



The Client Connection

News and Updates from The Gensler Group

October 6, 2015

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The Markets

Well, third quarter was a humdinger.

It began with the first International Monetary Fund (IMF) default by a developed country (Greece) and finished with Hurricane Joaquin possibly headed toward the east coast. In between, China's stock market tumbled, the Federal Reserve tried to interpret conflicting signals, and trade growth slowed globally.



After such a stressful quarter, we may see an uptick in the quantity of alcoholic beverages consumed per person around the world. That number had declined (along with economic growth in China) between 2012 and 2014, according to The Economist.

No Grexit - for now

Despite defaulting on its IMF loan, rejecting a multi-billion-euro bailout plan, and closing its banks for more than two weeks, Greece was not forced out of the Eurozone. Instead, Europe cooked up a deal that left the IMF unhappy and analysts shaking their heads



Q2

Quarterly Market Review
Second Quarter 2015



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Roth Conversions Another Silver Lining in Weak Market



Stocks posted their worst quarter in four years during the third quarter, sliding on fears over slowing growth.

But as with all market sell-offs, there are a few silver linings. While stocks still aren't cheap, they're more attractive than they were a few months ago. The typical company in Morningstar's coverage universe was trading about 10% below our analysts' estimate of fair value, as of early October.

Market weakness also presents opportunities for tax-loss selling. Given that stocks have rallied with few breaks since early 2009, it's a rare buy-and-hold investor whose average cost basis in a core U.S. equity fund is below the fund's current price.

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

5 Must-Try Autumn Apples

Fall is prime apple season, your chance to sample different varieties of this delicious, super-healthy food that's low in calories, rich in vitamin C and antioxidants, fat and cholesterol-free, and a great source of fiber.



Honeycrisp (Best Snacking)

Exceptionally juicy and crunchy. Honeycrisp has a bright

red skin and crispy flesh that's predominately sweet, with a slight tartness. This apple is great for snacking by itself, enjoyed with a handful of almonds, or sliced and spread with nut butter.

Mutsu or Pippin (Best for Baking)

The yellow Mutsu apple is perfect for desserts, salads, and cider. Cooking brings out this apple's mild spicy-sweet flavor and in baking its coarse-grained flesh really holds its shape. Mutsu apples can grow quite large; an entire pie may require as few as three apples.

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

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