



The Client Connection

News and Updates from The Gensler Group

July 9, 2013

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Did you know that you can click on the pictures below for valuable information?



Weekly Market Commentary



Q1

Quarterly Market Review
First Quarter 2013

Quarterly Market Review

Coming Soon!

The Markets



The second quarter offered a level of drama often found in homes with teenagers.

When investors realized their good friend, quantitative easing, might have an earlier-than-

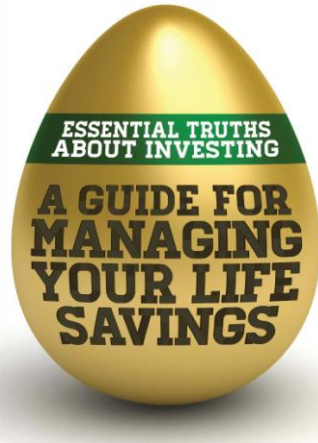
expected curfew, they threw a hissy fit that resounded through global markets. The outburst interrupted the trajectory of Standard & Poor's 500 Index, which finished June lower after hitting record highs in May. As stocks fell, yields on the benchmark 10-year Treasury bond hit a 22-month high.

Higher treasury yields and a strengthening greenback proved attractive to investors and capital flowed out of emerging markets during the quarter. As interest rates moved higher, the cost of borrowing rose sharply in many emerging countries. That may impede economic growth, which has slowed already, in many developing countries. Economies in emerging Asia, Latin America, and Europe grew by about 4 percent on average year-on-year during the first quarter as compared to 6.4 percent on average during the past decade.

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

Teaching Your College-Age Child about Money

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When your son or daughter first started school, you doled out the change for milk and a snack on a daily basis. But now that your kindergartner has grown up, it's time for you to make sure that he or she will have enough financial knowledge to manage money at college.

Lesson 1: Budgeting 101

Perhaps your child already understands the basics of budgeting from having to handle an allowance or wages from a part-time job during high school. But now that your child is in college, he or she may need to draft a "real world" budget, especially if he or she lives off-campus and is responsible for paying for rent and utilities. Here are some ways you can help your child plan and stick to a realistic budget:

- Help your son or daughter figure out what income there will be (money from home, financial aid, a part-time job) and when it will be coming in (at the beginning of each semester, once a month, or every week).
- Make sure he or she understands the difference between needs and wants. For instance, when considering expenses, point out that buying groceries is a need and eating out is a want. Your child should understand how important it is to cover the needs first.

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

Fun Facts About Money

- Over 90 percent of U.S. currency is Federal Reserve notes.
- A stack of currency one-mile high would contain more than 14.5 million notes.
- Currency is actually



fabric composed of 25 percent linen and 75 percent cotton. Currency paper has tiny red and blue synthetic fibers of various lengths evenly distributed through out the paper.

- The \$2 bill first originated on June 25, 1776, when the Continental Congress authorized issuance of the \$2 denominations in "bills of credit for the defense of America."
- The first dollar coin was issued in 1782.
- The dollar was officially adopted as our nation's unit of currency in 1785.
- The U.S. Secret Service was created during the Civil War to fight counterfeiting.
- The motto "In God We Trust" did not appear on paper currency until 1963.
- The largest note produced today is the \$100 bill.

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