



20650 Stone Oak Parkway, Ste. 100
San Antonio, TX 78258

We offer other convenient meeting locations by appointment only in New Braunfels, Round Rock and Victoria.

Copyright © 2015 | Texas Financial Advisory - Brooklynn Chandler Willy & Associates. All rights reserved. Investment Advisory Services offered through Global Financial Private Capital, LLC, an SEC Registered Investment Adviser. Any comments regarding safe and secure investments, and guaranteed income streams refers only to fixed insurance products. They do not refer, in any way to securities or investment advisory products. Fixed Insurance and Annuity product guarantees are subject to the claims-paying ability of the issuing company and are not offered by Global Financial Private Capital.

www.TexasFinancialAdvisory.com



THE GOOD LIFE

THE JET SET GOES MAINSTREAM

Now you don't have to own your own airplane to take an impulsive trip to Cabo San Lucas or Nassau, Bahamas. Just look for a private jet going there anyway.

When the rich and famous order a jet, it often has to be flown in from another airport. Some enterprising young executive came up with the idea of charging passengers to ride along at a cut-rate price relative to reserving the jet for themselves. Check out a website like JetSuite.com for last minute daily flight deals that give you the chance to fly privately starting at only \$536 each way - on the condition that you buy every seat on the plane. However, this can be a great opportunity for six passengers, such as a family or three couples, to fly direct and in luxury without all the security and hassles of a busy airport.¹

Biggest drawbacks? You must be flexible enough to leave at the drop of a hat, and many of these flights are only one way.

¹ Catey Hill. Marketwatch.com. Dec. 26, 2014. "How to fly on a private jet for under \$200 per person." <http://www.marketwatch.com/story/how-to-fly-on-a-private-jet-for-under-200-per-person-2014-07-01>. Accessed May 5, 2015.

We are an independent financial services firm helping individuals create retirement strategies using a variety of insurance products to custom suit their needs and objectives.

The information contained in this material is provided by third parties and has been obtained from sources believed to be reliable, but accuracy and completeness cannot be guaranteed.

If you are unable to access any of the news articles and sources through the links provided in this text, please contact us to request a copy of the desired reference.

PRESORTED
FIRST CLASS MAIL
U.S. POSTAGE
PAID
NextPage



BROOKLYNN CHANDLER WILLY & ASSOCIATES

Volume 17 • Summer 2015

THAT TIME OF YEAR

WEATHERING ECONOMIC CHANGES



Flowers aren't the only things that flourish in the spring. The warmer weather can help stimulate consumer spending - which helps companies grow as well.

As it turns out, weather is frequently tied directly to the economic stability of companies. Coca-Cola CFO Gary Fayard recently said weather contributed to the company's disappointing second quarter.

"I hate to use the weather, but a lot of it was the weather," Fayard said. "We are an industry that is susceptible to weather."¹

In fact, a lot of experts blamed the harsh winter weather of first quarter 2015 for poor results. Many companies had to shut down because their employees were snowed in and flights were cancelled. The travel industry was impacted at every level, as were run-of-the-mill mom-and-pop shops that missed their regular customers. Let's face it, when it's cold outside, nobody wants to go shopping. Fewer still go looking for jobs, so the unemployment rate stagnated. In April, a wealth manager at Guggenheim Partners observed that the U.S. could potentially post zero or even negative economic growth in the first quarter due to the punishing weather.²

However, when winter closes the door, somewhere a window opens - and that's where spring slips in. Since 1975, harsh winters that yielded slow growth have generally been followed by a springy economic step in the second quarter. Many

times, this growth spurt exceeds the previous fourth-quarter growth rate, so company losses frequently have the opportunity to gain ground and then some, despite the depressive chill.³

This year, as spring began, we enjoyed a sunnier economic forecast. Retail sales, durable goods orders and manufacturing activity rebounded nicely. Typically in warmer weather, retailers, recreation and food service sectors tend to perform well. In addition, there are fewer delays in transportation deliveries and warehousing due to weather-related conditions.⁴

In short, when the sun shines, people start spending money again. As an economic panacea, it soon follows that when confidence and consumer spending increases, small business owners are able to expand and offer more jobs. In turn, businesses may be compelled to increase wages to retain valuable employees.

Be aware, however that one negative consideration on the horizon is that the Federal Reserve is expected to increase interest rates this fall. This would make home buying less affordable - particularly for first-time buyers.⁵

¹ Laura Hershey. Weather and Economics. March 23, 2015. "Investors and the Weather." <http://www.weatherandconomics.com/2015/03/23/investors-and-the-weather/>. Accessed May 5, 2015.

