

# The Client Connection

News and Updates from The Gensler Group

December 8, 2015

## In this Issue

### The Markets

13 Everyday Habits That Destroy Your Retirement Fund

San Diego Bay Parade of Lights

### Updated Reviews



[Click on image above to read Weekly Market Commentary](#)



Q3

Quarterly Market Review  
Third Quarter 2015



[Click here to read the](#)

## The Markets

Anyone looking at U.S. stock market performance last week

might assume it was a pretty quiet week. They would be wrong. It was a very bouncy week. U.S. stock markets moved lower on Monday, rebounded on Tuesday, and then appeared to suffer a one-two punch mid-week that knocked indices lower.



On Wednesday, the benchmark U.S. oil price sank below \$40 a barrel as supply continued to exceed demand, according to The Wall Street Journal (WSJ). Analysts had expected stockpiles of crude oil, gasoline, and other fuels to decline. Instead, stores increased to more than 1.3 billion barrels. The glut of fuel drove energy stock values down and energy stocks led the broader market lower, according to WSJ.

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


## 13 Everyday Habits That Destroy Your Retirement Fund

Quarterly Market  
Review.

Visit us Online



Like us on Facebook 

View our profile on LinkedIn 

**Referring family  
and friends is the  
best compliment  
you can pay us.**



We all have habits - some good, some not-so-good and some downright bad. We typically realize that those bad habits are hurting us. Sometimes, though, it can be difficult to recognize that something we regularly do has become a habit or that it's harming us. This can be especially true when it comes to preparing for retirement. Seemingly harmless habits might be sabotaging your retirement savings.

Here are 13 things you might be doing that could hurt your chances of having enough money to retire comfortably - and what you should do to kick these habits.

**1. Spending Now Rather Than Saving for Tomorrow**

**2. Underestimating How Much You'll Need in Retirement**

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

## San Diego Bay Holiday Parade of Lights

The San Diego Bay Parade of Lights is a time-honored holiday tradition brought to San Diego by the boating community. This December the 44th Annual Parade on San Diego Bay will be held on December 13 and 20.



Both Sundays you'll see more than 80 boats lavishly decorated for the 2015 theme "Christmas Around the World". The Parade proceeds from Shelter Island past Harbor Island, the Embarcadero, Seaport Village, and Ferry Landing in Coronado.

The procession of boats will begin at 5:30pm and will follow the above mentioned route. Coronado has some

great viewing spots, including the Ferry Landing, Centennial Park, and Bayview Park.

[Click here for more upcoming holiday events.](#)

### **Join Our Mailing List**

The information contained in this email message is being transmitted to and is intended for the use of only the individual(s) to whom it is addressed. If the reader of this message is not the intended recipient, you are hereby advised that dissemination, distribution, or copying of this message is strictly prohibited.

