



**Greg Tull, CFA**  
Principal

**Michael Mink**  
C.O.O./Principal

“Managing the certainty of uncertainty.”



**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.

*“Early to bed and early to rise makes a man healthy, wealthy, and wise.”*

- Benjamin Franklin

# 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

### 10 Ways to Fall Asleep in 10 Minutes

*By Ashley Paige*

For many of us, a night of sleep is entirely hit or miss. There are so many circumstances that affect how you rest-anxiety, caffeine intake, diet, and health conditions, to name a few.

With several factors playing a role in your nightly slumber, it's no wonder 68 percent of adults between the ages of 18 and 29 have experienced insomnia, the National Sleep Foundation reports. Compare that figure with the number of adults ages 30 to 64 who have experienced insomnia: 59 percent! In short, many adults regularly encounter issues with sleep.

If you count yourself in this category, there's hope for you yet. There's a myriad of expert-approved strategies that you can implement to get your sleep back on track. Below, the pros weigh in.

#### 1. Make sure room temperature is adequate

Before crawling under the covers, adjust the heat. “Our bedrooms should be conducive to healthy sleep,” says certified pediatric sleep consultant Tracy Braunstein of Sleep Tight Solutions. “Dark, cool, and quiet are ideal, and ideal room temperature is between 70-71 degrees.”

#### 2. Keep your sleeping quarters mess-free

Yet another reason to maintain a clean bedroom: “Aside from having a cool dark room to sleep in, it is also best to keep your bedroom reserved for sleep and intimacy alone,” Braunstein says. “Try to avoid having things like exercise equipment and your home office with your stack of bills in the bedroom.” These extra items are potentially distracting.

“If you're stressed about sleep or anything else before you go to bed, walking into a cluttered room is not going to help. You want your bedroom to be a tranquil place for you to relax,” CEO of SleepTastic Solutions integrative adult sleep coach Ronee Welch says. Pick a day to downsize and organize your sleeping chambers. You'll thank yourself later.

#### 3. Turn off your phone

You've likely heard it before -- scrolling through social media before catching zzz's is a sure way to spoil a solid night's rest. “You want to be sure that all electronic devices are shut off at least 30 minutes

before you go to bed,” Welch says. “The blue light emitted from these items prohibits the production of melatonin, which is the body's natural sleep hormone. Without melatonin, we don't feel sleepy, so it's important that we use this hormone to our advantage.” Believe it or not, you can manipulate melatonin to your benefit.

“Light plays an important role in our wake and sleep patterns,” founder of The Sugar Plum Sleep Company and sleep coach Rebecca Earl agrees. “Both natural and artificial sources of light before bed can interfere with your body's ability to initiate sleep.” If you must use your phone in bed, enable the yellow light function.

#### 4. Block out external noise

The goal is to maintain an unobtrusive atmosphere to pave the way for proper rest. “Incorporate a fan to circulate air and block out environmental noises. If you have a noisy bed partner, consider going to bed shortly before they do to let you fall asleep before their snoring interferes with your sleep,” Earl says. If your surroundings are particularly raucous, you may want to think about wearing foam earplugs.

“Introducing a white noise machine or sound spa to your bedroom can be relaxing and also help drown out any external sounds like a busy street, loud birds, or noisy neighbors,” founder of Good Night Sleep Site and sleep expert Alanna McGinn says. A good sound machine doesn't have to be expensive -- it's worth shelling out 20 or 30 bucks for healthier shuteye. Investigate a white noise app for your phone.

#### 5. Maintain a consistent bedtime

Across the board, the experts agree on the value of establishing a regular sleep time. “A consistent bedtime-as well as your morning wakeup time-will help to regulate your body's rhythm,” Earl says. “If your bedtime varies considerably from one day to the next, it makes it more difficult to settle.” A specific nighttime routine will help you wind down and prep your body for slumber.

“It's important to go to bed and wake up in the mornings around the same time to keep your body clock in sync. This can be a tough step for some,” McGinn echoes. “When we synch our sleep with our natural sleep rhythms and internal 24-hour biological clock, we are able to achieve the best restorative sleep possible, and going to bed and waking up become easier.”

*Continued on back page*

# RELATIONSHIP HEALTH

## 7 Things Not to Say to Someone With Anxiety—and How to Phrase Them Instead

By Andrea Barbalich

Anxiety disorders are the most common form of mental illness in the United States, affecting 40 million adults (about 18 percent of the population) each year, according to the The Anxiety and Depression Association of America. The actual symptoms of anxiety - racing heart, sweaty palms, dizziness, trembling and inner turmoil are life hindering. In addition, many people with anxiety also withstand well-intentioned but hurtful comments from people who do not truly understand the nature of the disorder or its seriousness. Hint: It goes way beyond just “being worried.” So we asked two anxiety experts to help clear up the confusion on what not to say to an anxious person, and what to say instead. Here are seven things people with anxiety disorders don’t want to hear anymore.

### 1. Don’t say: “I know, I’m anxious too.”

On one hand, this is true—anxiety is a universal biological reaction. “Fear and anxiety are natural processes that are part of life,” says Joseph LeDoux, PhD, a neuroscientist and director of the Emotional Brain Institute at New York University. Both fear and anxiety protect us and motivate us. “The student who doesn’t worry about an exam isn’t going to do as well. You need a little bit of worry,” he says.

