

The Client Connection

News and Updates from The Gensler Group

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The Markets

Curse of Chucky, Scream 2, Final Destination 5, Freddy vs. Jason... You know Halloween is nearly upon us when you can't surf channels without exposing yourself to or relishing in a multitude of horror flick sequels.



Propagating alarming situations seems to be all the rage in Washington, too. Last week, a last-minute deal raised America's debt ceiling, saving us from a debt default and ending the government shutdown - until next January. In the meantime, hoping to avoid a sequel just three months down the road, the members of Congress agreed to put their heads together and produce a 10-year budget plan by mid-December.

Like the hero or heroine of many a terror-filled fantasy, stock markets generally have proved resilient despite facing formidable challenges. Just last week, the Standard & Poor's 500 Index hit a new all-time high. According to Barron's:

"Since the rally began, in March 2009, there has been the flash crash, the Greek default drama, the U.S. debt-ceiling debacle, the Standard & Poor's credit-rating downgrade of the U.S., the sequester, and the great taper scare. Each of these, we were told, could have ushered in a new bear market

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Instead, the S&P 500 squirmed out of the traps and headed higher. And, for its latest trick, the market had to avoid the double whammy of a government shutdown and a potential default."

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

What Each Spouse Should Know About Finances

When one partner is in charge, the other can be at risk

In the typical division of labor in many households, one spouse manages the bills and the assets. This is natural and healthy, financial planners say. But both spouses should have at least a baseline understanding of the family finances, the experts add and this seldom seems to be the case.



Just 28% of couples were "completely confident" that either spouse alone was prepared to steer their joint retirement finances, according to a recent study by Fidelity Investments.

Disability, divorce or death can thrust new responsibilities on spouses when they are ill-prepared. But talking about such "what ifs" can stir up uncomfortable questions and issues, so many couples avoid doing so.

"There's a tendency to say, 'Tomorrow, tomorrow, tomorrow,'" says Dorian Mintzer, a retirement-transition coach, speaker and author. Most couples "want to avoid confrontation and don't want to think about their own mortality," she says, even though "talking about it can free you up and help you try to plan what's ahead."

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

Eugene Fama Awarded Nobel Prize in Economics

We are excited to announce that Gene Fama has been awarded the Nobel Prize in Economics. [The Gensler Group's investment philosophy](#) is based largely on the ground breaking research of Professor Fama and others. We extend our congratulations to Gene Fama for this well-deserved recognition and thank him for his profound impact on investors worldwide.



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