

The Client Connection

News and Updates from The Gensler Group

February 9, 2016

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Q4
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The Markets

There was bad news and good news in last Friday's unemployment report.



In the negative column, fewer jobs were created in the United States than economists had predicted, and January's jobs gains were not as strong as December's had been. In addition, the December jobs increase was revised downward from 292,000 to 252,000, according to Barron's.

On the positive side of the ledger, more than 150,000 new jobs were added in January. The unemployment rate fell below 5 percent for the first time since February of 2008 and earnings increased. In total, average hourly earnings have moved 2.5 percent higher during the past 12 months.

Good news plus bad news equals uncertainty. As we've seen, that's a state of affairs markets strongly dislike. In January, slower growth in China and low oil prices had markets in a tizzy. Last week, the Standard & Poor's 500 Index gave back more than 3 percent as investors tried to decide whether employment news indicated a rising risk of recession in the United States, according to Barron's.

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

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

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Setting an Example for Future Generations



Do your children or grandchildren spend summers mowing lawns, repairing computers, or selling movie tickets? Perhaps, they have part-time jobs during the school year, bagging groceries, or working in a local shop. No matter the type of work done, if a young person has earned income, he or she can save in a Roth IRA.

While saving for retirement probably isn't even a blip on the radar for most young people, their older relatives are aware of the challenges related to saving for and generating income in retirement. Many also understand the importance of starting early - a task that has been made easier by custodial Roth IRAs. It is now possible to establish Roth IRAs for children who are younger than age 18, as long as they have earned income.

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

**Weston Wellington to Speak
at our Annual Wealth
Management Symposium**

You are not going to want to miss this year's annual symposium to be held on **Thursday, March 3rd at the Winn Room in the Coronado Library, 10:00 a.m. - 12:30 p.m.** (a light lunch to follow.)



This will be a great opportunity to ask questions and learn about the powerful forces that continue to shape the capital markets all over the world. Weston Wellington, from Dimensional Fund Advisors, is one of the most enlightening speakers on financial markets and has spoken to audiences throughout the United States, Canada, Europe and New Zealand. He is an accomplished writer with a regular column, *Down to the Wire*. It is from this pulpit that he launches his debunking of erroneous media predictions about various markets. This media watchdog role gives Weston another forum to emphasize the importance of "discipline and diversification".

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