

The Client Connection

News and Updates from The Gensler Group

March 10, 2015

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If you looked at last week from the perspective of the children's book, *If You Give a Mouse a Cookie*, it might have gone like this:

If you give the United States a positive employment

report, Investors are

going to ask whether interest rates will move higher. When they conclude the Federal Reserve may increase rates sooner rather than later,

American stock markets may dip lower...



Yes, last week was one of those weeks: When good news triggered not-so-good news. According to Barron's:

"The February jobs report, showing a 295,000 gain in nonfarm payrolls, about 60,000 more than predicted by economists, plus a dip in the unemployment rate to 5.5 percent from 5.7 percent in January, evidently was enough to convince the markets that a June Fed rate hike is now likely. The June fed-funds futures contract was pricing in a 70 percent probability of a move to 0.25 percent to 0.5 percent at Friday's settlement, up from 48 percent the day before, according to the CME."

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

Q4

Quarterly Market Review
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Quarterly Market Review

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"Is money the measure of success?"

That is the question that The Gensler Group would like to pose to Coronado High School Seniors.

Answers must be submitted in a 300-500 word essay and received by 5:00 p.m. on Thursday, April 30th. The winner will be awarded a \$500 college scholarship.

5 Financial Steps You Need to Take if You're a Widow

It's an overwhelming time, but here's help for getting a handle on your finances now and for the future.



Losing one's spouse is a possibility no one likes to think about. But it is something many Americans face: There were 13.6 million widows in America in 2010, according to the non-profit widow-advocacy group, The

Loomba Foundation. Becoming a widow ranks as one of life's most traumatic experiences, second only to the loss of a child, and women tend to have a more difficult time than men, says a National Institutes of Health report. One major contributing factor is financial worries, and if you've been recently widowed, having to manage your finances on top of everything else can be truly overwhelming.

But there are simple steps you can take to keep your finances in order and avoid costly mistakes, says Brad Ledwith, author of *If You Are Suddenly Single*. Ledwith's own childhood experience watching his mother take care of the family when she unexpectedly became a widow partly led him to become a financial planner. Here, he shares the five things you must do.

#1: Keep everything as status quo as possible.

In the midst of grieving and feeling like your world has turned upside down, you may also feel like you have to make changes right away. But wait. "People tend to want to 'get things done,'" says Ledwith, but "it's really important to not make quick decisions that the widow regrets later."

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

GG Monthly Enrichment Series Is organization the key to success?

You are invited to join us as we kick off our first Monthly Enrichment Series round table at The Gensler Group office on Thursday, March 19th from 10:00 a.m. - 11:00

[Click here for more information.](#)

Referring your friends and family is the best compliment that you can pay us!

a.m.

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