



TEXAS
FINANCIAL ADVISORY

BROOKLYNN CHANDLER WILLY & ASSOCIATES

IN THE KNOW

SEPTEMBER / OCTOBER 2016

NEWS YOU CAN USE

Longer Lifespans & Prescription Addiction

As the average lifespan continues to reach new heights, the increased need for prescription medication is understandable to treat the ailments and illnesses that can occur over time.

The problem is people can develop an addiction. More and more people are living into their 90s, which is good news, but there's a growing concern regarding the elderly becoming dependent on the medication they were prescribed.

According to a 2014 report from the National Institute of Drug Abuse, about 25 percent of adults over the age of 50 use prescription psychoactive medications that have the potential to be misused or abused. Older adults face an increased risk of addiction in part because of their slower metabolism and a heightened sensitivity to medication.¹

Opioid pain medications, such as oxycodone (OxyContin, Percocet) and fentanyl, can be addictive and are often prescribed for chronic lower back pain, fibromyalgia and arthritis, conditions that are most common for people over the age of 50. Symptoms of addiction may include anxiety, depression and disorientation.²

¹ Substance Abuse and Mental Health Services Administration. "Specific Populations and Prescription Drug Misuse and Abuse." Oct. 27, 2015. <http://www.samhsa.gov/prescription-drug-misuse-abuse/specific-populations>. Accessed July 13, 2016.

² Lakeview Behavioral Health. 2016. "Opiates Abuse Causes, Addiction Signs, Symptoms & Side Effects." <http://www.lakeviewbehavioralhealth.com/addiction/opiates/effects-signs-symptoms#Signs-and-Symptoms-of-Opiate-Addiction>. Accessed July 13, 2016.



**BROOKLYNN CHANDLER
WILLY, JD, RFC, CDFATM**

President & CEO

Phone:
(210) 530-1292

Fax:
(210) 530-1298

Email:
info@texasfinancialadvisory.com

Brooklynn Chandler Willy

J.D., RFC®, CDFA®, President/CEO



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Texas Financial Advisory

20650 Stone Oak Pkwy, Ste 100
San Antonio, TX 78258
Office: 210-530-1292

info@texasfinancialadvisory.com
www.TexasFinancialAdvisory.com

AS SEEN IN THE TEXAS MONTHLY - AUGUST 2016 EDITION

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With all the world market volatility, and DOL regulations coming down, investors are checking their portfolios on a monthly basis. With this third-party credential, it will give information to allow investors to make better financial decisions when it comes to choosing a financial advisor.

Do you need to take a look at your portfolio to make sure your money will last your retirement? Do you know of someone, a relative, friend, co-worker or acquaintance that may be

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THE GOOD LIFE

Holiday Gift Giving Ideas

There was a time when gift cards seemed like a less thoughtful gift, used by people who had trouble coming up with an actual idea for a present. However, holiday gift giving trends have changed with the times.

More people are realizing enjoyment comes from experiences rather than material objects, and as a result, recent research has found that “experiential gifts,” such as concert tickets or a gift certificate to a favorite restaurant, tend to resonate more with recipients. These types of gifts enable a stronger

emotional connection because the receiver retains the memory of the experience and associates those pleasurable feelings with the giver. Interestingly, recipients report that even if they don’t like experiential gifts any better, they still feel a stronger connection to the giver.¹

Keep in mind this gift-giving strategy may not be as effective with little ones. Kids want something they can enjoy the second it’s unwrapped. If you have a young girl on your list, consider Mattel’s new line of Barbie dolls. In an effort to

reverse the downward trend of sales over the past four years, the toymaker has introduced curvier, petite and taller dolls with more realistic bodies.²

Or, you could take that idea a step further and purchase a doll that looks exactly like the person on your list. With prices ranging from \$95 to \$695, you can have a detailed figurine created by DOOB 3D to match their body and face. It requires your recipient to step into one of the scanning booths at a company store, of which there are presently only a handful in the world. The doll is then reproduced on a high-end 3-D printer to create a selfie figurine.³

¹ Cassie Mogilner. Knowledge@Wharton. Dec. 21, 2015. “The Science of Gifting: How to Pick a Better Present.” <http://knowledge.wharton.upenn.edu/article/the-science-of-gifting-how-to-pick-a-better-present/>. Accessed June 2, 2016.

