

# The Client Connection

News and Updates from The Gensler Group

January 19, 2016

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[Click on image above to read Weekly Market Commentary](#)

## The Markets

We all have our pet peeves, and if there is one thing markets

do NOT like, it is uncertainty. Unfortunately, we entered 2016 with a lot of unanswered questions:



- How much has China's growth slowed? How will the country's slower growth affect companies and investments around the globe?
- How will the Federal Reserve's changing monetary policy affect the U.S. economy? How many times will it raise rates during 2016? Will the Fed change course?
- Will oil prices continue to move lower? Will they move higher? How could changing oil prices affect economic growth?
- How is the sharing economy (renting rooms in a home, offering rides for a price, sharing goods like automobiles and bikes) affecting economic growth in the United States?
- How will demographics - particularly the changing ratio of working people to retired people - affect economic growth?
- How will geopolitical risks affect markets during 2016?

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



**Q4**

Quarterly Market Review  
Fourth Quarter 2015



Click here to read the  
Quarterly Market  
Review.

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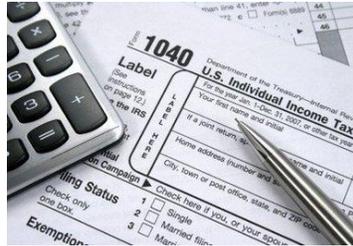


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## Tax Season Starts Today. Here's a Checklist.



A checklist of the forms you'll need to file an accurate return come April

Tax season starts today, Jan. 19, and tax statements from your employer, bank, fund company, brokerage, and any other financial institution you worked with in 2015 should be en route to your mailbox.

These firms have until the end of January to get annual tax statements in the mail to you. (Or to your email inbox—many taxpayers now receive these documents electronically.)

What tax forms should you expect to see soon? These are the most common ones you'll need to file an accurate return.

### **W-2: This is your most important form.**

You'll need one from each employer you worked for over the past year. A W-2 shows the amount of money you earned, the amount withheld for income taxes and Social Security and Medicare taxes, and any contributions you made to a retirement plan, medical accounts, or child care reimbursement plan.

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

## San Diego Restaurant Week: Coronado's Participating Restaurants

The California Restaurant Association offers its bi-annual San Diego Restaurant Week beginning January 17th. This year they've extended the week to eight days, which gives you more time to try new restaurants or savor the discounts at your favorites. The prix-fixe dining options for lunch and dinner include two-course prix-fixe lunch menus for \$10, \$15 or \$20 per person and three-course prix-fixe dinner menus for \$20, \$30, \$40 or \$50 per person. Association, San Diego Chapter,



The following Coronado restaurants will be participating in San Diego Restaurant Week, Sunday, January 17 through Sunday, January 24. For more information, visit the San Diego Restaurant Week website.

[Click here for list of participating restaurants.](#)

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