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Make An Appointment!

FIND YOUR BALANCE!

There are a few keys to successful investing that have stood the test of time. First, we should organize our accounts so that find out where we are (point A) and then think about our goals to determine specifically where we want to go (point B). Second, we must accurately gauge our risk tolerance and set a plan for how quickly we can reach our goals. Finally, we rebalance our portfolios at the turn of the calendar year to minimize emotional contagion and manage end of the year tax effects. One of the biggest perils of investing is to invest outside our comfort zone and let our emotions get the best of us just when it matters most. Read [MORE!](#)

REMEMBER YOUR RMDs!

One of the most annoying things in life is paying unnecessary penalties and taxes. That is why it is so important around this time of year to take actions (or inactions) that will minimize your tax

burden. If you - or someone close to you - is more than 70 years old, a big part of this burden is the taxes you pay from the deferred gains in your 401(k) and IRA plans. The required minimum distribution (RMD) is calculated based on the account value and life expectancy of the current account holder and it must be cashed out of the account by December 31 of each calendar year. If it is not cashed out (and taxed, of course) it will be subject to a 50% penalty. Learn [MORE!](#)

ENJOY SILENT NIGHT!

While I am not deeply religious, roaming around at this time of year is often very inspirational to me. It could be the holiday smells emanating from local shops, the mangers that adorn our historical churches, or the simple glow of lighted trees. Whatever it is, this is an important time of year to pause (yes, pause) and think about what is important to us and our family. For me it is a time of endless wonder and curiosity while trying to answer the age-old question: why are we here? I cannot help but to believe we were placed here as part of some grand scheme to experience all the hope, love, joy, and peace that surrounds us during this time of year. I wish you and your family a very happy and safe holiday season. Listen [HERE!](#)



WISHING YOU HOPE, LOVE, JOY, AND PEACE!

JOIN US FOR AN UPCOMING EVENT!!!

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!

2017-12-13: Holiday Happy Hour @ The Barn from 5:00 to 7:00 PM. [REGISTER!](#)

2018-01-25: Budgeting Boot Camp @ Simsbury Library from 7:00 to 8:30 PM. [REGISTER!](#)

2018-02-28: SNOW DAY!!! @ Ski Butternut from 9:00 AM to 4:00 PM. [REGISTER!](#)

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