

The Client Connection

News and Updates from The Gensler Group

November 3, 2015

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The Markets



Keep your eyes on the data.

There was much to be said for U.S. stock markets' performance during October. Both the Dow Jones Industrial Average and the Standard & Poor's 500 Index delivered their best

monthly performance in four years, according to Barron's.

Any celebration of strong market performance was cut short when the Commerce Department's estimate of third quarter U.S. gross domestic product (GDP) growth was released last week. GDP was in positive territory, up 1.5 percent for the period, but growth fell short of second quarter's 3.9 percent, according to the BBC.

The primary reason for the decline was falling inventories. During third quarter both individuals and companies were worried about a possible slowdown in global growth. The Economist reported one reason companies may have reduced inventories is because they feared demand for goods would not be strong if the world economy weakens. That didn't prove out as sales of American goods and services grew by 3 percent during the third quarter. When inventories are excluded, U.S. GDP growth was 2.9 percent, which many experts would say is pretty healthy growth.

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

Q3

Quarterly Market Review
Third Quarter 2015



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How the Budget Deal Will Change Medicare and Social Security

There's good news for Medicare and disability beneficiaries, but a key Social Security claiming strategy will end.



October 30, 2015

The 11th-hour budget and debt-ceiling deal passed by Congress has not yet been signed by President Obama, but is expected to include relief for the millions of older Americans receiving Medicare and Social Security benefits. As it now stands, the agreement will ease the huge hikes in monthly premiums and annual deductibles for Part B of Medicare that were set to go into effect next year, as well as prevent big cuts in Social Security disability benefits.

But alongside these positive developments, the deal also makes arguably even more important changes to Social Security, including ending the popular "file and suspend" Social Security claiming option, which would be repealed just six months after passage of the budget bill.

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

101 Ideas for Random Acts of Kindness



As we all zoom around from place to place, trying to make our mark on the world, and work toward our vision of success, it is very easy to fall into the black hole of our own existence. Although the world is more linked than it has ever been, people are becoming less connected to each other. Communication has been decreased to what we can say in 140 characters or less. If you find you are more comfortable having a conversation by text than face-to-face, it's time to take a technology break and get back into the real world. By being more connected as human beings, we will build our "kindness skills".

Here are some simple things you can do to become a kinder person:

1. Pay for the person behind you in a drive-thru or at a coffee shop.

It not only makes the person receiving the free food or coffee feel special, it also brings the cashier into the kindness loop by being the bearer of good news.

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

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