

The Client Connection

News and Updates from The Gensler Group

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Q3

Quarterly Market Review
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The Markets

Investing in U.S. stock markets during 2015 was a bit like riding a mechanical bull. Markets jolted up and down but, once the year ended, investors were almost where they had started.



The Standard & Poor's 500 Index (S&P 500) entered 2015 at about 2,058. It rose as high as 2,130 during May and fell to about 1,867 in August. As the year ended, the index was almost at 2,044. It would have finished in negative territory if it weren't for dividends. With dividends included, the S&P 500 was up 1.4 percent for the year, according to Barron's. Without dividends, it was down 0.7 percent.

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10 Things You Absolutely Need to Know about Taxes

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Quarterly Market
Review.

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Tax Day comes around just once a year (it's April 18 in 2016) but staying on top of taxes can feel like a year-round job. Whether you file on your own or use a tax professional, you need to know what your filing obligations might be and how your choices can affect your bottom line when it comes to money. Here are the 10 Things You Absolutely Need To Know About Taxes:

1. You may not have to file a federal income tax return. Not every person who receives income during the calendar year has to file a federal income tax return. There are a number of factors that affect whether you have to file including how much you earned - and the source of that income - as well as your filing status and your age.

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Make New Year's Resolutions That Actually Stick

January 1 brings a lot of sobering realities. Most of us woke up with a literal or metaphorical headache. We may well be heavier, face bigger credit card bills, and head away from our families and back to the grind. We're facing some of the worst weather of the year and the darkest days, too. Not a great time to make a major life change.



But about half of us resolve to do so anyway. And, according to a lot of anecdotal research, half of those folks will give up on their resolutions by Martin Luther King Jr. Day, and a majority will abandon ship by

Valentine's Day.

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

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