

Greg Tull, CFA
Principal

Michael Mink C.O.O./Principal

Managing the certainty of uncertainty.

🗱 MERITAS ADVISORS

Meritas Advisors, LLC

(415) 690-8547

4040 Civic Center Dr. Suite 200 San Rafael, CA 94903

greg@meritasadvisors.com www.meritasadvisors.com

These articles were provided by Bachrach & Associates, Inc., an entity unrelated to Meritas Advisors, LLC. Meritas Advisors, LLC. Is a Registered Investment Advisor with the State of California Department of Business Oversight. This newsletter is provided for educational purposes only, does not constitute a complete description of our investment services, and is not intended to provide specific investment, tax or legal advice or recommendations. Meritas Advisors does not provide tax or legal advice.

"For me, what works best is to try to eat healthy and not worry about the scale."

- Tempestt Bledsoe

VALUES - BASED QUALITY OF LIFE Newsletter

Because Making Smart Choices About Your Money Impacts The Quality of Your Life

Over the years, we have found there are elements of your life that are more important than money.

These elements - physical health, relationship health, inner health and career health - cannot be delegated.

We hope you find these articles to be of value in improving the quality of your life.

PHYSICAL HEALTH

Important Things to Eat During Pregnancy - Pregnant Mom Guide

By Newmamas.net

Eating healthy can be hard for the expecting mother and pregnancy is no exception. As a pregnancy mom, you want everything to be perfect but there is still plenty of work to be done. You may be so busy dealing with the pressure of being pregnant that you don't think about what you should eat while pregnant. Pregnancy, like all things in life, needs a little help from the pregnant mom, and food becomes a "burden" rather than a reward.

What are some foods to eat during pregnancy? First off, it is important to get the basics down. Eat a minimum of three meals a day. Some expert recommend up to 5 or 6 per day, consisting of a balance of nutritious food. When choosing foods to eat it is important to make sure you are eating whole foods that are high in nutritional value. You should be eating plenty of fruits and vegetables, but make sure they are raw as they can add to your weight gain. Some foods to eat during pregnancy are:

Bananas

Bananas have a long history of use for health reasons. Some people believe they are good for a pregnant mom as well, due to their high potassium levels. Rather than eating bananas in the form of muffins or breads, which are heavy in trans fats, eat them in their sliced form. This is the most nutritious.

Organic Tomatoes

Organic tomatoes are the most nutritious tomatoes out there and they are also low in calories. Try to have a half cup of tomato slices at every meal and it will help to control rapid pregnancy weight gain.

Apples

Apples are incredibly sweet, especially the skin. Limit yourself to a half an apple at a time. Apples are high in sugar.

Salads

A great way to get a variety of vegetables is to create a large salad bowl. You can add raw onions, carrots, cucumbers, tomatoes, celery and other fresh vegetables. Sprinkle in some almonds to add nutrition.

Non-fat Yogurt

Non-fat yogurt has tons of vitamins and you can also add lots of protein to your diet as well. Just remember to stick to a low-fat formula as much as possible, though. Check the label for sugar content. Some yogurts are quite high in sugar.

Turkey

It's been a favorite of mine since I was a kid. Make sure you are eating plenty of fresh turkey and not canned turkey meat, which is full of sodium. It is also good to keep in mind that many canned types of meat are loaded with preservatives and that can lead to all sorts of issues during pregnancy, not the least of which is high blood pressure.

Meat Substitutes - With all the special diets and other health concerns these days, this is one food that is easy to avoid. Find some great meat substitutes that are organic, that contain good fats and protein, and use them instead

Continued on back page

RELATIONSHIP HEALTH

The Etiquette of Handling Unruly Kids—Who Aren't Yours—at a Family Party

By Deanna deBara

When you are hosting or attending a small or large group gathering, there may be children present. After all, kids add an element of fun and excitement to any celebration. Even so, children can behave unpredictably—and sometimes, that harmless boisterousness crosses the line into the realm of the unruly, out of control, or downright dangerous. But unless those little ones are your own, it can be difficult to know how to handle them and whether or not it's appropriate for you to step in. Ahead, the etiquette of managing unruly kids at a family party, according to an expert—especially if they belong to someone else.

