

# The Client Connection

News and Updates from The Gensler Group

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## The Markets

It's a cautionary tale...

Many Chinese investors were so optimistic about the prospects for Chinese stock markets they bought on margin, meaning they borrowed money to buy stocks. Borrowing to invest has been so popular that the amount of margin loans doubled in just six months to about \$320 billion, according to Barron's. Experts cited in the article said, "...margin financing in China is equal in size to Indonesia's entire stock market valuation and as high a portion as it has been in any market at any time..."



The problem with buying on margin is repaying the loan if stocks move in the wrong direction. Since the middle of June, Chinese stock markets have lost more than \$3 trillion, reported CNN.com. Barron's explained how margin works:

"In China, a typical investor can borrow \$1.25 for every dollar of cash she has, giving her what China calls a "guarantee ratio" of 180 percent, or \$2.25 (cash and stock bought on margin) divided by \$1.25 (loan value). But, as her stock loses value, the guarantee ratio also falls. At 150 percent, the broker will start to issue margin calls. When the ratio hits 130

Quarterly Market Review

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**"In the end, it's not the years in your life that count. It's the life in your years."**

-Abraham Lincoln

percent, the brokerage will force the liquidation of the position to meet the loan."

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

## Tricks and Tips for Getting the Most Out of Your Social Security



Social Security is a confusing topic. A new book [Get What's Yours](#) examines everyday questions and provides tips on the "loop holes" that you may not know about.

Click on the image and watch the video to learn more.

## The Best Sunscreen

After spending 25 hours on research and interviews, and many more wearing sunscreen on our bodies, we've determined that the best sunscreen for everyday use is the one you'll use correctly. But most people are doing it wrong-which means you probably are, too. According to all seven dermatologists we interviewed, as well as the many scientific papers and lit reviews we read, if you're outside, you should be applying a full shot glass's worth of sunscreen to your near-naked body about once an hour in



order to get adequate protection with your sunscreen. That's a lot. Which means the best sunscreen needs to be affordable. Ideally, it should go on easily and feel good against your skin as well. That's why we recommend NO-AD Sport SPF50. At 56 cents per ounce, the NO-AD sunscreens cost half as much as their closest competitors.

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

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