

The Client Connection

News and Updates from The Gensler Group

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The Markets

Sir John Templeton once said: "Bull markets are born on pessimism, grow on skepticism, mature on optimism, and die on euphoria."



If he was right, investor sentiment seems to support the idea the bull market may be around for a while.

The American Association of Individual Investors' most recent poll indicated investors aren't feeling very optimistic:

- 20 percent of investors were bullish - fewer than in the previous poll, and far lower than the historic average of about 39 percent.
- 47 percent of investors were neutral - fewer than in the previous poll, and far higher than the historic average of about 31 percent.
- 33 percent of investors were bearish - more than in the previous poll, and slightly higher than the historic average of about 30 percent.

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5 Ways Retirement Is Different For Women

It seems that the differences between men and women

Quarterly Market Review

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extend even into retirement and the planning for it. Here are five things women need to consider:

1. Women live longer.

What this really means is that women need to find the moola to pay the bills for a few years longer than men do. A woman turning 65

today can expect to live until 86.6; a man just has to make the money stretch, on average, to age 84.3, says the Social Security Administration.

The easier-said-than-done solution: Save more.

2. Women are more likely to fly solo in their later years.

Because of the difference in life expectancy and the fact that many women marry men older than themselves, most men will die married while the majority of women will die as widows. More than half the women over 65 are widows, and they outnumber widowers by three to one.

The solution: Look for companions to travel, hang out with, and maybe even cohabit with. And learn to do more things by yourself.

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

Father's Day

On July 19, 1910, the governor of the U.S. state of Washington proclaimed the nation's first "Father's Day." However, it was not until 1972, 58 years after President Woodrow Wilson made Mother's Day official, that the day became a nationwide holiday in the United States.

MOTHER'S DAY: INSPIRATION FOR FATHER'S DAY

The "Mother's Day" we celebrate today has its origins in the peace-and-reconciliation campaigns of the post-Civil War era. During the 1860s, at the urging of activist Ann Reeves Jarvis, one divided West Virginia town celebrated "Mother's Work Days" that brought together the mothers of Confederate and Union soldiers. In 1870, the activist Julia Ward Howe issued a "Mother's Day Proclamation" calling on a "general congress of



women" to "promote the alliance of the different nationalities, the amicable settlement of international questions, [and] the great and general interests of peace."

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