

The Client Connection

News and Updates from The Gensler Group

October 27, 2015

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Q3

Quarterly Market Review
Third Quarter 2015



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The Markets

Central banks were at it again - and markets loved it.



Last week, European Central Bank (ECB) President Mario Draghi surprised markets when he indicated the ECB's governing council was considering cutting interest rates and engaging in another round of quantitative easing. The Economist explained European monetary policy was heavily tilted toward growth before the announcement:

"The ECB is already delivering a hefty stimulus to the Euro area, following decisions taken between June 2014 and early 2015. It has introduced a negative interest rate, of minus 0.2%, which is charged on deposits left by banks with the ECB. It has also been providing ultra-cheap, long-term funding to banks provided that they improve their lending record to the private sector. And, most important of all, in January it announced a full-blooded program of quantitative easing (QE) - creating money to buy financial assets - which got under way in March with purchases of €60 billion (\$68 billion) of mainly public debt each month until at least September 2016."

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

Top 8 Year-End Tax Tips

[Review.](#)

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Here are some steps you can take before the end of the year to lower your 2015 tax bill.

Act before Dec. 31 to increase your tax breaks.

Whether you are having a good year, rebounding from recent losses, or still struggling to get off the ground, you may be able to save a bundle on your taxes if you make the right moves before the end of the year.

1. Defer your income

Income is taxed in the year it is received - but why pay tax today if you can pay it tomorrow instead? It's tough for employees to postpone wage and salary income, but you may be able to defer a year-end bonus into next year - as long as it is standard practice in your company to pay year-end bonuses the following year. If you are self-employed or do freelance or consulting work, you have more leeway. Delaying billings until late December, for example, can ensure that you won't receive payment until the next year.

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

Downtown Goes Ghostly!

It is time again for witches and ghosts to wander throughout the central downtown. Coronado MainStreet sponsors the popular Downtown Goes Ghostly each Halloween. This year, Halloween is on Saturday, October 31 and merchants in the central downtown will be prepared to welcome trick or treaters from 3:30 PM - 5:30 PM that



afternoon. MainStreet will have a cauldron in Rotary Plaza to collect entry coupons for a drawing for Coronado Currency, MainStreet's citywide gift certificate program. The coupons will be on fliers sent home with the Coronado children. Each year, children in Coronado preschools and K-5 are notified.

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

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