

The Client Connection

News and Updates from The Gensler Group

April 5, 2016

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The Markets

It's like déjà vu all over again!

This wasn't the first quarter, or even the first year, that bond markets have not performed in the way Wall Street strategists have expected.



During 2014, bond yields were expected to rise. They did not. During 2015, bonds were predicted to finish the year yielding about 2.8 percent to 3.3 percent. On December 31, they were at about 2.3 percent.

During the first quarter of 2016, despite persistent predictions yields would move higher after the Federal Reserve's rate hike, yields fell and bond values increased. Government bonds delivered the strongest returns gaining 3.7 percent for the quarter, according to Bloomberg.

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Smart Money Moves for April



Q4

Quarterly Market Review
Fourth Quarter 2015



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With the season's signs of renewal and growth all around, you might be inspired to spend this month renewing good money habits and growing your bank balances. Consider these four tips for springing forward with your finances.

1. Stash money in a retirement account

If you put cash in a Roth or traditional individual retirement account each year, you could be well on your way to having a cozy retirement fund. You may even become a millionaire if you start saving early enough.

IRAs offer major tax advantages because your money can grow tax-free (Roth) or tax-deferred (traditional). But there are limits to how much you can save each year: generally \$5,500 if you're under age 50, \$6,500 if you're 50 or older.

If you haven't saved the maximum for 2015, it's not too late. You have until the federal tax deadline (this year, that's April 18) to contribute.

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

5 Ways to Avoid Costly Home Renovation Mistakes

A home renovation can be time-consuming, and you want the end result to be worth the hard work. If you make a home-remodel mistake, however, it could turn your dream project into a nightmare.



So how can you avoid costly renovation mistakes? We've gathered five tips to help you make sure you're heading into the right project, the right way:

1. Consider return on investment

Any project is worthwhile if it makes you happy, but if you plan to sell your home soon, make sure you focus on renovation projects that give a good return on your money. Many renovations cost thousands of dollars, but won't increase the value of your home by the same amount.

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

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