Set expectations from the get-go

The best way to handle unruly kids at a family party is, of course, to nip said behavior in the bud—and that means setting expectations with the little ones at the onset of the party. "Once all the kids have arrived, gather them up for a quick, lighthearted chat about the ground rules," said Evie Granville and Sarah Davis, the etiquette experts who write and podcast about teaching modern manners to moms and dads at EvieandSarah.com. "For example, 'I know everyone is super excited to go swimming, right? But before anyone hops in the pool, let's talk about how to be safe."

If you want the kids in attendance to behave, don't just tell them what to do—get them on board with the why behind the rules. "Let the kids tell you what they already know about the rules and fill in any gaps, reinforcing why it's so important that everyone follow these rules," they explain. "You want to get buy-in from the kids."

Give the parents time to respond

This doesn't always work, but if you notice that a child has broken from any of these rules, or begins acting out, it's important not to jump up and respond immediately (unless your health is at risk). Remember, this isn't your kid, so it's important to give the little one's parents a chance to take the lead and discipline their son or daughter as they see fit. "Give the child's parents enough time to notice troublesome behaviors. Don't assume that just because they're not responding right away, they don't know what's going on," says

Granville and Davis. "Sometimes a parent has a reason for pausing before stepping in." Give the parent (or parents) ample time and space to address the behavior. And once they have? Fight the urge to share your two cents about how they handled the situation—even if you would have handled it differently. "Telling another parent how to discipline their child is out of the question," say Granville and Davis.

Channel your inner teacher

If the parent doesn't stand up and discipline their child (or if they're not around and don't see the behavior), you might have to step in

"Children are great imitators. So give them something great to imitate."

- Anonymous

and talk to them yourself. And in that situation, getting them to listen isn't just about what you say—it's about how you say it. "When you do have to speak with a child whose behavior is off-course, the tone is everything," Granville and Davis explain. "We tell our listeners to use their teacher voice: strong, authoritative, but also kind. Think of how you'd want an adult in your child's school to speak to them." Letting the child know in a firm-but-kind tone that they need to change their behavior will help get that unruliness in line—without upsetting or scaring the kid in the process.

Smooth things over with the parents

Some parents might not take well to you stepping in and speaking authoritatively to their child, which is why it's so important to follow up and smooth things over. "If you speak to someone else's child within their view, make a point of talking with the parent directly afterward: 'I'm really sorry to step in, but I could just see that ending in someone getting hurt!'" explain our experts. "This gives

the parent an opportunity to hear the urgency and concern in your voice, and understand your motives: Not to shame the child or overstep your authority, but to keep everyone safe."

Concerned about your own child? Remove them from the situation

Sometimes, kids just don't behave no matter what you say or do. If you're concerned with how someone else's child is impacting your own, it's completely appropriate to get your child out of there. "If the child's behavior just won't stop, your best bet is to remove your own child from the situation," say Granville and Davis. Just make sure to get your kid out of there in a way that makes it clear leaving the situation is a requirement—not a choice. "It's important to word this as a statement, not a question," Granville and Davis said. "Don't say, 'Would you like to play in a different room?' This gives your child the opportunity to stay in an unsafe environment. Offer your child the gentle direction they need to remove themselves from the situation."

© Deanna deBara. All Rights Reserved.

"The highest compliment I could ever receive about my kids - and I can say that this does happen frequently - is when the in-flight crew say to me, 'Your children are wonderful. They are so well-behaved.' Every time I am told that, I could weep."

- Kate Winslet

INNERHEALTH

4 Ways to End Your Day Feeling a Sense of Accomplishment, Every Day

By Paul Keijzer

Feeling accomplished is a vital part of feeling good about yourself, your abilities, and being proud of what you do. It's the essence of why we do things and what we gain from our hard work. As fulfilling and great that feeling of accomplishment is, feeling unaccomplished can be just as enormous, in a negative way.

More often than not, you end your day thinking about all these hours you worked and yet you wrap up your work day with the feeling that things were left unaccomplished. It's a pretty horrible feeling. And that's just the effect of one day. If you end work feeling unaccomplished 3 out of 5 days in a week, it'll weigh heavy on you. It'll break down your confidence, morale, and motivation. Pretty soon you'll wrap yourself around that miserable feeling of hopelessness and start belittling and demeaning your abilities. It's a sad place to be in.

