

# The Client Connection

News and Updates from The Gensler Group

March 15, 2016

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



**Q4**  
Quarterly Market Review  
Fourth Quarter 2015

## The Markets

Stim-u-late mar-kets! Come on! It's monetary easing.\*



The European Central Bank (ECB) was singing a tune that invigorated financial markets last week. The Wall Street Journal explained:

"The fresh measures included cuts to all three of the ECB's main interest rates, €20 billion a month of additional bond purchases atop the ECB's current €60 billion (\$67 billion) program, and an expansion of its quantitative easing program to highly rated corporate bonds - all more aggressive steps than analysts had anticipated. The central bank also announced a series of ultracheap four-year loans to banks, some of which could be paid to borrow from the ECB."

Most national indices in Europe gained ground last week. The Financial Times Stock Exchange Milano Italia Borsa (FTSE MIB), which measures the performance of the 40 most-traded stocks on the Italian national stock exchange, was up almost 4 percent. Spain's Indice Bursatil Español Index (IBEX 35), which is comprised of the most liquid stocks trading on the Spanish continuous market, gained more than 3 percent. Major markets in the United States moved higher, as well.

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Quarterly Market  
Review.

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## Healthcare Spending Expected to Slow



### Here's some Good News:

Healthcare spending is expected to increase more slowly during 2016! It's projected to grow by 6.5 percent this year, according to a report from PWC. That's still a lot faster than inflation. The Economist projects overall consumer prices in the United States will increase by 1.2 percent this year.

The report suggested several factors are contributing to lower healthcare spending, including:

- **The Affordable Care Act's Cadillac Tax.** PWC reported the tax "...is motivating businesses to enact high cost-sharing. Their workers are already responding to the higher deductibles by scrutinizing what services are necessary and which are not...cost sharing can backfire if the employee foregoes preventative care and faces years of chronic illness." Twenty-five percent of employers offer only high-deductible healthcare plans for employees.

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

**Coronado High School Senior  
\$500 Scholarship Essay Contest**  
What does fiscal responsibility mean to you?

It's that time of year again when Coronado High School Seniors are given the opportunity to participate in our \$500 Scholarship Essay Contest.

This year, the question that The Gensler Group would like to pose to Coronado High School Seniors is "What does fiscal responsibility mean to you?"



Answers must be submitted in a 300-500 word essay and received by **5:00 p.m. on Thursday, April 28th.**

The winner will be awarded a \$500 college scholarship. (One entry per Coronado High School Senior.) The winning essay will be featured in our newsletter and may be printed in the Coronado Eagle & Journal as well!

Essays and application form can be mailed or delivered to: The Gensler Group, 120 C Ave. Suite 170, Coronado, CA 92118 Faxed to: 619-554-1399 Emailed to:

[Jadi@genslergroup.com](mailto:Jadi@genslergroup.com)

[Click here to download an application form.](#)

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