

The Client Connection

News and Updates from The Gensler Group

January 13, 2014

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Last chance to RSVP!

Health & Wealth Update 2014

**on this Friday
January 17th**

[Click here for more details and to RSVP.](#)

Updated Reviews

The Markets

The People's Republic of China (PRC) appears to have taken the words of American industrialist Henry Ford to heart. Ford said, "There is one rule for the industrialist and that is: Make the best quality of goods possible at the lowest cost possible, paying the highest wages possible."



Last week, we learned from CNBC China's annual trade was more than \$4 trillion in 2013. That pushed the PRC ahead of the United States and gave it standing as the world's biggest trader. According to The New York Times, China's annual trade surplus, in U.S. dollar terms, was the largest since 2008 and 12.8 percent ahead of 2012's surplus. In other words, China exported more than it imported.

[Click here to read the entire article.](#)

2014 Economic Outlook

Bob Doll, Chief Economist at Nuveen Investments

Every economist in America is faced with predicting the future of the U.S. Economy at the beginning of each year



Weekly Market
Commentary



Q3
Quarterly Market Review
Third Quarter 2013

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After all, it's in their job description.

It also happens to be the only profession where "getting it right" 50% of the time earns you fame and fortune.

Last year, we shared the 2013 Investment Outlook written by Chief Economist

Bob Doll of Nuveen Investments. In retrospect he scored a 60%.

Here's Where He Got it Right!

1. US equities would record a new all-time high
2. US yield curve would steepen
3. US multi-nationals would outperform domestically-focused companies
4. Treasury rates would rise
5. Dividend payouts rise
6. US Economy continues to muddle along

Here's Where He Got it Wrong!

1. Europe exits recession
2. Emerging Markets outperform Developed Markets
3. Large Cap Stocks outperform Small Cap stocks
4. US Government passes a \$2-3 trillion 10-year budget deal.

[Want to see Bob Doll's predictions for 2014?](#) Will he do better than 50%?

Five Mobile Apps That Should Scare the Pants Off Parents

Dan Tynan, a technology writer just came out with a list of mobile apps that parents and grandparents should be concerned about.

Kik Messenger

This alternative texting service let your teens chat and swap pictures while bypassing your wireless provider's SMS service





**We will be closed on
Monday, January 20th
in observance of the
Martin Luther King Jr.
holiday.**

So if you're checking your child's normal texting history for signs of misbehavior, you won't find any. Kik's terms of service ban pornography and nudity, but a search for "kik nudes" offers copious exceptions to these rules. Kik offers a guide for parents, but it's not terribly helpful. If you want to see what your child has been up to on Kik, you'll have to take their smartphone away and launch the app to see for yourself.

Snap Chat

Every day, some 400 million photos are shared via Snapchat; those photos then disappear, as Snapchat has them automatically self-destruct in ten seconds or less. In theory, it's a clever compromise between teenagers' voyeuristic narcissism and parents' desire to not have naked photos of their loved ones flying around the Intertubes. The problem? Apps that let others capture those supposedly temporary images and post them online are now widely available. Snapchat recently began offering a "Stories" feature that lets photos survive for up to 24 hours - offering even more opportunities to harvest images.

[Click here to read the entire article.](#)

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