So, how do you end the day feeling accomplished, confident, and brimming with excitement for what's to come tomorrow? Try these 4 ways to help you get by your day.

1. Celebrate Little Milestones

The unfortunate result of feeling unaccomplished is that you'll question everything you did today. The more you think about not meeting your goals you'll feel you wasted your time, ran around in circles, and just didn't get things done. But you know that's not true. You did get some things done. It wasn't as if you sat at your desk twiddling your thumbs, sipping tea, and swatting flies. No, you did get some work in. You were productive, even if it wasn't up to your standard or potential.

Rather than feeling hopelessly unaccomplished, look back at what you did do. Did you reach 80% of a task? Did you complete 45% of a report? Great! You managed to get this far, right? It wasn't all at zero. So, grab whatever little victory you can. Though you did not complete these tasks or projects, you made progress and took steps forward. Celebrate this fact and build up from here. Celebrating little milestones will help boost your morale and confidence. Do this frequently and you'll soon find yourself reaching 100% completion (most days).

2. It's Not About Them, It's About You

Feeling accomplished is a subjective and relative term. It means different things to different people and there's no one way to measure it or weigh it. Feeling accomplished is so closely tied to our needs, desires, ambitions, and drivers that it becomes a personal feat. It seldom is equal for everyone. One person's feeling of accomplishment could very easily be someone else's walk in the park or something they checked off years ago.

Once you understand that your accomplishments aren't comparable or measurable to anyone else's, you'll realize that there's no reason for you to benchmark your personal success with someone else's. And with this realization, you'll stop beating yourself down for not being able to accomplish things. You may not have been able

"To be yourself in a world that is constantly trying to make you something else is the greatest accomplishment."

- Ralph Waldo Emerson

to do what others did, but you did something that no one else could do – you accomplished YOUR goals.

3. Set a Theme of the Day

You know how there's an overarching resolution that we all come up with for the year? It sets a theme for us to aspire for, drives us in a particular direction, and keeps us improving ourselves. In some ways, it's our purpose for the year. Resolutions are great. However, they're often too broad and require the course of the year to complete and reach the point of feeling accomplished.

What happens during the year even as you strive for that resolution? You end up feeling unaccomplished on a day-to-day and week-to-week basis. So let's break it down by setting a theme of the day for yourself. These could

be simple, easy to achieve, and even repeated. Things like "make 5 people smile today", or "suggest two new initiatives this week". It could also be as simple as a one word "gentle" or "kindness" that can drive you towards feeling accomplished. These are the little "feel-good" themes that can help you get a quick burst of feeling accomplished. Think of it as a caffeine hit from a shot of espresso!

4. Appreciate and Value Yourself

Quite often when we're feeling unaccomplished we beat ourselves with guilt, feeling inadequate, and sometimes even doubt our capabilities. We dwell too long on what we didn't do, how we could have done things better, recounting our mistakes, and simply overanalyzing all that's negative. Honestly, you'll find yourself pondering on the negatives far much longer than is healthy for you. And that's precisely the trap.

Stop here and think about yourself - who you are, why you're here, what it took for you to reach this far in life, and all the awesome strengths and capabilities you have. Yes, when you're feeling unaccomplished, it's time to stop everything and appreciate and value yourself. You are capable, hence, why you have the job or career that you love and enjoy doing. You can do it, hence why you're still employed and valued as a team member. Now that you've pumped yourself up, divert your focus on what you need to do to start feeling accomplished again, and get cracking on them!

© Paul Keijzer. All Rights Reserved.

"I am only one, but I am one. I cannot do everything, but I can do something. And because I cannot do everything, I will not refuse to do the something that I can do."

- Edward Everett Hale



How to Keep Your Job Skills Current

By Alison Doyle

There are many factors involved in getting hired. Some are out of your control, but there are others that you can work on to enhance your ability to get hired.

If you're seeking a promotion at work or are looking to make a job change, taking the time to enhance your skills and your qualifications will make it much easier to take the next step up the career ladder.

Individuals who continually upgrade their skills to keep pace with developments in their field will have the best chance of doing well in their career, both with their current employer and when job searching.

10 Ways to Keep Your Job Skills Current

1. Check out the Most In-Demand Skills for Your Occupation

The first step in keeping your skills current is to identify the talents which employers value the most in your field. Review job titles for positions in your career field. Also review the top skills required by employers, both general and job-specific.

