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IT'S PAYBACK TIME ... WITH MONEY TRANSFER APPS

It's the most wonderful time of year, when family reunites for meals, festivities, and nostalgia. You get to see loved ones a lot during this special time — sometimes too much. Between family dinners, gifts, and parties, there's also a lot of money exchanged. Do your relatives always manage to get you to pick up the check with the promise that they'll "get you next time," except they never do?

If you relate a little too much to "National Lampoon's Christmas Vacation's" family dynamics and are one waiter's tip away from blowing a fuse, a money transfer app is what you need. Check out the pros and cons of these tools to avoid the awkward conversation and make getting your money back easy.

PAYPAL

One of the original money transfer sites, Paypal offers a user-friendly platform that thousands of businesses already use. Set up an account in a few steps and Paypal is ready to get you your money.

It has a "Request Money" tab to send a friendly reminder to Cousin Joe that you're waiting on the \$50 you footed at Olive Garden. One drawback? If the person you request money from doesn't have an account, they'll have to set one up, which could be a deterrent to already reluctant debtors.

VENMO

Download Venmo on your phone, and after several account setup steps, you can add friends and send and receive payments. Venmo is fast, but not without cons. For one, there's an automatic public setting that makes transactions viewable to anyone on Venmo — almost like a Facebook post of who is paying whom for what. You can make this information private; just be sure to change your settings.

SQUARE CASH

Square Cash functions similarly to Paypal and Venmo, but you don't have to have an account, which makes it potentially the best option to get



procrastinators to send your money. No account, no excuses.

The bottom line: While all these money transfer tools can make payments easier, they still don't guarantee people will follow through. To avoid stress and conflict this holiday season, have conversations upfront about how the bill will be paid, whether it's taking turns paying the sum or Venmo-ing each other when the check arrives. We all have our phones with us, so encourage tab-averse family members to hit download so they go to dinner with the mindset that they'll get you this time.

TO TEST OR NOT TO TEST

When Should You Call an IAQ Consultant?

When I get called out to a job site, the occasional property manager will ask, "Do I need to check for mold, too?" To which I respond, "That depends. Can you see mold growing anywhere? Because if so, we probably don't need to bother with a test."

There can be any number of reasons why a building should or should not be tested for mold. To start, if you can see the signs literally growing on the wall, there's no need to test. In my experience, whether or not a building needs to be tested for mold can also depend entirely on what sort of building it is.

When I do IAQ work in federal buildings, 98 percent of the time, they will not have me test for mold because — and this may surprise you — there's no scientific evidence to support a link between mold and adverse health effects. There are studies that suggest damp environments may cause respiratory illnesses, but nothing definitive enough to demand that federal agencies be required to pay for this sort of testing.

Meanwhile, when I visit a commercial high-rise building, I will almost always test for mold, especially if a tenant has voiced concerns. In these buildings, tenants are paying a great deal of money to be there. Building managers and property owners usually want to tackle concerns before they have the chance to become real problems. They want to reduce any fears their tenants might have about the building being "unsafe."

Then there's a third scenario, which involves multifamily properties, such as apartments. Their philosophy differs, generally speaking, on what their budget will allow. These buildings typically charge renters \$1,000–\$1,500 a month. If they bring me in to conduct a mold test, they will essentially give me a month's



"There can be any number of reasons why a building should or should not be tested for mold."

worth of rent to cover the bill. However, if a renter has already paid another consultant to test for mold, the building manager may request a test if they need to contest the results.

Outside of the type of building I'm working in, getting a second opinion is another reason why property managers will spring for mold testing. You would not believe how often I run into tests a tenant has paid for that were conducted by someone underqualified or unlicensed!

Earlier this year, I ran mold tests for the property management of a multifamily complex because one tenant paid for their own tests. I happened to look into the company they used, and I suspect the number they called actually goes to a marketing company in Florida. That company then hired a local consultant to come out. In this particular situation, the tests were run in April 2017 by a consultant who just got his license in Feb. 2017. Someone that new to the industry doesn't yet have the experience to know exactly what you need to look for and how to identify valid results. When you're faced with a mold complaint, you want to be sure the results you're looking at are truly reliable.

