



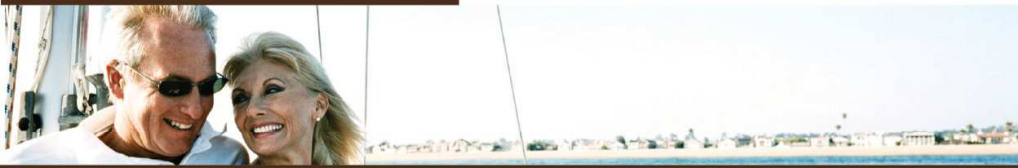
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## THE GOOD LIFE

### GREEN BLING

Some people who embrace the “green” lifestyle of reduce, reuse, recycle, no cruelty to animals, save the trees, etc., have extended that activist approach to buying expensive jewelry. Jewelers that meet this market demand offer “conflict-free” stones, meaning they are not mined in foreign countries in order to finance rebel movements against recognized governments. Ethically sourced jewels, such as those used in diamond rings, are mined with strict adherence to labor, trade and environmental laws. Many of these conflict-free mines are located in Canada, Namibia, Botswana, South Africa and Russia.

Another detrimental practice associated with jewelry is metal mining for gold, silver, platinum, etc. Metal mining is considered one of the most destructive types of mining, causing water pollution and environmental devastation.

Well-known newlyweds who have opted for such ethically mined jewels include actor George Clooney and his bride, Amal Alamuddin, as well as actress Natalie Portman.

<sup>1</sup> Brilliant Earth. “Beyond Conflict Free Diamonds” Brilliant Earth.” <http://www.brilliantearth.com/conflict-free-diamonds/>. Accessed July 24, 2015.

<sup>2</sup> Brilliant Earth. “Recycled Gold and Platinum.” <http://www.brilliantearth.com/recycled-gold-jewelry>. Accessed July 24, 2015.

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## THAT TIME OF YEAR

### PLANT THE SEEDS FOR A GREEN SPRING NOW



When winter comes, we tend to shuffle inside and hunker down until spring arrives. However, if you have a garden, planting the right vegetables now will allow them to grow throughout the cold months, and bulbs will greet you at the first blush of spring.

In the U.S., there are 11 climate zones as defined by the United States Department of Agriculture (USDA) that can help you

determine what types of plants are best suited for the colder months in your area.<sup>1</sup>

There are a wide variety of onions that grow well during winter months, many of which have a long growing season and can be planted in autumn and harvested the following summer. Spring onions, however, grow fairly quickly, are generally ready for harvest by early spring and make a tasty garnish for wintry soups and salads.

Perpetual spinach, which is actually a chard in the beet family but tastes a lot like spinach, produces a large number of leaves you can cut from the same plant again and again throughout winter and well into summer.

Broad beans, aka fava or butter beans, can be planted in autumn and harvested up to a month earlier than other plants in spring.<sup>2</sup>

When harvesting, you also can do a little wintertime planting as well. There are far more gorgeous varieties of radishes than the average grocery store fare. Look for French Breakfast, White Icicle and Pink Beauties. Radishes are easy to grow, and some varieties take a month or less to go from ground to table. Potatoes take about three months to grow, but you can plant them in February in areas with warmer climes. The same goes for variations of lettuces, such as heirloom, redleaf and Mesclun, and greens such as spinach, kale, bok choy and swiss chard.<sup>3</sup>

If you purchase Poinsettias for the holiday season, be aware that a well-tended plant can retain its red leaves up until Valentine’s Day. Keep them in a sunny room, away from drafts or the fireplace, where the temperature ranges between 60 and 70 degrees. Water thoroughly each time and let the soil dry between waterings.<sup>4</sup>

For outdoor planting, note that pansies are cold-hardy flowers that may provide color throughout the winter and can “come back” after going dormant during particularly harsh weather. Other flowers capable of blooming during mild winters include Chionodoxa, crocus, snowdrop, winter aconite and hellebores — also known as the Christmas rose.

According to the Netherlands Flower Bulb Centre, the following guide offers the best planting times for U.S. regions:<sup>5</sup>

- Northeast and Rocky Mountains: September until the ground freezes
- Midwest, Appalachians, mid-Atlantic Coast and plains states: Sept. 30-Nov. 30
- Pacific Northwest Coast: October – Dec. 1
- South: October – Dec. 15
- Gulf Coast: October – Dec. 31
- California Coast: Mid-October – Jan. 31

<sup>1</sup> Southern States. 2015. “Planting Fall and Winter Vegetables: Good For Nutrition and Good For Your Pocket.” <https://www.southernstates.com/articles/winter-vegetables.aspx>. Accessed July 21, 2015.