² Knowledge@Wharton. March 17, 2016. “Inclusive Toys: Will a Curvier Barbie Help Mattel’s Bottom Line?” <http://knowledge.wharton.upenn.edu/article/hains-reed-mattel-lego/>. Accessed June 2, 2016.

³ Tim Moynihan. Wired.com. Feb. 16, 2015. “Take Your Selfie Game to the Next Level With a 3-D Printed Statue of Yourself.” <http://www.wired.com/2015/02/3d-printed-selfies/>. Accessed June 2, 2016.

HOW TO ...



...Diffuse an Argument

- First establish the issue being discussed; too often people don’t realize they’re arguing about fundamentally different issues.
- Establish your goal: Is it necessary to change the other person’s way of thinking or find a common ground?
- Ask for the opportunity to present your facts and feelings without interruption.
- Offer the opportunity to listen to the other person’s facts and feelings without interruption.
- Recognize that no two people think exactly the same way, hold the exact same beliefs or respond to situations in the same way.
- If you feel yourself getting agitated, take slow, deep breaths. This enables more oxygen to enter the brain, which relieves stress and helps you think more clearly.
- Avoid bringing up examples from the past to support your point.
- Do not belittle the other person’s feelings: If it’s important to him or her, then it’s important.

The Effects of Investing in Sustainable Development

Investing in sustainable development can provide a sense of satisfaction if you know your money is investing in an industry that could potentially power our world, feed populations or help nurture and protect our environment.

Sustainable development investments could contribute to efficient, effective, consistent strategies for the future of the world. Typically, people and institutions only want to invest in a product if it generates strong and stable returns, not the effect it may have on the environment.

Last year, 193 nations adopted the United Nations Global Goals for Sustainable Development (SDGs), designed to protect natural resources, end extreme poverty and foster prosperity for all. These goals require an investment of approximately \$4.5 trillion per year in developing countries until 2030, of which there is currently a gap of more than \$3 trillion. Analysts project that if global investors allocated 1 percent of capital stock to sustainable development each year, these goals could be met, sparing millions of people from preventable diseases and providing education and economic opportunity.¹

However, investing in sustainable development may come with its own risks, including natural disasters, political, economic, market and cultural instability in global markets. While these risks may increase exponentially with the amount of investment, individuals can help manage their personal risk by discussing these opportunities with a financial advisor who is



qualified to offer these types of investments and determine whether they are appropriate for their financial situation.

For many investors, the transition to this type of investment has developed over time as a natural progression from philanthropy to values-based socially responsible investing (such as avoiding tobacco or arms companies) to today's trend toward values-driven sustainable investing. Investments in sustainable development generally include social, economic or environmental causes in which risks may be managed and rewards are greater than just a possible monetary return on investment. For example:

- Renewable energy sources
- Alternative transportation

- Clean water
- Non-hazardous materials
- Urbanization
- Ethical consumerism
- Green construction
- Recycling industry
- Organic foods

Investing involves risk, including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values.

¹ Scott Miner. Guggenheim Partners. May 20, 2016. "Sustainable Development: The Future of Investing." <https://www.guggenheimpartners.com/perspectives/media/sustainable-development-the-future-of-investing>. Accessed June 20, 2016.

"If global investors allocated 1 percent of capital stock to sustainable development each year, these goals could be met, sparing millions of people from preventable diseases and providing education and economic opportunity."

