



The Client Connection

News and Updates from The Gensler Group

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The Markets

What's in an employment report?

Last week, the U.S. Bureau of Labor Statistics' Employment Situation Summary was full of encouraging data. Employment numbers for last November and December were revised higher which made 2014



the strongest year for job growth since 1999. However, 2015 isn't off to a shabby start. The economy added just over a quarter of a million jobs in January. In addition, Barron's reported:

"...Wages for private-sector workers ticked higher in January, rising 0.5 percent from December and 2.2 percent year-over-year. That sort of growth must persist to indicate a trend, but it is a promising sign, and one that could quell chatter about deflation in the U.S. The good news doesn't end there. Low gas prices could save the average household \$750 this year, and household net worth remains near an all-time high. It's no wonder consumer confidence hit its highest level last month in more than seven years."



Q4

Quarterly Market Review
Fourth Quarter 2014

Quarterly Market
Review

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Happy Valentine's Day!

Consumers are happy. Workers are happy. Who's not happy? The answer may be companies and investors. Barron's speculated workers' gains could come at the expense of corporate profits.

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

Golden Rules for Your Golden Years

Seven Guidelines to Help Meet Your Retirement Goals

Saving for retirement may feel like an impossible task.



After all, as defined-benefit pension plans fall by the wayside, those with 401(k) plans must act as their own pension managers, a complex task that involves amassing a nest egg and making it last a lifetime. As a

nation, we're clearly falling short.

The Center for Retirement Research at Boston College calculates that 52% of working-age households are at risk of being unable to maintain their pre-retirement standard of living after they stop working.

So what can you do to get yourself on track? In this, our final column, we present seven "golden rules" of retirement savings.

While there are no guarantees, these recommendations will help you avoid some of the biggest mistakes people make with their investments and minimize the risk that your nest egg will expire before you do.

1. Save early and often.

When saving for retirement, mutual-fund company T. Rowe Price Group recommends putting away at least 15% of annual pretax pay, including matching contributions from an employer.

The goal: To stockpile 12 times your ending salary, a sum that-combined with Social Security-should allow you to maintain your current standard of living over a



30-year retirement.

If you haven't saved enough, there may be time to catch up.

A 55-year-old who has saved only three times salary can reach the 12-times goal by socking away 32% of pay for the next decade, says T. Rowe Price. The recommendation for a 50-year-old in the same situation: 24%.

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

Coronado Valentines 10K

The 5th Annual Coronado Valentine's Day 10K & 1 Mile Fun Run will be held on Sunday, February 15th, 2015 at Tidelands Park in Coronado California.

In it's 5th year, the event has earned a great reputation for it's attention to detail, race management, and an awesome post-race

party. Each 10K participant receives a high quality Technical t-shirt, an awesome finishers medal, and local discounts throughout Coronado.



[Click here for more information.](#)

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