

The Client Connection

The Markets

The Federal Reserve put a hitch in the markets' giddy-up last week.

It wasn't the Fed's second interest rate hike in a decade that caused markets to stumble.

December's rate hike was old news before it happened. In mid-December, Reuters reported Fed funds futures indicated there was a 97 percent probability the Fed would raise rates one-quarter percent at its December Federal Open Market Committee (FOMC) meeting. In addition, all 120 economists polled by Reuters agreed rates were headed higher.

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



How to Find a Last-Minute Christmas Gift That Doesn't Look Like a Last-Minute Christmas Gift

It's the week before Christmas—too late to ensure standard delivery of online purchases will arrive in time, and perhaps too crazed a period to hit the mall and wander in hope of inspiration. Even so, there is still plenty of time for last-minute shoppers to make the holiday dreams of their loved ones come true, or at least avoid deep disappointment on December 25.



Here are some smart ideas for where to shop, what to buy, and even how to get the most bang for the buck as you're scrambling to pull off some last-minute Christmas shopping miracles. As a bonus, with most of the suggestions below, shoppers never

have to physically "go shopping."

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

10 Fun Holidays Gifts for You & Your Grandkids



With these games and toys, everyone can get in on the action.

Watching your grandchild unwrap the perfect gift is an amazing experience, but so is enjoying the new gift together. If you're not sure what to buy this holiday season, here are ten toys and games where the whole family can have fun together.

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

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