

The Client Connection

News and Updates from The Gensler Group

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Q3

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The Markets

How quickly emotions have changed since August. Worry? Angst? It's already priced into the markets, according to some experts.



Last week, Barron's published the results of its Big Money Poll, a biannual survey of professional investors and money managers. A majority of those surveyed (55 percent) were bullish about U.S. markets' prospects through June 2016, 29 percent were neutral, and 16 percent were bearish. That's a big shift. Last spring, just 45 percent of those polled were bullish and nearly one-half were neutral. This time around, things are different:

"After a wild and crazy summer for U.S. stocks, marked by an 11 percent correction in August, Wall Street's bulls are showing conviction again...the pros expect stocks to rise by as much as 7 percent through the middle of 2016, propelled by a growing economy and gains in corporate profit. The Big Money investors see fresh value in beaten-up energy stocks and financials, as well as dividend-paying blue chips. And, they don't expect a likely interest-rate hike - when it comes - to break the bull's stride for long."

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

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Review.

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Teaching About Money

Does our state make the grade?



Most American teens are not learning in high school about the basics of paying bills, building good credit and avoiding debt, even as they're increasingly relying on student loans to finance their higher

education, according to a new financial literacy study.

Just five states in the country scored an A on the 2015 National Report Card on State Efforts to Improve Financial Literacy in High Schools, a report produced by the Center for Financial Literacy, at Champlain College in Burlington, Vt. The report measures financial education efforts across the U.S.

The five states that got an A are the only ones in the country that require students take a dedicated semester of personal finance courses. Nearly a quarter of the states received a failing grade. Those states have, according to the report, virtually no requirements for teaching financial literacy at the high school level.

In lieu of high school classes, teens have to rely on their parents or simply their own research and experience to pick up these lessons - or never get them at all. That lack of sound financial advice is particularly problematic when so many students take on loans to attend college.

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

4 Traits of the Happiest Retirees

What this career coach has observed about them

If you want to be happy in your retirement years, here's my advice: don't retire - at least not in the traditional sense.



Among the men and women I know who have reached that elusive finish line, those who spent extensive periods of time puttering around on the links or vacationing at sea appeared to be aging faster than those who were still actively employed or engaged in some kind of meaningful activity.

I attribute this phenomenon to the mind; perhaps when the mind tells the body that it's retired, things begin to atrophy at an accelerated rate.

On the other hand, some of the happiest people I know who've reached retirement first treated it like a vacation and then, after some rejuvenating R&R, emerged with a renewed sense of purpose and focus, eschewing who they once were and ready to embrace the possibility of who they might become.

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