

The Client Connection

News and Updates from The Gensler Group

March 8, 2016

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Q4
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The Markets

When Mark Twain's death was reported in the United States, he was alive and well in London. He responded to news accounts with a note saying, "The report of my death was an exaggeration."



Last week's jobs data suggest the same is true of reports that a recession is imminent in the United States. Barron's explained:

"Thank goodness the mid-February fears of recession that brought markets to their knees - and the 10-year Treasury yield to a low of 1.53 percent - were overblown. Friday's nonfarm payrolls report was the latest confirmation. It showed that 242,000 jobs were created last month, far more than expected and up from the previous month's reading, which was itself revised higher."

The employment data weren't all positive, though. Average hourly earnings declined when it was expected to increase and the number of hours worked was lower, on average, than it has been for two years.

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

The Art and Science of Claiming

Click here to read the Quarterly Market Review.

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Social Security Benefits



New rules about how you can claim Social Security benefits will take effect on April 30 as a result of the Bipartisan Budget Act of 2015. The changes are intended to close perceived loopholes in the system that gave rise to

popular strategies for maximizing benefits that potentially were worth thousands of dollars in additional income each year. Importantly for some soon-to-be retirees, taking advantage of one commonly used option—the file-and-suspend strategy—requires action soon.

The vast majority of Americans claim Social Security benefits upon or before reaching their full retirement age (age 66 for those born between 1943 and 1954). For every year that you delay taking benefits between your full retirement age and age 70 (whether by delaying making a claim or filing for benefits then suspending them), your benefit amount increases by 8%. This is referred to as accruing a delayed retirement benefit and it is the cornerstone of many Social Security benefit maximization strategies, including those outlined below. The availability of the highlighted strategies is changing, but they may still offer some benefit to those who are near retirement age.

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

CSF Telethon: An Entire Community Event

This year marks the 28th Coronado Schools Foundation Annual Telethon! Every year, the entire community comes together to support our schools, enjoy live performances, and participate in the carnival.



The event not only provides a fun evening but more

importantly, it makes a huge impact in our schools. We are hoping to match last year's success of \$200,000, which will allow us to continue to invest into our schools and students.

Event Details

Thursday, March 10th

Live from the Coronado High School Performing Arts Center

4:30-7:30pm - Games and CHS Senior Class Food Court

5:00-8:30pm - Live Broadcast in the Theatre

[Click here to get more information on the event](#)

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