

The Client Connection

News and Updates from The Gensler Group

October 29, 2013

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The Markets

Contrarians probably are waiting for the other shoe - or, in this case, U.S. stock markets - to drop.

If you're not familiar with contrarian investing, the theory goes something like this: Consensus opinion is often wrong. When the majority of investors have a bullish outlook and believe stocks are going to move higher, the chances are stock values will drop. Likewise, when the majority has a bearish outlook and believes stocks are going to move lower, the chances are stock values will rise.



Why would Contrarians expect markets to head south? One reason is bullish sentiment is high. On October 23, the American Association of Individual Investors' Investor Sentiment Survey, which measures the percentage of individual investors who are bullish, bearish, and neutral on the stock market for the next six months, shows 49.2 percent are bullish and just 17.6 percent are bearish (the rest are neutral). The long-term averages for bullish and bearish sentiment are 39 percent and 30.5 percent, respectively.

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

**It is Time to Think About
Catastrophic Long-Term Care**

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Insurance

Why is there no catastrophic long-term care insurance? It could benefit millions of middle-income people who are able to pay for a few years of services and supports on their own but need to protect themselves against the risk of a very long period of need that would impoverish all but a handful of us.



Even though catastrophic coverage is a growing trend in health insurance, it effectively does not exist in long-term care. A typical LTC policy pays out a maximum of \$100,000 or \$150,000 (say, \$150/day for 2-3 years). After that, you are on your own. But for many middle- and upper-middle-income people, that seems just backwards. They can cover that first few years. What they really need is a policy to protect against a true financial catastrophe.

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

Downtown Coronado goes Ghostly

Trick or Treating
in Coronado's
Downtown: October
31st - 3:30 - 5:30
p.m.

An Annual
Tradition.
Generous
merchants will be
handing out treats

to costumed children. There will be a Ghostly Goodies Give-Away of a \$5 Coronado Currency Gift Certificate to 15 lucky children who drop off their completed coupon in the MainStreet cauldron located in Rotary Plaza.



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