

# The Client Connection

News and Updates from The Gensler Group

December 22, 2015

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**Q3**

Quarterly Market Review  
Third Quarter 2015



## The Markets

After a level of hype that would have exhausted even the most dedicated Star Wars fans, the Federal Reserve finally began to tighten monetary policy last week, raising the funds rate from 0.25 percent to 0.50 percent.



Although financial markets appeared sanguine when the rate hike was announced, the calm dissipated quickly. The Standard & Poor's 500, Dow Jones Industrial, and NASDAQ indices finished the week lower. International markets fared better. Most finished the week higher.

The last five times the Fed has begun to raise rates, the U.S. dollar has remained stable and stock prices have risen, on average, in the months immediately following the hike, according to The Economist.

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

## Apps Can Help You Organize and Use Your Gift Cards

[Click here to read the Quarterly Market Review.](#)

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Americans lose at least \$500 million a year due to lost gift cards.



Cathy Kamimura is an extreme user of gift cards. She currently has about 100 valued at more than \$2,000.

Managing them all is not just unwieldy, it is also risky since gift cards are like cash and cannot be replaced if they are stolen.

Gift cards, which become more popular by the year, have long been a challenge to consumers who leave them in drawers, lose track of their value or just never get around to using them.

At least \$500 million of the estimated \$130 billion worth of U.S. gift cards sold this year will go unused, consulting firm CEB TowerGroup said.

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

## NORAD Tracks Santa

On Dec. 24, 1955, a call was made to the Continental Air Defense Command (CONAD) Operations Center in Colorado Springs, Colo. However, this call was not from the president or a general. It was from a girl in Colorado Springs who was following the directions in an advertisement printed in the local paper - she wanted to know the whereabouts of Santa Claus.



The ad said "Hey, Kiddies! Call me direct and be sure and dial the correct number." However, the number was printed incorrectly in the advertisement and rang into the CONAD operations center

On duty that night was Colonel Harry Shoup, who has come to be known as the "Santa Colonel." Colonel Shoup received numerous calls that night and rather than hanging up, he had his operators find the location of Santa Claus and reported it to every child who phoned in that night.

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

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