<sup>2</sup> Thompson and Morgan. 2015. “Top 10 Vegetables to Grow Over Winter.” <http://www.thompson-morgan.com/top-10-winter-vegetables>. Accessed July 21, 2015.

<sup>3</sup> University of California, Division of Agriculture and Natural Resources. 2015. “What to plant and harvest in the winter vegetable garden.” [http://ucanr.edu/sites/MarinMG/Marin\\_Master\\_Gardener\\_Help\\_Desk/Leaflet/What\\_to\\_plant\\_and\\_harvest\\_in\\_the\\_winter\\_vegetable\\_garden/](http://ucanr.edu/sites/MarinMG/Marin_Master_Gardener_Help_Desk/Leaflet/What_to_plant_and_harvest_in_the_winter_vegetable_garden/). Accessed August 26, 2015.

<sup>4</sup> The Gardener’s Network. 2015. “How to Grow, Care and Forcing Poinsettias.” <http://www.gardensnet.com/flower/poinset.htm>. Accessed August 26, 2015.

<sup>5</sup> American Meadows. 2015. “Late Fall and Winter Planting Times.” <http://www.americanmeadows.com/late-fall-and-winter-planting-times>. Accessed July 21, 2015.



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*“If I were to say, ‘Why me?’ about the bad things, then I should have said, ‘Why me?’ about the good things that happened in my life.”*

- Arthur Ashe

## Turning the Table on Customer Reviews

Social media has opened up a whole new avenue for customers to share their opinions on everything from restaurants and hotels to plumbers and physicians. Now, some new companies are using a similar technique to ferret out the “best” customers for their business.

For example, drivers for Uber and Lyft car services rate their passengers from one to five stars at the end of each ride. If a rider receives three stars or fewer, the driver and passenger are not paired up again. Consolidated ratings for each passenger are visible to other Uber drivers, and they can choose not to pick up passengers with low ratings.

A similar practice has long been used by major hotel chains. Guest-tracking systems allow proprietors to add notes to customer profiles, such as whether they smoked in a non-smoking room or had to be asked to keep the noise down.

At OpenTable, a restaurant booking system, customers are banned if they do not show up for a reservation too many times. Airbnb, a system that allows homeowners to rent out a room one guest at a time, also uses the two-way review system to give homeowners some sense of a renter's trustworthiness.<sup>1</sup>

<sup>1</sup> Julie Weed. The New York Times. Dec. 1, 2014. “For Uber, Airbnb and Other Companies, Customer Ratings Go Both Ways.” [http://www.nytimes.com/2014/12/02/business/for-uber-airbnb-and-other-companies-customer-ratings-go-both-ways.html?\\_r=0](http://www.nytimes.com/2014/12/02/business/for-uber-airbnb-and-other-companies-customer-ratings-go-both-ways.html?_r=0). Accessed July 21, 2015.



## THE INSIDE SCOOP

### INNOVATION IN CLINICAL TECHNOLOGY



The health care industry is continually inundated with new patient-centric devices, designed to help patients and medical professionals monitor health conditions. One such example is physicians using Google Glass — wearable glasses that operate much like a computer. This innovation enables a doctor to call up and read patient data, conduct searches using simple verbal requests and record notes by dictation all while examining a patient.

There are devices that allow patients to monitor their conditions from home, so they don't have to make an office visit unless it's warranted. Wearable devices can even transmit metrics directly to their doctor's office in real time. The following are a few additional technological innovations anticipated to make clinical care more accurate and convenient.

- Telemedicine enables medical professionals to offer medical advice via the phone, email and even Apple's visual app FaceTime, in which a physician can actually see the patient and conduct a preliminary examination.
- 3D printers are being tested for everything from creating embryonic stem cells and new organs to the replacement of cartilage and bone.
- Microchip modeling may eventually replace the use of animals in clinical trials; some experts believe microchips will be even more accurate at testing the safety and efficacy of treatments for humans.
- Optogenetics is a technology-based field of study that uses light to control brain activity; it may help us discover the causes and cures for mental disorders such as schizophrenia, Parkinson's disease and depression.
- Digestible sensors in pill form would enable doctors to access a patient's vitals and other regular exam data to monitor a range of chronic conditions, eliminating the need for an on-site physical exam.