Ultimately, there's no one-size-fits-all solution. Whether or not you need to test your building for mold depends on who your tenant is, the nature of the complaints, what your budget can allow, and whether or not you're sure it was done right the first time.

Train West

Redefining Leadership With 'Boundaries for Leaders'

Have you been approaching leadership all wrong?

Whether you're an executive or an aspiring leader, Dr. Henry Cloud, author of the groundbreaking book "Boundaries for Leaders," might have something to say about it. Marrying the fields of clinical psychology and leadership consulting, Dr. Cloud delves deep into the mind to find rich insights about the psychology of leadership. In fact, he literally redefines the word in the process.

Redefining Leadership

Dr. Cloud defines leadership as simply "the process of turning a vision into a reality." Sounds simple, right? It's also completely accurate.

Whether your vision is a successful business or a successful family, you need leadership skills to achieve your goals. But you can't do it alone. You need to achieve your dreams with people and through people. The most worthwhile dreams are only possible with the help of others who can take your ideas and make them actionable. Plus, they tend to make the journey more enjoyable if you hire the right people and set the right boundaries.

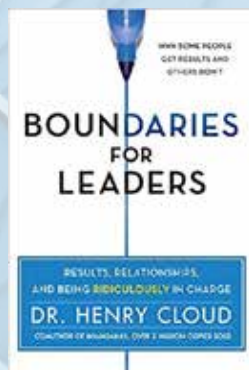
That's why leaders need to invest time and energy into creating teams and workplace cultures that support productivity while maintaining employee satisfaction. It doesn't take a clinical psychologist to tell you that unhappy people don't stay productive for long. Without a sense of ownership — with you stepping over boundaries onto projects they should own for themselves — they won't have that motivation.

Believe it or not, you can maintain that culture while remaining, as Dr. Cloud puts it, "ridiculously in charge."

What to Do

The best leaders set boundaries that empower people and teams to reach goals, while rooting out bad behavior proactively. They have to do this in a way that works with people's brain functions of attention, inhibition, and working memory.

If you've never approached leadership from this psychological point of view, it's a refreshing take that can work wonders on the efficiency and effectiveness of any team.



Ultimately, the book encourages you to view leadership as creating the conditions that allow people to use their brains to realize visions in the absence of distraction. That means creating the right boundaries — boundaries that produce freedom without control.

Looking for True Local Eats?

benjy's Has You Covered!



There are two benjy's locations in Houston, one in Rice Village and the other on Washington Avenue. Both are worth a visit for their unique design, atmosphere, and differing menus. That's right: Unlike other restaurants, if you've eaten at one benjy's, you certainly haven't eaten at them all.

Fans of brunch will find themselves right at home at benjy's in Rice Village, where brunch isn't reserved for the weekends but, instead, offered every day. This is a relatively new change at a restaurant that has been open for over two decades, but it's a change that has been widely embraced. The Gulf shrimp and grits and the French toast with brown butter crême are both crowd favorites, especially when paired with a morning mimosa.

Over on Washington Avenue, you'll find a different menu, which is great if you're looking for a delightful lunch during the week. The menu ranges from a hearty-yet-healthy Buddha bowl, filled with brown-rice quinoa, sunflower seeds, and avocado, to the carne trio pizza, prepared in a wood oven. It's exactly what you'd expect from a restaurant the Houston Business Journal has praised for providing the "best business lunch."

The "New American" cuisine benjy's specializes in lends itself to delicious meals all day long. While many restaurants claim to be local, benjy's actually walks the walk. A true farm-to-table establishment, benjy's gets their produce from Animal Farm, pork from Black Hill Ranch, and cheese from Pola and Mia Bella. Most of their beers even come from local breweries, like Karbach.

This commitment to supporting the local community goes beyond the menu. After the devastation caused by Hurricane Harvey, benjy's donated 25 percent of their sales to the American Red Cross Houston to help with relief efforts.