² Scott Miner. Guggenheim Partners. April 10, 2015. "It's the Weather." <http://guggenheimpartners.com/perspectives/macroeconomics/the-weather>. Accessed May 5, 2015.

³ Ibid.

⁴ Mark Leberfinger. Accuweather.com. May 5, 2015. "US Economy Suffers in First Quarter of 2015 as Brutal Winter Curb Sales." <http://www.accuweather.com/en/weather-news/harsh-winter-us-economy-sales-slow-growth-spring-summer-hope/46407985>. Accessed May 5, 2015.

⁵ Gregg Greenberg. The Street. April 2, 2015. "Why the Economy Will Spring Into Action Following Dreary Winter." <http://www.thestreet.com/story/1310938/1/why-the-economy-will-spring-into-action-following-dreary-winter.html>. Accessed May 5, 2015.



Brooklynn Chandler Willy, JD, RFC, CIFA™
President & CEO

210-530-1292
info@texasfinancialadvisory.com
www.TexasFinancialAdvisory.com

"You measure the size of the accomplishment by the obstacles you had to overcome to reach your goals."

- Booker T. Washington

Cheap Flight Sites¹

TheFlightDeal.com discovers and publishes mistake fares that last for only a limited amount of time before the airline fixes it, such as a \$67 for a one-way flight to Milan from the United States. The most important factor is flexibility - the ability to take advantage of a great fare in a short amount of time. But if it turns out you can't go, you're only out a small investment. Or, treat someone you know with the flight.

Skiplagged.com specializes in finding "throwaway flights" that meet your destination objectives. A throwaway ticket would be if you found a flight to Milwaukee with a layover in Chicago. Then instead of getting on the plane to go to Milwaukee, you would throw away that leg of the ticket and exit at the Chicago airport. This is frequently a cheaper option than booking a direct flight from your location directly to that city, particularly if your destination is a major thoroughfare such as New York, Chicago or London.

ITA Matrix (<http://matrix.itasoftware.com>) enables you to search an entire month to see when is the cheapest time to fly. Note that you can't book directly via this site, but it does provide the booking and fare codes that a travel agent needs to find the deal.²

¹ Megan Willett. The Business Insider. Oct. 26, 2014. "The Man Who Flies For Free" says these are the 3 best websites for airline deals." <http://www.businessinsider.com/best-websites-for-cheap-flight-tickets-2015-4>. Accessed May 5, 2015.

² Suzy Strutner. The Huffington Post. Jan. 18, 2015. "ITA Matrix Is the Magic Cheap Flights Site You've Never Heard of." http://www.huffingtonpost.com/2015/01/18/ita-matrix-cheap-flights_n_6471244.html. Accessed May 5, 2015.



THE INSIDE SCOOP

READING MINDS THROUGH BODY LANGUAGE



When's the best time to tell your spouse you lost money? When should you pitch your boss for a raise? The following tips, from a former counterintelligence FBI agent, clues you in to how common body movements can give away what a person is thinking or feeling.¹

- *Crinkles.* A genuine smile usually displays wrinkles around the eyes. If the eyes aren't all crinkled up, the person may not be that happy to see you.
- *Vanishing lips.* The conversation may be going fine until the person's lips seem to disappear. Observe this and it means the person is feeling tension.
- *Pursed lips.* The person either disagrees with what you just said or is considering another idea.
- *Hand-to-mouth lie.* When hands cover a portion of the face, the speaker may be lying. Perhaps that's why politicians are trained to keep their hands to their side when speaking.
- *Things that make you go "hmm."* Much like when a loveable pooch does it, the head tilt indicates the listener is interested in the conversation.
- *Watch the hands, not the face.* The speaker may be smiling, but check out his hands. If they're clenched, he's likely frustrated and having negative feelings.
- *The scratch.* Scratching the neck with an index finger is a telltale sign that a person is either lying or feeling doubt or uncertainty.
- *Signs of engagement.* The stereotypical gesture of a man in repose, stroking his chin, indicates he is deep in thought, usually trying to make a decision.
- *Crossed up.* When arms and legs cross it generally means a person's not very impressed with what he's hearing.
- *Lean in.* When a person leans forward to listen or spreads his arms wide, it means he or she is open to your idea.
- *Happy feet.* Our feet start tapping, bouncing or generally moving around when we're happy.
- *Fleeing feet.* When a person's foot is turned in the direction of the exit, it means he or she wants to leave.

¹ LeRae Quy. World Economic Forum. April 7, 2015. "9 body language signals you shouldn't ignore." <https://agenda.weforum.org/2015/04/09-body-language-signals-you-shouldnt-ignore/>. Accessed May 5, 2015.