Not only would these clinical enhancements yield financial and time savings, they hold the potential to provide patients with a more comfortable, less invasive health care experience.<sup>1</sup>

<sup>1</sup> ReferralMD. April 12, 2013. “7 Biggest Innovations in Health Care Technology.” <https://getreferralmd.com/2013/11/health-care-technology-innovations-2013-infographic/>. Accessed July 24, 2015.



## TIPS AT THE TOP

### THE LINK BETWEEN PERSONALITY AND EARNING POTENTIAL



Two people who share the same title and the same general responsibilities often earn significantly different salaries. Why is that? We know that gender bias still exists in the U.S. job market, but apparently there are other pay discrepancy factors at work as well.

One of the most critical factors is the ability to negotiate the highest salary possible when first accepting a job, because salary increases are typically nominal thereafter. This means that people who tend to be better negotiators may earn more than their peers — a fact that may have absolutely nothing to do with their job performance. Does this mean that bold and assertive workers are more likely to out-earn their colleagues?

Perhaps so. In both the U.S. and Great Britain, employers cite personality and attitude as two of the most important criteria in hiring.<sup>1</sup> You might think these two qualities would be winners when all else is equal, such as expertise and background, but in some cases, they may even trump experience. In fact, there is a growing body of research revealing that personality is linked to higher wages and productivity.

For example, conscientiousness and emotionally stable workers tend to earn more money than their peers, but is this because they tend to be more productive or because their stability gives them the confidence to negotiate a higher salary? On the other

hand, employees who are more agreeable tend to earn lower wages, presumably because they are more eager to please and disinclined to “rock the boat,” therefore less likely to enter potentially confrontational salary negotiations.<sup>2</sup>

These income-related personality traits can possibly contribute to the pay discrepancy between men and women. Studies show that women tend to be more neurotic — less emotionally stable — than men. And, interestingly, what we refer to as “extroversion” is different for women and men. Extroverted men tend to be ambitious and assertive, and therefore more likely to engage in salary negotiations. Extroverted women, on the other hand, are more sociable and gregarious, which could make them less productive in the work environment, which could also contribute to lower pay and advancement opportunities.

One more interesting note to consider is that personality traits can be influenced and sculpted by parents and educators for a longer period of time than intelligence and cognitive skills. In fact, intelligence grooming is generally concluded by the time children reach age 10. But take heart: If personality is the key to higher income, there is still time to help young people become higher wage earners.<sup>3</sup>

<sup>1</sup> Ana Nuevo-Chiquera. World Economic Forum. April 24, 2015. “How your personality relates to your productivity and salary.” <https://agenda.weforum.org/2015/04/how-your-personality-relates-to-your-productivity-and-salary/>. Accessed July 23, 2015.

<sup>2</sup> Ibid.

<sup>3</sup> Ibid.

## BROOKLYNN'S CORNER

### GIVE BACK TO YOUR COMMUNITY & HELP SUPPORT YOUTH EDUCATION



Jefferson Clinton, and President George W. Bush. We believe this will be a once in a lifetime experience and has never been done before in our area.

Make plans to attend an exciting evening of dinner and entertainment, the Taste of the White House Dinner Gala.

“S.H.M.I.L.L.Y. Gifts From Above”, a local charity, along with the support of Texas Financial Advisory will be hosting a fundraising event on Saturday, April 9, 2016 in San Antonio, Texas. Texas Financial Advisory and S.H.M.I.L.L.Y. are flying in the former White House Chef, John Moeller, to host a culinary talk where our guests will enjoy a fabulous four-course meal laced with stories and experiences of Chef John as the Chef to three First Families, including President George H.W. Bush, President William

All proceeds from the ticket sales, sponsorships, silent and live auctions and private donations will go to the “S.H.M.I.L.L.Y. Gifts From Above” scholarship fund. The funds raised from this event will be presented to a UTSA student right here in San Antonio who lost his mother to brain cancer.

Call NOW, (210) 530-1292 or (361) 935-7818, to make your reservations! We hope we see you there!

ABOUT S.H.M.I.L.L.Y. Gifts From Above  
“S.H.M.I.L.L.Y. 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. “S.H.M.I.L.L.Y.” stands for “See How Much I 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 the “S.H.M.I.L.L.Y. Gifts From Above” scholarship fund.

VISIT <http://www.TexasFinancialAdvisory.com/shmily> for more information on the organization and how you can purchase tickets, sponsor, donate and/or volunteer.

\* Volunteers are needed for this event and future events. If you are interested in donating your time to help a good cause within your community, please give us a call. (210) 530-1292 or (361) 935-7818. Together we can make a difference!