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The Perks of a Canceled Vacation

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Don't Let This Tiny Distraction Destroy Your Productivity

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The Perks and Pitfalls of Testing Indoor Ozone Levels

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The Pros and Cons of Micro-Investing

ARE MICRO-INVESTING APPS A GOOD WAY TO BUILD WEALTH?

EXAMINING THE PROS AND CONS

To outside observers — and probably quite a few people within — the world of investing is overwhelming. Nevertheless, common wisdom dictates that building investments, whether as part of a retirement plan or for other reasons, is an indisputably good thing, but it's hard to figure out where to begin. Could micro-investing apps be a good place to start?

WHAT IS A MICRO-INVESTING APP?

Micro-investing apps, such as Acorns and Stash, allow users to invest small amounts of money in the market. Many of these apps will round up purchases made with a debit or credit card to the nearest dollar amount, then invest the difference in your portfolio. Other apps, like Clink, will encourage users to invest \$1 per day.

PROS

Most investing apps are incredibly user-friendly and require very little oversight. They offer tutorials on how to invest, give users some basic knowledge of financial markets, and make it easy to view your portfolio. The cost of the initial deposit is usually very affordable too, with Acorns starting at \$5, Clink starting at \$1, and Stash starting at just 1 cent. On top of that, the subscription fees are also very affordable, usually only costing users a few dollars every month.

CONS

As affordable as those monthly fees are, they can easily lead to a less-than-favorable expense ratio. For example, say you invested \$100 in a mutual fund with a 1% expense ratio, which would amount to a dollar per year. If you invest with Acorns or Stash, you're



paying at least \$12 per year because of the flat \$1 per month fee. That's a 12% expense ratio, which is not great. And at the end of the day, micro-investing might be easy, but the fees and minimal investment amounts lead to mere micro-gains.

So, if you're looking for a way to familiarize yourself with the market and figure out how it works, micro-investment apps might be a good place to start. However, if you want to retire on your investments one day, then it might be best to invest somewhere that will net higher returns.



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March 2021

The Perks of a Canceled Vacation Mexico Is off the Table, but I'm Still Hard at Work!

In an ideal world, I wouldn't be writing this article. It isn't that I don't want to stay in touch with you — believe me, I do — but I have some disappointing news. Do you remember back in the January edition when I wrote about the vacation my wife Kaye and I were planning to take to Mexico? Well, it didn't happen.

Despite our plans and preparations, the COVID-19 pandemic heated back up and we decided to cancel the trip just to stay on the safe side. You've probably been in that same boat at some point in the last year. This pandemic has made life difficult for people all around the country. And while I know that canceling my vacation isn't the end of the world, I can't help but be disappointed.

That said, for the last few weeks I've been working hard to see the bright side of this scenario. I decided that since I was home, I might as well use my extra time as productively as possible. Spring has finally arrived and our office has been busy conducting proactive indoor air quality surveys. These are needed across the region, so I threw myself into that work.

During these surveys, my team and I visit large buildings where nothing seems to be amiss and proactively investigate their HVAC systems. We also walk through the unoccupied and occupied tenant spaces and take a careful look at the appliances, clutter, and under- and over-watered

plants they've brought into the building. Sometimes, these innocuous-looking items can cause big indoor air quality issues. In fact, in my experience, when a tenant complains about a building's air quality, about 70% of the time, it's often the result of their own actions rather than the building's equipment.

My team and I conduct these surveys every year for our regular clients and new customers. For one of our clients, we scour 11 large buildings in downtown Houston from top to bottom, starting with the mechanical room, then moving to the tenant spaces, and finally heading downstairs to the next floor to do it all again. We also survey buildings in the Houston suburbs, Austin, San Antonio, Corpus Christi and even New Orleans. This year, though, those familiar proactive indoor air quality surveys look a bit different.

The biggest change is that the buildings we've surveyed are mostly empty due to COVID-19 and tenants working from home. Our clients aren't worried about occupant complaints. Instead, they're requesting surveys because when their tenants return, they want to have paperwork proving they've dotted their I's and crossed their T's while the tenants were away. Positive survey results show that the building manager cares about their tenants' health and wants them to return to a safe place.

The other change is internal — an adjustment we've made to our proactive indoor air quality surveys in response to a new health-safety rating called WELL Certification (read more about that on Pg. 2). The WELL Health-Safety Rating is a third-party rating system designed to prove to tenants and visitors that a building is safe in the wake of COVID-19. Indoor air quality is just one component of the WELL Certification, but it's fairly comprehensive. To achieve WELL Certification, a building must meet a host of indoor air quality markers, including specific ozone levels. In the past, we didn't usually test for ozone in our proactive indoor air quality surveys (find out why on Pg. 3), but enough of our clients have expressed interest in WELL Certification that we're now adding ozone testing to our regimen.

As you might imagine, conducting surveys and doing research on the WELL Certification has kept me busy! The biggest perk of canceling my vacation was that it forced me to spend more time getting up to speed on the latest developments in indoor air quality and coming up with new and interesting things to offer our clients. I always enjoy a challenge, and I'm looking forward to seeing where else this year — and our new survey process — takes me.

4

A LITTLE DISTRACTION

Distractions in your workplace destroy your productivity, regardless of where you actually work. But here's the kicker: Some distractions don't always register as distractions because they're often minor, like a knock at the door or a conversation you can hear from two cubicles over. However, even when a distraction doesn't feel like a distraction, it still kills your productivity.

