

The Client Connection

News and Updates from The Gensler Group

September 22, 2015

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The Markets

As Tom Petty often sang, "The waiting is the hardest part."

Whether it's waiting for college acceptance letters, medical test results, employment offers, or Federal Reserve monetary policy



changes, waiting can produce a lot of anxiety. A 2012 research paper written by Associate Professor Kate Sweeney and Graduate Fellow Sara Andrews of the University of California, Riverside, explained it like this:

"...Although waiting for inevitable events such as the arrival of a bus or one's turn in line may be irritating...the combination of uncertainty about the outcome and waiting for that outcome can be particularly excruciating. In fact, waiting may be more anxiety provoking than actually facing the worst case scenario..."

That may go a ways toward explaining why markets didn't rally when the Federal Reserve decided to leave rates unchanged last week. The Federal Open Market Committee's statement indicated they were concerned, "Recent global economic and financial developments may restrain economic activity somewhat and are likely to put further downward pressure on inflation in the near term."

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Your Estate Plan: New Laws



Figuring out how to pass assets on to heirs is an integral part of the estate planning process. But it's not always easy to determine the wisest path, given the many options available as well as changing tax laws.

Beneficiary designations on life insurance policies and retirement plans are one way to avoid sending assets through probate, an arduous legal process where a court oversees distribution of an estate when the deceased's intent is unclear. Homes and autos are usually jointly owned, so the distribution of those assets is pretty simple. But if an individual is single or the asset is held in just one name, the estate will go through probate.

The revocable grantor trust is one tool to help people avoid probate, and many people chose that option. Here, you as the grantor (the person making the gift) convey assets to yourself as the trustee in charge of the trust. As trustee, you have control of the assets during your lifetime. You have the power to alter the trust or revoke it. When you die, your successor as trustee conveys to proceeds to the beneficiaries.

Click here to read the entire article.

Team Gensler vs. SEAL Team 1

Over the weekend, The Gensler Group competed in the Coronado Lawn Bowling Club Charity Tournament.The tournament was played to commemorate

Coronado's 125 year celebration and the 80 year anniversary of lawn bowling in Coronado.



A total of 48 players on sixteen

community- based teams competed for donations to their charites of choice.(Sacred Heart,Tavern, Pay Lease, Chase Bank, Emerald City, Coronado Fire Fighters, Coronado Eagle & Journal, Coronado Handyman, PAWs, Optimist Club, Coronado Carpet & Stone, Coronado Navy SEALS)

The winning teams:

Sacred Heart Spartons - 1st place - \$1,000 to Missionary Childhood Association

Coronado Navy SEALs - 2nd place - \$500 to Navy SEAL Foundation

Coronado Carpet & Stone - 3rd place - \$300 to the Optimist Club of Coronado

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