

# The Client Connection

News and Updates from The Gensler Group

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Weekly Market Commentary



Q4  
Quarterly Market Review  
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## The Markets

After a series of moves that proved far more effective, but were almost as complicated as the Acme Corporation strategies Wile E. Coyote employed in pursuit of the roadrunner, Russia dropped an anvil on Ukraine and annexed Crimea. In response, Ukraine's acting Prime Minister Arseniy Yatsenyuk signed a political association agreement with the European Union (EU), and the United States slapped sanctions on some of Russia's President Vladimir Putin's wealthy allies and Bank Rossiya.



The EU also took action although the BBC reported Russia's foreign ministry called the European Council's decision to impose sanctions "regrettable" and "detached from reality." European and Russian economies are interdependent. Twenty-five percent of the EU's gas comes from Russia, and more than one-half of Russia's budget is derived from oil and gas sold to the EU. In addition, experts cited by the BBC indicated sanctions on Bank Rossiya could tie up monetary transactions in EU banks and potentially affect individual European countries' business dealings with Russia if economic sanctions are implemented.

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

## Quarterly Market Review


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**"Humility is not thinking less of yourself, it's thinking of yourself less."**

--C. S. Lewis, novelist, scholar, broadcaster

## Why Cash is King Again

Worried About Data Breaches? There's a Simpler Solution Than Turning to Bitcoi

Paper or plastic?



Until recently the idea of using actual cash when you went shopping, instead of a credit or debit card, seemed to be becoming hopelessly old-fashioned. My local coffee shop has installed a new gadget on the counter so people can buy a coffee with their smartphones.

But I wonder if things are about to change.

Following the data breaches of credit- and debit-card information at major retailers, some shoppers say they are putting aside their cards and going back to spending cash-like in olden times.

This past week a survey of shoppers conducted by Harris Poll on behalf of Feedzai, a cybersecurity firm, found that 40% of those who were aware of data breaches said they were using cash more, and plastic less, as a result.

And why not? Dollar bills can be stolen, of course. But they can't be stolen online. Their use doesn't leave an open door to your bank account for a hacker to walk through. They are hack-proof, anonymous, and lighter and more durable than a smartphone.

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

## How Consumers Can Use Big Data

New Apps Help People Find the Cheapest Flights, Improve Their Diets, Become Better Drivers

A new wave of consumer applications is putting big data at everyone's fingertips.

Large organizations have harnessed the power of data analytics for some time. But consumer services are finding more ways to use business intelligence to benefit individuals. Sites like Amazon, Pandora and Netflix kicked off the trend, using sophisticated business intelligence to understand and recommend things we may like to buy, listen to, or watch.



Newer services let consumers see how their fitness activity compares with millions of others, or whether their fertility patterns are normal or worrisome. Users of a certain app can tell at a glance whether it would be cheaper to fly to Milan or London over spring break. Civic apps and sites, meanwhile, make it possible to chart the spread of flu across the U.S. and to see which neighborhoods have the worst potholes in town.

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

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