But one distraction in particular can absolutely ruin productivity. It isn't as obvious as an unexpected phone call or a meeting that could have been an email. It's a small, normal part of our everyday lives: the **notification**.

We get notifications on our phones, tablets, laptops, desktops, and even our smartwatches. Notifications are everywhere, and we're conditioned to accept them.

Take email, for example. You're likely in the habit of checking email periodically — or whenever you get a notification. It can feel natural to quickly check your email and then get back to what you were doing. Except that never happens.

When an email, text, or other random notification distracts you, it *completely* diverts attention away from what you were doing. If it's spam, you may delete the email. Or, if you need to respond, it might take a few minutes or more. You may spend anywhere between 20 seconds to 20 minutes on any given email.

However, this isn't where time is lost. If you're responding to a customer email, for instance, that is part of your productivity. The time is lost when you attempt to get back to what you were doing before checking your notifications.

A University of California, Irvine study found that it takes an average of 23 minutes to get back to your task after every distraction, not just email. Over the course of a day, that adds up to a significant amount of wasted time.

How do you overcome this? Your best bet is to turn off notifications. Most devices let you customize your notifications so you can turn them off during working hours. Here's another quick tip: Set aside time during the day to check emails, texts, and other messages. You will significantly reduce the amount of time spent trying to refocus on the important tasks at hand.

SHOULD YOUR BUILDING BE WELL CERTIFIED?

A Look Inside the WELL Building Program

When the news first came out that COVID-19 spread through airborne particulates, interest in indoor air quality skyrocketed. Building managers who had never been concerned about their air started reaching out to our team for



proactive testing, and air filters sold out at stores nationwide. Everyone wanted to assure their tenants and customers that their buildings were safe, and a new certification emerged from that desire: **the WELL Health-Safety Rating for Facility Operations and Management**.

This specific certification is based on input from the WELL Building Standard and more than 600 experts from the Task Force on COVID-19. To meet the requirements, building managers have to prove they've checked off a list of evidence-based safety measures and that their air quality and cleanliness pass muster. Only then will they receive a seal proclaiming their building has been verified as safe by Green Business Certification Inc.

The WELL Health-Safety Rating for Facility Operations and Management is gaining traction quickly as a way to put customers and tenants at ease. When a building qualifies, it gets to display a seal in its window proclaiming its safety. Even better, visitors can scan the QR code on the seal to learn all about the precautions the building's management is taking.

WELL recommends the WELL Health-Safety Rating for a variety of building types, including sports and entertainment venues, shopping malls, hotels and resorts, restaurants, offices, schools, retail establishments, and multifamily properties. In other words, if you're interested in adding this seal to your building's resume, there is probably an option for you.

On top of that, the WELL Health-Safety Rating for Facility Operations and Management isn't the only certification WELL offers: **WELL v2** is another option, although a more complicated one. According to WELL, "Projects pursuing WELL Certification can earn points based on performance outcomes for various policy, design and operational strategies and can achieve one of four certification levels: Bronze, Silver, Gold or Platinum."

To learn more about these certifications and their requirements, visit WELLCertified.com.

HOUSTON IS AN OZONE HOTSPOT

What Does That Mean for Your Building?

Houston, we have a problem: ozone pollution. If you've lived in the city for a while, then you probably know we have an uncomfortable amount of ozone swirling in Houston's air. In fact, our ozone levels are so high that, on many days, they don't meet National Ambient Air Quality Standards (NAAQS) set by the Environmental Protection Agency (EPA). That means the air is considered unhealthy for some people to breathe safely.



WHAT IS OZONE, AND WHY IS IT A PROBLEM?

Ozone gas is an upper respiratory irritant that can negatively affect the eyes, sinuses, and upper respiratory tract. This is a big deal for people with asthma, and even healthy people should be careful not to breathe too much ozone. Unfortunately, it's hard to avoid here in Houston. We have so many "nonattainment days" — days with ozone levels above the NAAQS — that eight counties in our area are considered "nonattainment counties" and listed among the worst ozone hotspots in the country.

WHERE DOES OZONE COME FROM?

Outdoors, there are two main culprits of ozone: pollution from automobiles and emissions from petrochemical facilities. Houston has a lot of both, and the high heat doesn't help. According to the American Lung Association, when the mercury climbs, ozone is more likely to form and harder to clean up. Indoors, most ozone pollution likely leaks in from outside, but there are other ozone sources, too. Office equipment and appliances like coffee machines, high-speed printers, and photocopiers can leak ozone into the air. Even air purifiers occasionally generate ozone!

TO TEST OR NOT TO TEST?

In the past, our team didn't automatically test ozone levels during our proactive indoor air quality surveys. We would check them only on request or if we saw red flags. That's because when we did test for ozone, the results would largely depend on the state of the air outside. A "nonattainment day" could trigger a high ozone reading indoors even if there weren't any ozone-generating electronics in the office. Now, because of our clients' interest in the new WELL Certification program (read more on Pg. 2), we're now adding ozone to our list. We'll look for discrepancies between indoor and outdoor ozone levels and help you track down appliances polluting your building's air.

To schedule a proactive indoor air quality survey and protect your tenants from ozone, reach out to our team today.

SUDOKU

HAVE A LAUGH WITH TRAVIS



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