategies

Why not do well while doing good? Many have heard the term Socially Responsible Investing (SRI). That term has evolved into a broader context of investing in companies with high Environmental, Social, and Governance (ESG) integrity. As the global population grows the human impact on our environment increases and many of us begin to think in terms of "sustainable" practices or processes. JQR Capital is proud to announce that we are now offering ESG investment strategies tailored to your personal Risk Number. This is an excellent way to do well while doing good. Learn [MORE!](#)

Attend Our Events!

At JQR Capital, we pride ourselves on hosting periodic events that are both fun and educational in nature. There are often very strong parallels between the activities we choose and investing in the capital markets. These events are usually free - or offered at minimal charge to help us defer the costs. Friends are always welcome. So, please register today!

2018-01-25: Budgeting Boot Camp at JQR Capital. [REGISTER!](#)

2018-02-28: SNOW DAY!!! at Ski Butternut in Great Barrington, MA. [REGISTER!](#)

2018-03-14: March Mudness Accounting Happy Hour at Red Stone Pub. [REGISTER!](#)

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