THE SCOOP

Self-Made Success

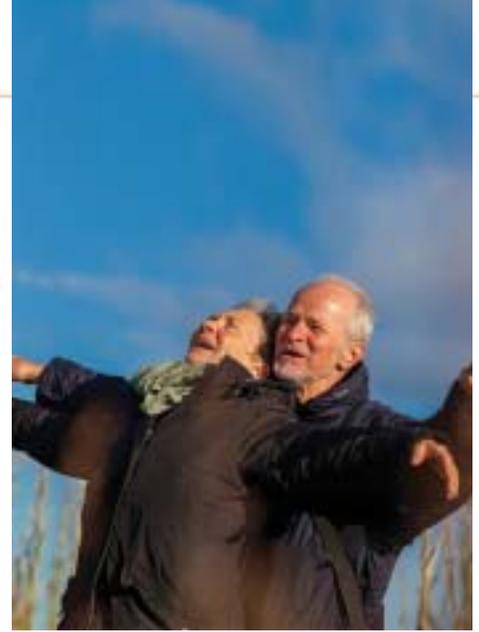
Hard work leads to success: That's the American dream. However, researchers who study what leads to success say simply being born an American is a significant contributing factor.

Interestingly, the more successful a person, the less likely he or she is to think luck played a part. But let's face it, being born in a developed country is perhaps one of the biggest strokes of luck a person can have. Another factor that can fuel success: Recognizing your own good fortune.

Studies have found that people who attribute all of their success to their own hard work and talent are less likely to be generous or philanthropic. However, if reminded that their success was aided by such factors as opportunity and/or being at

the right place at the right time, they benefit from some positive factors. For example, those who are grateful experience fewer aches and pains, improved sleep quality, heightened alertness, greater feelings of joy and even become more outgoing and compassionate.

Studies have also found that when reminded of the importance of good fortune in our lives, we tend to "give back" more to common causes. This is particularly important if, for example, having a good education was key to your success. Giving back to your local school system or university can in turn provide many of the same opportunities to less fortunate students. They, in turn, can count luck and hard work as ingredients to their success.¹



¹ Robert H. Frank. The Atlantic. May 2016. "Why Luck Matters More Than You Might Think." <http://www.theatlantic.com/magazine/archive/2016/05/why-luck-matters-more-than-you-might-think/476394/>. Accessed May 31, 2016.

BRAIN GAMES

		1					7	9
		2					4	
7					3			
	8			1				
	5	3		4		7	2	
				6			4	
			7					6
		6				3		
9	4		8					

