

The Client Connection

News and Updates from The Gensler Group

February 2, 2016

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Q4

Quarterly Market Review
Fourth Quarter 2015



The Markets

How low can you go?



The Bank of Japan (BOJ) dove into the negative interest rate rabbit hole last week when it dropped its benchmark interest rate to minus 0.1 percent. If you've been following Japan's story, then you know the country has been struggling with deflation for almost two decades. The BOJ's goal is to push inflation up to 2 percent. MarketWatch explained the idea behind negative interest rates:

"Central banks use their deposit to influence how banks handle their reserves. In the case of negative rates, central banks want to dissuade lenders from parking cash with them. The hope is that they will use that money to lend to individuals and businesses which, in turn, will spend the money and boost the economy and contribute to inflation."

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

7 Things That'll Sell Like Crazy Because of the Super Bowl

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

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Super Bowl = super spending.

It costs a whopping \$5 million for a 30-second commercial during the Super Bowl this year.

Surprisingly, however, consumer survey and sales data indicate that spending big bucks to advertise during the game has limited or no effectiveness in terms of actually nudging viewers into buying the things being advertised.

Yet the Super Bowl overall is extremely effective in getting American consumers to binge on all sorts of other purchases. According to the National Retail Federation, roughly 189 million people will watch the Super Bowl featuring the Denver Broncos against the Carolina Panthers on Feb. 7, and viewers will spend an average of \$82.19 on electronics, apparel, and food for the game this year, up from \$77.88 in 2015.

Here are the categories of purchases that regularly get an extra big sales bump thanks to the big game.

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

Macy's Museum Month 2016

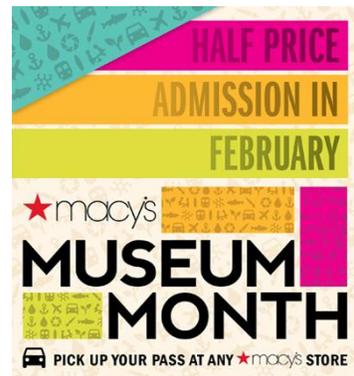
Event Date: February 1-29, 2016

Location: Participating Museums

Cost: 50% off Admission with pass

Arts, entertainment and culture collide for Macy's Museum Month in San Diego. This February the San Diego Museum Council and Macy's have teamed up again for Museum Month, giving patrons a chance to discover what's new at more than 40 area museums with savings only seen once a year.

Participants can pick up a Museum Month Pass at any area Macy's store to enjoy half-off admission to all of the participating museums through the entire month of February. Plus, with 2016 being a leap year, you get an extra day to



enjoy museum going.

[Click here to find out more.](#)

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