TIPS AT THE TOP

UPSTART STARTUPS, AND OTHER SUCCESSFUL TRAITS



In 2015, early-stage venture capital firm Shasta Ventures conducted a study of 32 high-value consumer companies to see what traits the owners shared when they were just starting out. The companies ranged from new upstarts like Groupon, Kabam and Luminosity to the \$10 billion-plus club of Uber, Twitter and Pinterest. Some of the findings were a bit surprising.¹

First off, these companies' initial "big ideas" were not obvious winners. For example, who'd have thought people would want to receive a photo or video that disappears within 10 seconds? Snapchat took that bet. The study found that many company ideas did not start with a clear-cut audience or widespread use. Regardless of the idea, the common denominator was proper execution.

Not all successful companies are run by experienced owners. Mark Zuckerberg of Facebook immediately springs to mind. But the fact is that there are hundreds of young, inexperienced business people out there running highly successful businesses. They share common traits of being passionate about their idea and having a unique perspective on to whom they should market it. In the Shasta study, three out of four of the companies surveyed were founded by people who were doing it for the first time.

You would think a new startup would target an underserved market. Not so. Many of the companies in this study launched in highly competitive markets. One of the keys was understanding their target market and how to reach it.

Another common denominator was that the service or product wasn't necessarily a new idea, but instead offered the customer a new way to do something they already did. Whether launching yet another social platform or the ability to buy online with a credit card, they created a better experience for the customer.

Here's one more key distinction, and it's certainly counter-intuitive: Many successful startups did not set out to make money. They focused on introducing a new concept or twist on an old concept, and initially worked on nurturing engagement and participation. Only after they amassed an impressive audience of users did they set their sights on ways to monetize their idea.

Christine Tsai, a 34-year-old mother of two and a founding partner at 500 Startups - a venture enterprise that provides seed funding for new businesses - offered tidbits of wisdom based on her experience working with entrepreneurs.

"Don't expect things to be handed to you," Tsai said. "You have to work for it."

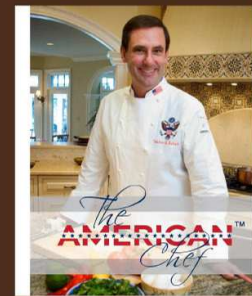
Even if you work hard, Tsai says, "In life, you don't get what you deserve. You get what you negotiate."²

¹ Tod Francis. Business Insider. April 8, 2015. "Here's what billion-dollar startups had in common during their early days." <http://www.businessinsider.com/heres-what-billion-dollar-startups-had-in-common-during-their-early-days-2015-4>. Accessed May 5, 2015.

² CNN Money. "15 questions with Christine Tsai." <http://money.cnn.com/interactive/technology/15-questions-with-christine-tsai/3r=twmoney0401VC15Questions3p1NT>. Accessed May 5, 2015.

BROOKLYNN'S CORNER

UPCOMING FUNDRAISING EVENT TO BE RE-ORGANIZED CHEF WALTER SCHEIB HAS PASSED



In December of 2014 a kick-off fundraiser was hosted for "SHMILY Gifts from Above" in partnership with Texas Financial Advisory in Victoria, Texas. The event was a success and many South Texans were able to get a glimpse of what life inside the White House was like through Chef Walter's stories and extravagant "New American Cuisine." We had him scheduled for another fundraising event in San Antonio, Texas on August 29th, 2015 at The Club at Sonterra.

Because of the heartbreaking news

and unfortunate circumstances of his untimely death, we will be coordinating other plans for the event to be announced soon. In the interim, Texas Financial Advisory is going to repurpose the \$6500 paid to Chef Walter Scheib as a scholarship to a SHMILY recipient to honor his memory and legacy.

Any matching donations received from SHMILY supporters will be put towards this scholarship fund. If you would like to make a donation in Chef Walter's name, please visit the website at www.texasfinancialadvisory.com/SHMILY and make a donation online or mail your donation to: SHMILY Gifts from Above, 20650 Stone Oak Pkwy, Suite 100, San Antonio, TX 78258. Thank you for your kindness and support.

"SHMILY Gifts From Above" is a 501(c)(3) non-profit organization that the Chandler sisters, Brooklynn Chandler Willy, President of Texas Financial Advisory and Managing Partners, Spring Chandler Taylor and Drew Chandler Hennig, created in 2014. "SHMILY" stands for See How Much Love You and the foundation's mission is to provide financial assistance as well as emotional support to college students who lose a parent while seeking a higher education. All proceeds from fundraising events and private donations go directly to "SHMILY Gifts From Above".

If you have any questions or need additional information, please call our office at 210-530-1292 or 866-210-2489. Please visit www.texasfinancialadvisory.com/ SHMILY for more information on the organization or how you can become involved.