If you're in Houston looking for a quality meal that is sure to impress, you can't go wrong with benjy's. You can explore the various menus and make reservations at both the Rice Village and Washington Avenue locations at benjys.com.



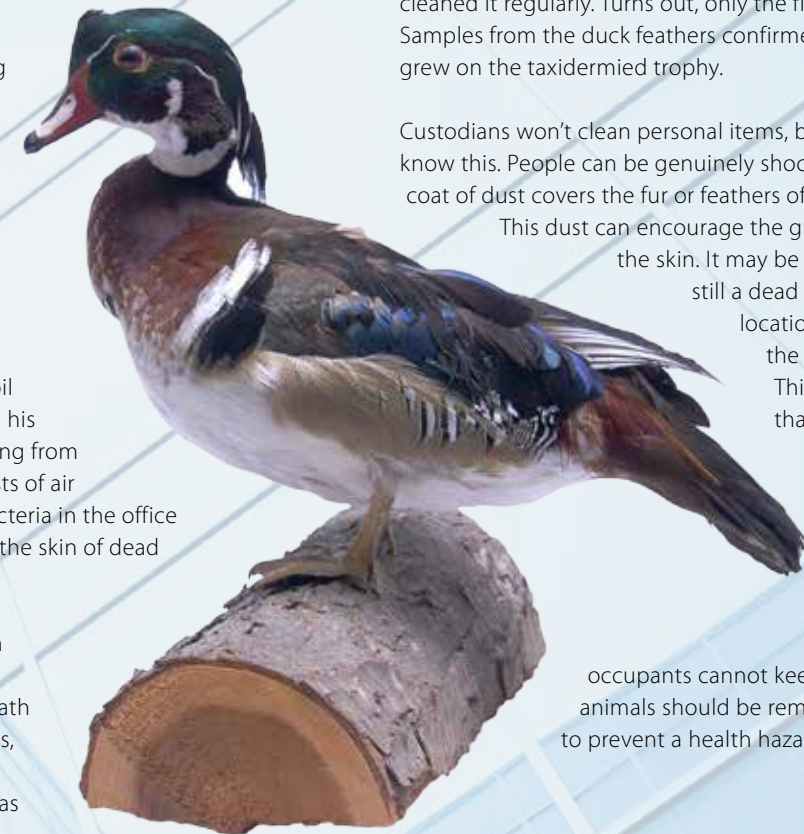
Eyes That Follow

WHEN GOOD TROPHIES GO BAD

The average person will spend 90,000 hours of their life at work. That amounts to around 3,750 days spent at the office. When so much of your time is dedicated to one location, it's no wonder people want to personalize their workspaces. Pictures of the family, funny calendars, and indoor plants aren't surprising sights in an office setting. What is surprising is how often these sparkles of personality affect indoor air quality.

Some time ago, Building Air Quality was called out to the office of the vice president of transportation for a large oil company. After 30 minutes in his office, he would begin suffering from throat and sinus irritation. Tests of air samples revealed unusual bacteria in the office — the kind usually found on the skin of dead animals.

Suspecting a pest had gotten trapped in the office, Travis searched for the culprit beneath the furniture, behind the walls, and even in the ceiling. The hunt turned up nothing, but as



Travis explained the results to the VP, he could feel a pair of eyes watching him. For the first time, he noticed a large stuffed duck sitting on the credenza. The VP informed Travis that the duck had been in his office for over 10 years, and that the custodians cleaned it regularly. Turns out, only the first part was correct. Samples from the duck feathers confirmed the problem bacteria grew on the taxidermied trophy.

Custodians won't clean personal items, but most tenants don't know this. People can be genuinely shocked to learn a thick coat of dust covers the fur or feathers of their stuffed trophy.

This dust can encourage the growth of bacteria on the skin. It may be taxidermied, but it's still a dead animal and a perfect location for bacteria, given the right circumstances.

This isn't to suggest that personal items should be banned.

Rather, property management needs to remind tenants that cleaning personal items is their responsibility. If

occupants cannot keep them clean, stuffed animals should be removed from the building to prevent a health hazard.



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