

The Client Connection

News and Updates from The Gensler Group

November 18, 2014

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The Markets

"Is all this stock market optimism a red flag?"

Contrarians - investors who bet against prevailing market trends - were probably nodding along as they read that headline in The Wall Street Journal back on January 18, 2013. The Journal cited the American Association of Individual Investor's (AAII's) Sentiment



Survey, which showed about 46 percent of participants were feeling bullish. As it turned out, the bulls were right. The Standard & Poor's 500 Index rose from about 1486 to about 2040 through the end of last week.

You may recall, two weeks ago, the AAII Sentiment Survey showed investor pessimism at a nine-year low with just 15 percent of participants growling like bears. Well, last week, pessimism rebounded and optimism moved higher, too. The survey results were:

- Bullish: 57.9 percent, up 5.2 percentage points from the prior week
- Neutral: 22.8 percent, down 9.5 percentage points from the prior week
- Bearish: 9.3 percent, up 4.3 percentage points from the prior week

The historic average for the survey is bullish 39.0 percent



Q3

Quarterly Market Review
Third Quarter 2014



Quarterly Market
Review



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neutral 30.5 percent, and bearish 30.5 percent.

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

For Some, Retirement Brings Grief

One Remedy: Diversifying Your Interests
While You're Still Working



For some retirees and their jobs, breaking up can be hard to do.

After decades of punching a clock, most retirees look forward to slowing down, having more time for interests and activities that had been squeezed into a few hours at night or on weekends.

But not everyone makes that transition easily. For some, career is identity, co-workers are their social network, and providing for family their purpose. These retirees find themselves adrift, struggling in a time of life everyone keeps telling them they should be relishing, a time that they themselves had believed they would enjoy.

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

Top 10 Survival Tips for Holiday Travel

Wherever you're heading, if you're traveling during the holiday season, you need to realize that everyone else in the world is, too. But don't let invasive security scanners, terrible drivers and long lines at airports get you down. We're giving you tips to survive the holiday travel season without a Frosty the Snowman-size meltdown.



Do your research. Plan alternative trips if traffic makes your way home too overwhelming. Is there a scenic drive that might be longer but have less traffic? Break up a long drive by finding a few places to stop that will get the kids more excited than a truck rest stop. When flying, make sure you check the airline's restrictions ahead of time on carry-on luggage and fees for checked bags.

Stay connected. Stock up on the latest travel apps before you leave home. Flight Status gives you real-time updates on delays, baggage numbers and more, and GateGuru gives you approximate times you'll spend in security. Heading out on the road? Find the cheapest gas and cleanest bathrooms on the road with GasBuddy and SitOrSquat.

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

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