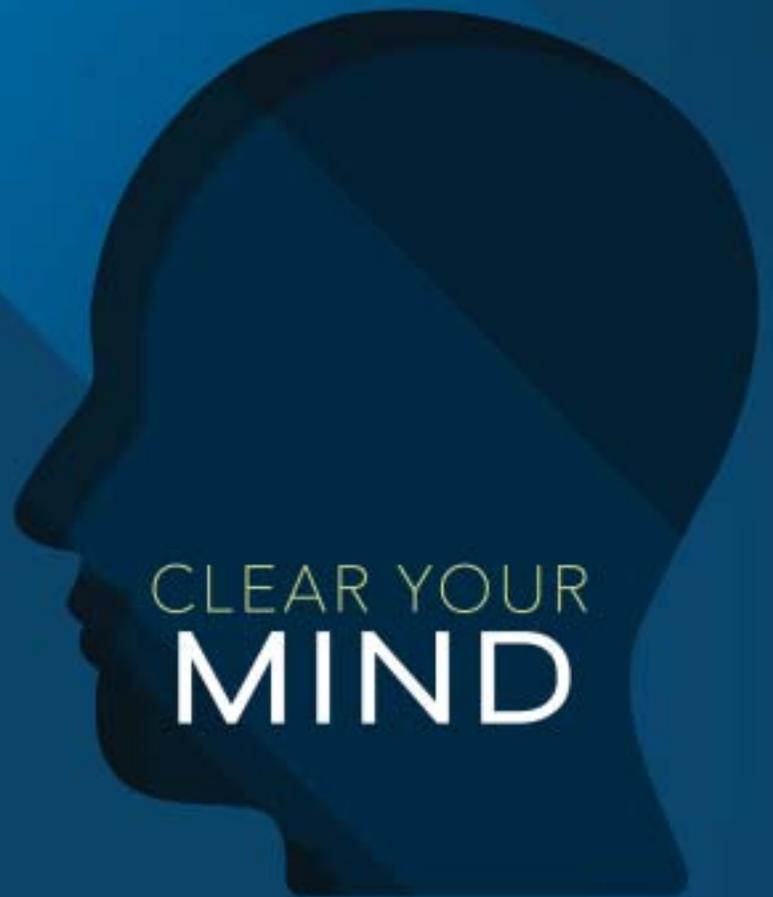
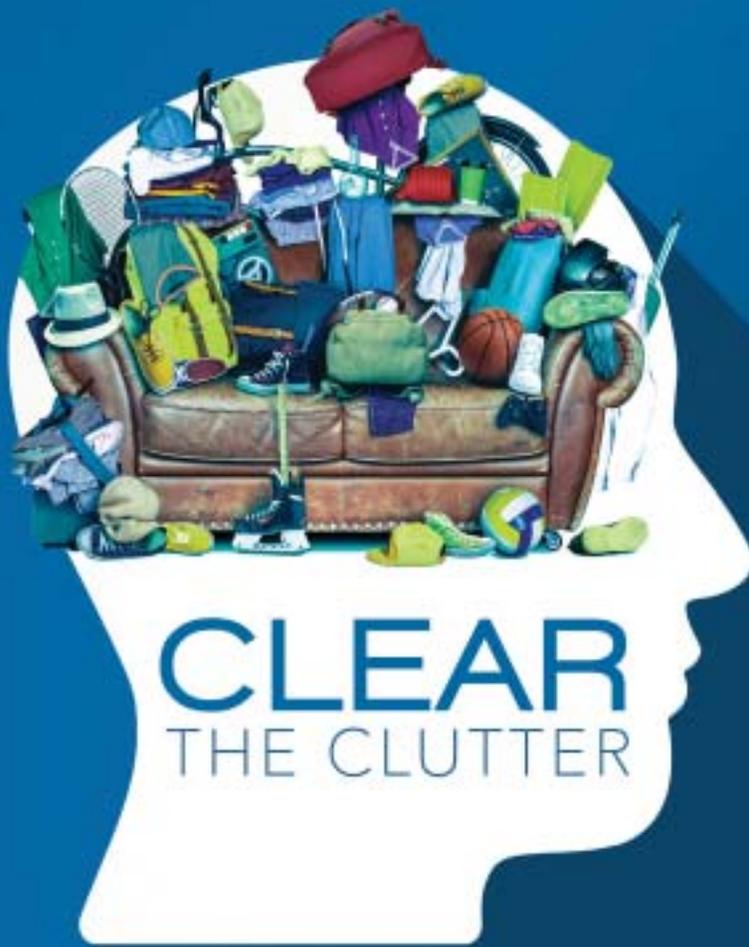
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SUDOKU

Instructions:

Fill in each square with one of the numbers 1 to 9 such that no number repeats in any row, column or 3 by 3 box.

Grade is Moderate



When we're surrounded by so much stuff – at home, in the car, at work – life can feel overwhelming. Clutter not only takes up physical space, it takes up psychic space, leaving you feeling disorganized and depleted.

