

# The Client Connection

News and Updates from The Gensler Group

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## The Markets

Russian President Vladimir Putin sure has stirred up a hornets' nest. Why is annexing the Crimean peninsula and, possibly, Ukraine such a priority for the Russian leader? When asked, Putin has indicated Russia's military influence is necessary to protect Russian-speaking populations in Ukraine. However, The Economist has a different take on Putin's actions:



"Russia's economic stagnation has exposed the limits of Mr. Putin's political and economic model, which relied on rising oil revenues and allowed him to buy the support of the elite and the acquiescence of the population at large. Real disposable incomes, which rose by 12 percent in 2007, on the eve of the war with Georgia, are forecast to rise by 3 percent this year. The Kremlin faced a choice between political liberalization and mobilization of the country by the means of war and repression. Mr. Putin has chosen the latter. Confrontation with the West is one of the main goals of Mr. Putin's operations. Any sanctions imposed will allow him to blame Russia's economic downturn on the West, though that may not placate the ruling class, with its cash stashed abroad in property and bank accounts."

## Quarterly Market Review


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**"Success is not final, failure is not fatal: it is the courage to continue that counts."**

--Winston Churchill, British Prime Minister

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

## 5 Essential Habits of Early Retirees



The idea of retiring early can seem so far-fetched you've never considered trying to get there. Still, this select group of people is worth emulating in many ways, even if kicking back early isn't on your radar. Here are a few traits of early retirees you should consider adopting:

### **They save a lot.**

There are an exceptionally lucky few who inherit their wealth, but the vast majority of early retirees spend years saving to increase their stash, plugging away towards their goal until they've saved enough to buy their freedom. While you may not care to retire before everybody else, having a big cushion can give you the necessary ammo to take significant risks that can pay off big time. Perhaps it's a new job opportunity with a better career path that requires a short-term pay cut, or taking time off to obtain additional certifications to significantly lift your salary trajectory for the rest of your life. Whatever it is you want to do, having the comfort of not running out of money as soon as the paycheck stops offers choices.

### **They understand their spending habits.**

Talk to enough people who are financially independent and you'll realize they have a pretty firm grasp of how much they spend. After all, how could anyone who's not a billionaire know they can afford their lifestyle indefinitely unless they know how much they are spending? Yet, how many people know where their money is going? The good news is that once you start tracking your expenses, you are likely to find many areas to cut spending without affecting your quality of life.

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

## Habits That Can Help You Live to 100

Want to be a Super Ager, living a happy, healthy life

well into your 9th decade? Then incorporate these into your life.

Harry Rosen, 103, is a charmer, according to The New York Times. He enjoys dinner out every night, often in fancy Manhattan restaurants, almost always ordering fish and enjoying conversations with other diners. When most of us envision a very long life, it's that kind of vitality and engagement we all want.



Researchers call people like Harry Rosen "Super Agers". They reach "old old" age with the physical and cognitive health of people much younger.

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

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