



## Just in case it matters to you:

- CREDITWORTHINESS CAN APPARENTLY BE DETERMINED FROM SOMEONE'S LOOKS. Most agree that appearances count – in males, for example, testosterone levels, underlying aggressiveness and business acumen are manifested, while “facial beauty in either sex is also associated with higher income.” Physiognomy is the science that relates a person's *facial features* to their *character* and research at Rice Univ. now suggests that “one of a person's most telling moral features – creditworthiness – can be seen in his/her face.” Based on analysis of credit loans granted (or not) to people who submitted photographs (as many on-line lenders request), “people flagged as unworthy...on a scale of one-to-five relating to how trustworthy they looked... did indeed correlate with credit ratings based on credit history. That continued to be so when other variables, from beauty to race to obesity, were controlled for statistically.” [THE ECONOMIST – Mar 7, 09]
- “FAMILY BUSINESS ISSUES GET COMPLICATED WHEN OWNERS HAVE DIFFICULTY SEPARATING the family side from the business side, and treat family differently.” Whether expectations or demands are either greater or fewer, inconsistencies create problems and generally preclude optimal business performance. Accordingly, business relationships are best served in writing, to avoid misunderstandings and ‘assumptions’– e.g. relating to flexibility (or not) in work hours, time off, or conducting personal business. Moreover, inconsistency in workplace expectations impacts the attitudes and performance of other non-family employees. “Something about seeing ideas put into writing brings questions to the surface and allows people to examine whether their concepts have been fully and fairly represented. Writing an Agreement becomes a ‘process’ whereby revisions...result in an understanding that all can feel good about signing and fulfilling... If written agreements feel too stiff and impersonal at the outset, then *managing* family members will also feel stiff and impersonal,” if even possible. DCG has decades of experience in the strategic, financial, tax and political dimensions of optimally running a Family Business, and can help you on a very cost-effective basis. [DAORO ZYDELL HOLLAND NWSLTR – Mar 09]
- THE REASON MEN AND WOMEN RESPOND TO ART AND NATURAL BEAUTY DIFFERENTLY is that they use different parts of their brains. Men are generally better at “orienting themselves in space, while women focus more on particular objects.” According to studies at Spain's University of Belears, this “probably reflects evolutionary adaptations to the roles that men and women played in early hunter-gatherer societies where men were in charge of hunting while women ‘collected’... Research shows that men use only the right side of their brain to judge and appreciate what they're seeing... making a mental map of beautiful scenes, calculating proportions and spatial relations. Woman, on the other hand, use both sides of their brain, using words to categorize and identify specific aspects of the image.” [THE WEEK – Mar 13, 09]
- “A MULTI-RINGED SPECTACLE “as U.S. law-making is riddled with slapdash, incompetence and gamesmanship... The Federal Reserve is dropping trillions of fresh paper dollars on the world economy, the President of the U.S. is cracking jokes on late night comedy shows, the energy minister is threatening a trade war over carbon emissions, the treasury secretary is dithering over a banking reform program amid rising concerns over his competence, and a monumentally dysfunctional Congress is launching another public jihad against corporations and bankers. As an aghast world watches, the circus-like U.S. political system seems to be declining into near chaos. Through it all, stock and financial markets are paralyzed. The more the policy regime does, the worse the outlook gets... One test of whether we are witnessing the end of America is how many more times we put up with congressional show trials of individual business people and their employees, slandering and vilifying them for their actions and motives. And for how long will we tolerate a President who berates business and corporations as dens of crime and malfeasance? If the majority of Americans come to accept the caricatures of business as true, then America is closer to the end of its life as a global leader, as a champion of markets and individualism.” [FINANCIALPOST.COM – Mar 19, 09]
- THOUGHT FOR THE WEEK: ***What have we learned in the last 2000 years? "The budget should be balanced, the Treasury should be refilled, public debt should be reduced, the arrogance of officialdom should be tempered and controlled, and the assistance to foreign lands should be curtailed lest Rome become bankrupt. People must again learn to work, instead of living on public assistance."*** – Cicero - 55 BC