By taking small steps, however, you can transform your environment into a soothing space. Here's how:

- 1) Start small.** Clean out one drawer or shelf at a time. Or set a timer for 15 minutes and declutter until the timer goes off. Then stop.
- 2) Label three bins:**
 - **"Keep"** (for things you use or want to save)
 - **"Toss"** (for items to trash or recycle)
 - **"Donate"** (for things to give to a loved one or charity)
- 3) Sort away.** Go through, say, a junk drawer and place every item into one of the bins. No exceptions.
- 4) Process the bins.** When a bin is full, throw out the trash or deliver the donations. Only items in the "Keep" bin go back in the drawer.
- 5) Practice the one-minute rule.** If washing a few dishes or reviewing today's mail would take you one minute or less, do it now.
- 6) Get things off the floor.** Stash such stuff in a closet or basement until you can go through it. (If you haven't gotten into that stuff in a year, that's a good sign you probably don't need it – or miss it.)
- 7) Put everything in its place.** Instead of tossing your clothes on the chair, throw them into the hamper or hang them in your closet.
- 8) Remember, progress beats perfection.** If you have lots of clutter, pace yourself. It's better to make small changes over a month than get overwhelmed and quit.
- 9) Keep it simple.** Less stuff means less stress, so be ruthless about paring down what you own.
- 10) Pass it on.** Enjoy the pleasure of others making good use of stuff you don't need or love.

CENTER STAGE

TFA Loyalty App Coming Soon!

Texas Financial Advisory will soon be launching the TFA Elite Client Loyalty App. With this app clients will be able to easy access to the TFA contact information, upcoming events, coupons, and social portals. Through the app they will also be able to receive notifications from TFA and easily send a referral email to a relative, friend, co-worker or acquaintance that may be looking for financial retirement advice.

As always TFA offers a complimentary strategy session for anyone looking to discuss their retirement concerns or looking for a second opinion on their retirement plan. When you hear a friend or loved one in any of the following situations, just send them the referral email through the app or you can always call our office to pass their name and number along to us after telling them we've made a difference in your life.

- Retired or retiring soon from their job
- Mentioning they aren't happy with their current financial advisor
- Complaints about low interest rates they are receiving
- Unhappy about money they are losing in the stock market



Keep your eyes open for the TFA Elite Client Loyalty App launching coming soon! Details of how to easily download and use the app will also be announced at that time.

BRAIN GAMES

ANSWER KEY:

8	3	1	4	5	2	6	7	9
5	8	2	1	7	9	4	3	8
7	9	4	6	8	3	1	5	2
4	8	7	2	1	5	9	6	3
6	5	3	9	4	8	7	2	1
1	2	9	3	6	7	8	4	5
3	1	8	7	2	4	5	9	6
2	7	6	5	9	1	3	8	4
9	4	5	8	3	6	2	1	7



RECIPE

cut here ✂

AUTUMN CHOWDER

- 2 bacon strips, diced
- 1/4 cup chopped onion
- 1 medium red potato
- 1 small carrot
- 1/2 cup water
- 3/4 tsp chicken bouillon granules
- 1 cup milk
- 2/3 cup frozen corn
- 1/8 tsp pepper
- 2 1/2 tsp all-purpose flour
- 2 tbsp cold water
- 3/4 cup shredded cheddar cheese

Chop onion, cube potato and cut carrot in half lengthwise, slice thin.

In a large saucepan, cook bacon over medium heat until crisp; remove to paper towels. Drain, reserving 1 teaspoon drippings. In the drippings, sauté onion until tender. Add the potato, carrot, water and bouillon. Bring to a boil. Reduce heat; cover and simmer for 15-20 minutes or until the vegetables are almost tender.

Stir in the milk, corn and pepper. Cook 5 minutes longer. Combine the flour and cold water until smooth; gradually whisk into soup. Bring to a boil; cook and stir for 1-2 minutes or until thickened. Remove from the heat; stir in cheese until melted. Sprinkle with bacon. Yield: 2 servings.

20650 Stone Oak Pkwy., Ste. 100
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UPCOMING DATES

SEPTEMBER

5 LABOR DAY

14 WORKSHOP (TENTATIVE)

20 WORKSHOP (TENTATIVE)

22 FALL BEGINS

27 WORKSHOP (TENTATIVE)

OCTOBER

4 WORKSHOP (TENTATIVE)

10 COLUMBUS DAY

12 WORKSHOP (TENTATIVE)

31 HALLOWEEN