Search job sites like Indeed or Monster using phrases related to your job to find the job titles most appropriate for your current job and for any positions that are appealing. Review job descriptions and make a list of the skills which employers are most often seeking in applicants.

2. Get the Scoop

Discretely speak with human resources staff, if it feels appropriate, to gain more insight into the most preferred skills for your profession. Analyze the background of standout performers at your employer or stars in your professional associations and identify any skills that have helped them to excel.

The descriptions within the LinkedIn profiles of highlevel performers can provide insight, too. Note the skills mentioned in their LinkedIn recommendations. Review the agendas for virtual conferences and workshops for your field to gain insight regarding other areas of knowledge or skills that people in your field are eager to acquire.

3. Follow Industry Leaders on Social Media

Many corporate CEOs and industry leaders now post regularly on social media sites like LinkedIn to establish themselves as "thought leaders" or "influencers." By following them on social media, you'll be better able to identify new directions in your profession, learn about the skills employers most often seek in your field, and decide upon which skills would be the most important for you to focus upon.

4. Make a Professional Development Plan

Once you have identified your target skills, make a professional development plan to chart your career trajectory, and then strengthen or gain the most in-demand skills for your occupation. Professional associations offer workshops at annual and regional conferences and throughout the year (live and/or virtual). Many organizations have online tutorials or workshops. Review

agendas and speak with leaders of those organizations to identify opportunities.

5. Attend a Workshop

Technology workshops or online tutorials are often offered by software providers and third-party groups. For example, there are free or low-cost online programming classes available.

Speak with IT professionals at your organization to determine what your employer offers and to get recommendations about other reputable learning providers. Many professional organizations will have a technology committee, and the chair may also have some useful suggestions.

6. Go to School

In addition, check with local colleges and adult education programs since they will often offer courses or seminars to help employees upgrade their knowledge and skills. Check out certificate programs and online educational courses you can take to revamp your skill set quickly.

7. Attend Professional Networking Conferences and Other Events

Professional networking live or virtual conferences are a great way to both build your professional conference list and to compare your skills to those of others in your career field. These conferences will also often have seminars or workshops dedicated to professional development, and thus provide a wonderful opportunity to swiftly learn about the job skills you should add to your career toolbelt.

8. Read Professional Journals

Professional journals and trade magazines are one of your best resources to keep abreast of technology developments in your industry and to track changes in best practices. By reading these regularly, you'll be able to keep a running list of the rising areas where you might improve your knowledge.

9. Volunteer

Volunteer to take on projects at work or volunteer at organizations where you can develop and apply the skills you're working on. Your ultimate goal should be to be able to document your key skills when you want to land a new job, gain a promotion, or justify a pay raise. Your volunteer work can be included on your resume just like paid work experience.

10. Develop Both Hard and Soft Skills

While it's vital that you remain current on the hard skills of your profession (the job-specific skills you learned in college or in a training or certificate program), there is always room for improvement in interpersonal soft skills as well. Take a hard look at how well you communicate with others, organize your workflow or office space, or manage your time. If there are areas where you find yourself lacking, it may be time for you to focus on strengthening these soft skills.

© Alison Doyle. All Rights Reserved.

Important Things to Eat During...

Continued from front page

of animal meat and fish. Avoid the synthetic soy products, which are loaded with chemicals.

Fresh Fruits For Pregnant Mom

Eat an assortment of fresh fruit. Avoid frozen fruits and fruit drinks, which are often high in sugar. Cut fruit into small pieces, so you can savor them and avoid the tendency to overeat.

Green Leafy Vegetables

No, green vegetables do not cause a miscarriage, but they can help to make the morning sickness more bearable. Choose organic green vegetables, as they are often lower in calories and they are full of many vitamins. Nuts and seeds are also wonderful and very filling, but try to keep them to one serving per meal and to eat them in moderation.

The Takeaway - Pregnant Mom Care

If you haven't started, now is the time. Work on making healthy choices of foods to eat during pregnancy by making a few changes in your daily routine.

© newmamas.net. All Rights Reserved.

"Sorry, there's no magic bullet.
You gotta eat healthy and live
healthy to be healthy and look
healthy. End of story."

- Morgan Spurlock

"A journey of a thousand miles begins with a single step."

- Lao tzu

577

