

The Client Connection

News and Updates from The Gensler Group

October 21, 2014

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The Markets

It's a little early for Halloween, but markets sure got spooked last week. After a 21-month ride to mid-September highs, stock markets jolted and shook investors last week like the most dramatic and scream-inducing rollercoaster at an amusement park's fright night. Barron's described it like this:



"The Dow Jones Industrial Average endured dizzying swings each day, with a 460-point move midday on Wednesday. That's when the market came closest to hitting a correction phase - that is, down 10 percent from the highs. The Standard & Poor's 500 index fell to 1,820.66, or down 9.5 percent intraday from the all-time closing high of 2011.36, before closing on Wednesday down 7.4 percent from highs."

Despite the wild ride, by Friday's close, major U.S stock indices were down about 1 percent for the week.

Restoring some perspective

After a week like last week, it's important to take a deep breath and cast a calm eye over current financial and economic circumstances. This can help restore perspective and ensure sound decision-making. Here are a few points to consider:



Q3

Quarterly Market Review
Third Quarter 2014



Quarterly Market
Review

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Do you have
questions about
Medicare?

The Gensler Group is
hosting a Medicare round
table on:

Thursday, November 6th
10:00 a.m. - 11:00 a.m.
Presented by James Knox

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

7 Myths You Probably Believe About Social Security



When it comes to retirement planning, there's a lot of focus on saving and investing for retirement, and rightfully so. After all, this is the piece of your retirement plan that you have the most control over. But another significant part of retirement planning is often

neglected: Social Security.

That's surprising because Social Security replaces about 40% of the average person's income and is the largest source of retirement income for most people. However, the financial services industry has little incentive to educate Americans about this program. As a result, we've encountered a number of myths about Social Security that could adversely impact your retirement planning. Here are some of the biggest ones:

Myth #1 Your contributions are going into an account with your name on it. Unfortunately, that's just not the case. Social Security isn't like a 401(k) or even a traditional funded pension plan. Your contributions are immediately paid out to current beneficiaries. So where will the money come from to pay your benefits when you retire? Future taxpayers. What happens if there isn't enough tax revenue? That brings us to myth #2...

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

How to Stay Healthy in Cold and Flu Season

Meditation, Singing and Other Novel Steps May Help
You Avoid Illness-or Recover Faster

at
The Gensler Group
120 C Ave., suite 170
(Regatta Bay Building)
Coronado, CA 92118

Come and learn about the important changes in the Medicare Market. Understand the Annual Election Period from Oct. 15 to Dec. 7. Learn how to evaluate and choose the best plan for you!

[Click here to RSVP.](#) (Space is limited.)

If you want to ward off colds-and worse-this fall and winter, new research offers some help.



Colds are bad enough. But about 5% of them morph into something more serious-sinus infections, bronchitis or pneumonia-and people 65 and older are particularly susceptible to that threat, says William Schaffner, an infectious-disease specialist at Vanderbilt University School of Medicine in Nashville, Tenn. Flu, meanwhile, puts thousands of people in the hospital each year.

Your best defense starts with diligent hand-washing and a flu shot. But studies suggest that there are additional steps you can take to stay free of respiratory illnesses, or at least make a speedier recovery. Here are some of those steps.

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

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