

The Client Connection

News and Updates from The Gensler Group

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"Life is fine! Fine as wine! Life is fine!"

During the third quarter of 2014, U.S. investors remained as optimistic as the narrator in Langston Hughes' poem, Life Is Fine. All major U.S. indices pushed higher during the quarter despite mixed economic signals, monetary policy concerns, and geopolitical tensions.



U.S. Treasury bond markets continued to confound investors and analysts during the quarter. Rates have remained low even with the end of quantitative easing in sight and the Federal Reserve preparing for the next step in unwinding monetary policy which is raising the Fed Fund's rate. Although the timing of the rate increase remains uncertain, in theory, bond rates should be moving higher in anticipation of the change. A Bloomberg survey found economists anticipate 10-year Treasury yields will reach 2.78 percent by the end of 2014. They began the year at 2.98 percent and finished last week at 2.45 percent.

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

Is another industrial revolution upon us?

Q2

Quarterly Market Review
Second Quarter 2014

Quarterly Market Review

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Sure, sure, historians still debate whether the term 'revolution' is a misnomer since the first industrial revolution began in the 1700s and sort of merged into the second industrial revolution in the mid-1800s. Revolution is

apt when a new way of doing things completely replaces an old way. However, the changes in agricultural techniques, technology, and industrial organization happened so slowly it was hardly a revolution in the traditional sense of change occurring rapidly.

The Economist suggests we are in the throes of another period of sweeping change:

"A third great wave of invention and economic disruption, set off by advances in computing and information and communication technology in the late 20th century, promises to deliver a similar mixture of social stress and economic transformation. It is driven by a handful of technologies - including machine intelligence, the ubiquitous web and advanced robotics - capable of delivering many remarkable innovations: unmanned vehicles; pilotless drones; machines that can instantly translate hundreds of languages; mobile technology that eliminates the distance between doctor and patient, teacher, and student."

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

If You're Over 50, You're a Scam Target

A Primary Attraction: Your Retirement Assets

For too many older adults and their families, the idea of falling victim to financial fraud seems improbable. Such swindles, or so they believe, are something that happens to the other guy.

Unfortunately, the 50-plus demographic has long been vulnerable to scams. Today, they make even more



attractive targets because of their often sizable retirement savings.

As is often the case, the best way to help a family member avoid becoming a victim is to have a conversation-before it's too late-about the risks and warning signs of fraud. For older adults less capable of making decisions, the potential losses require heightened vigilance by loved ones.

These days, Medicare and health-insurance scams have become a rich area for con artists to mine. Old-fashioned drains on bank accounts, like "free" contests and magazine subscriptions that really cost money, persist. Email and the Internet have added new dimensions to scams that were once perpetrated over the phone. Identity theft is spreading, and the holiday season is prime time for charity-linked email "phishing" scams.

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

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