

# The Client Connection

News and Updates from The Gensler Group

October 13, 2015

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Q2

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## The Markets

They're investors. They're allowed to change their minds.

Just a few weeks ago, on September 17, the Federal Reserve Open Market Committee (FOMC) decided to leave the fed funds rate unchanged. In part, this was because, "Recent global economic and financial developments may restrain economic activity somewhat and are likely to put further downward pressure on inflation in the near term."



The next day, September 18, stock markets tumbled. By the time September was over, many markets had closed on their worst quarter in four years, according to the BBC. The Dow Jones Industrial Average fell by almost 8 percent, Britain's FTSE 100 was down 7 percent, Germany's Dax was off by almost 12 percent, and the Shanghai Composite lost more than 24 percent.

Last week, on Thursday, the minutes of the FOMC meeting were released. Investors' response was quite different.

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## 20 Money Moves to Make Before the End of the Year



With just a few months left until the end of the year, it's time to squeeze in some last-minute retirement savings, revisit financial goals from the beginning of the year and update your insurance accounts, among other tasks. U.S. News reached out to

financial planners about the action steps you should take now to make sure your money is in tiptop shape for the new year. Here are their suggestions:

### 1. Squeeze in more retirement savings.

When it comes to maxing out your 401(k), you still have time to increase your savings rate into your employer-sponsored retirement accounts before the end of the year. For 2015, those under age 50 can contribute up to the maximum of \$18,000, which is an increase of \$500 over last year. For those age 50 and over, the maximum is an additional \$6,000. Mary Beth Storjohann, certified financial planner in the San Diego area and founder of Workable Wealth, recommends checking your account to see how close you are to the maximum and to increase contributions accordingly. Another option, she says, is to contribute to a Roth IRA, which has a maximum of \$5,500 for the year (and an extra \$1,000 for those age 50 and over). "If you can't do the maximum, work to put as much as you can away," she says.

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

**Taste of Coronado**

Spend a night with us on Coronado Island, indulging your senses and enjoying amazing bites prepared by our local chefs. Take a culinary trip around the world sampling from our local bistros. Meander along Orange Avenue or take a ride on the complimentary trolley. This will be a night to remember so come and bring your friends!



Sixth Annual Taste of Coronado  
Wednesday, October 14th, 2015 5:00pm-9:00pm

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