



The Client Connection

News and Updates from The Gensler Group

April 9, 2013

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Weekly Market Commentary



Quarterly Market Review

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The Markets

U.S. investors puzzled over disparate pieces of economic and world news last week. By the end of the week, major U.S. markets had tumbled indicating investors didn't like what they'd seen.



Under new leadership, the Bank of Japan (BOJ) announced an aggressive stimulus program that will inject \$1.4 trillion into its economy over the next two years. The effort is intended to end decades of stagflation. Stagflation is a period of economic stagnation characterized by rising inflation, higher unemployment, lackluster consumer demand, and lack of growth in business activity. Shares in the Japanese market, which closed before U.S. jobs numbers were announced, rose to almost a five-year high.

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

5 New Features that are Changing ATM Banking

Thanks to today's advancements in technology, consumers are experiencing less of a need to visit a bank branch and speak with a teller or banker in person



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"A mind that is stretched by a new experience can never go back to its old dimensions."

Oliver Wendell Holmes,
Supreme Court Justice



One banking technology that has been the subject of multiple technological enhancements is the automated teller machine (ATM). Here are some of the ATM improvements

coming your way:

Email receipts. If you regularly visit ATMs, you are no stranger to receipt-littered ATM lobbies. Some customers take the receipt simply for a quick look at their remaining balance, while others simply expect a receipt as part of the ATM experience. After a brief glance, the receipt ends up in the trash or worse--on the floor.

Varying bill denominations. For years, most ATMs only dispensed cash in the form of \$20 bills. In instances when exact change is needed, the ATM is not very useful. However, banks are recognizing customers want more flexibility when it comes to their cash withdrawals.

Cardless ATM access. Like our wallets and personal identification, our smartphones are always by our side. More and more mobile phone manufacturers are building smartphones with near field communication (NFC) technology, which lets your mobile phone communicate with certain devices within close proximity.

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

How to Get Fit After 50

Get Into the Best Shape of Your Life

It's a fact: Everyone feels better when they exercise. "Most people say they are too tired, but exercise, if done properly, creates energy and makes you feel more alive," says celebrity fitness trainer Joel Harper, who has trained the likes of Dr. Oz and Oprah. "Our bodies have a tendency to



slow down as we move past our 30s, but each person is different. The key is to exercise daily, in order to stay fit and keep your body functioning optimally."
[Click here to read the entire article.](#)

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