

The Client Connection

News and Updates from The Gensler Group

July 21, 2015

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Q2

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The Markets

Investors around the world breathed a sigh of relief last week.

It wafted many markets higher. The NASDAQ jumped by more than 4 percent. The Standard & Poor's 500 Index gained 2.4 percent. France's national benchmark index rose 4.5 percent, Germany's was up 3.2 percent, Italy's increased by 3.6 percent, and China's Shanghai Composite was up 2.1 percent. So, what happened?



Global markets stabilized.

First, the Chinese stock market staunched its wounds and recovered some value, which eased investors' worries. According to Barron's, by the end of the week, the Shanghai Composite Index was up 13 percent from its early July low. The market's recovery owed much to Chinese government intervention.

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Are you missing out on a possible triple tax advantage?

[Quarterly Market Review](#)

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If you have a high deductible health insurance plan and you're not contributing the maximum to a health savings account (HSA), then you may be missing out. A study cited by The Washington Post found just one in 20 people with HSAs take full advantage of the opportunity.

In general, HSAs offer three tax benefits:

1. Contributions are federally tax-deductible up to certain limits (\$3,350 for a single person and \$6,650 for a family in 2015; add \$1,000 to those limits if you're age 55 or older).
2. Any interest earned on money in an HSA grows tax-deferred.
3. Withdrawals used to pay qualified medical expenses are income tax free.

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The Smartest Way to Take a Vacation

Scientists study how to get the most benefits in health and well-being from a getaway

Should you take a brief vacation, or a weeks long excursion? Go somewhere new, or relax at the family beach house?

Psychologists and researchers have been studying how to create an ideal vacation that boosts our well-being, relieves stress that can impact our health, and helps us recharge for returning to work. Some conclusions: Longer vacations aren't necessarily better than shorter ones. Engage in activities you haven't done before, even if you're at home on a staycation. And end a trip on a high note.



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