But on the other hand, it’s a fallacy to compare your “normal” temporary anxieties to the pervasive and chronic anxieties of someone with an anxiety disorder. Their worries are more intense, interfere with their ability to perform daily life tasks, and are often difficult to manage without help.

**Say instead:** “You seem anxious, that must feel awful. I’m always here for you—what can I do to help?”

This is a gentle but direct offer of support. It conveys the message, “I see you; I’m here to listen and help.”

### 2. Don’t say: “Just calm down.”

“This can be invalidating,” says Janine Domingues, PhD, a clinical psychologist in the Anxiety and Mood Disorders Clinic at the Child Mind Institute in New York City. “You’re telling the person to do something hard to do. If they could calm down, they would, so this makes them feel even more frustrated and anxious.” The person will think, “What’s wrong with me? Why can’t I calm down? Other people don’t think this is a big deal. Why do I think it’s a big deal?” This leads to feelings of sadness and guilt, Domingues says.

**Say instead:** “Let’s do something to take our mind off of things. Want to go for a walk or have a cup of tea?”

The act of “calming down” isn’t a switch someone with anxiety can just flip. Put it this way: It’s like telling a clinically depressed person to “just be happier!”—unhelpful. Try to help them get back into the present—instead of spiraling about the future—with something

like a walk, breathing exercises, a funny video, or simply talking it out. In other words, don’t command them to calm down—help them calm down.

### 3. Don’t say: “Just get over it.”

“An anxiety disorder is thought of as ‘the wimp disease,’” LeDoux says. “If you were just a little stronger and weren’t such a baby, you could get past all this.” But the person with an anxiety disorder can’t control their responses to fear—and tough love doesn’t work, Domingues adds. “It makes the person feel worse because they say to themselves, ‘I don’t know why I can’t just do it.’” This can have the reverse effect and can cause more anxiety.

**Say instead:** “What’s worrying you the most, and how can I help ease it?”

*“Neither comprehension nor learning can take place in an atmosphere of anxiety.”*

- Rose Kennedy

This is an acknowledgment of the validity their experience and a thoughtful way to help them unpack what’s bothering them.

### 4. Don’t say: “Don’t worry, nothing bad is going to happen.”

This is a tricky one. People with anxiety disorders tend to fall into thinking traps: They focus on the worst-case scenario. It’s tempting to try to reassure them that their worst fears won’t come true, but this too has the opposite effect. “It’s hard for the person who’s anxious to believe that, and you can’t guarantee it anyway,” says Domingues. “So, if they try to face their fear and it doesn’t go well, they’re set up for failure.”

**Say instead:** “Hey, if something bad happens it’s not going to feel great, but you’re going to be able to get through it. And I’ll be with you the whole way and here when it’s over.”

You can’t predict a rosy future for them, but reminding them in a non-patronizing tone that even if something not-ideal does happen, it’s not the end of the world.

### 5. Don’t say: “Stop thinking about it.”

Say a person’s worry relates to speaking in public. Their thought pattern goes like this: *What if I get up there and forget what I’m going to say or I start to*

*shake when I give the speech?* So you say, “Get that worry out of your mind and don’t even think about your speech right now.” But that’s not helpful because it becomes harder to push an anxious thought out of your head than to accept the fact that you’re thinking an anxious thought and letting it go by. “If I say I don’t want you to think of a pink elephant, that’s all you can think about,” Domingues says. “That’s how worries work. The harder you fight not to think about it, the stronger the worry becomes.”

**Say instead:** “I know this kind of thing makes you anxious. If you want to talk about what you’re feeling or practice with me beforehand, I’m all ears.”

It’s more helpful for an anxious person to acknowledge the worry, validate it, and say, “This is how I feel. This is my worry. I’m going to accept it and hope I can let it go.”

### 6. Don’t say: “You don’t have to come to my party.”

There’s a fine line between being understanding and being overly accommodating. If you’re having a party with 20 people and you know your friend with anxiety won’t feel comfortable, it’s tempting to tell her she doesn’t have to come. “But this only confirms that the person isn’t able to get through it and perpetuates her anxiety,” Domingues says. “It makes the person feel sad and guilty for burdening another person.”

**Say instead:** “I know it’s not always your thing, but you’re always welcome. If you’re up for it I think you’ll get along with this one friend I have.”

It’s more helpful to come up with a plan for how they can attend, since people with anxiety tend to like concrete plans. You could even try practicing conversation so the person feels more confident. At that point it’s up to her to decide whether she’ll come. And if she says no, keep inviting her. She might say yes the next time.

### 7. Don’t say: “This is just a phase. You’ll grow out of it.”

If a person genuinely has an anxiety disorder, it won’t go away on its own and they won’t grow out of it—and saying this could deter them from getting the help they need. If someone you care about is struggling with anxiety, instead suggest that she see a mental health professional. “It comes down to intensity,” Domingues says. “If the worries are consuming the person’s day and affecting her ability to leave the house, go to work, and make friends, or if the person is more depressed and isolating herself, those are signs it’s time to get help.” She recommends a psychologist who specializes in cognitive behavioral therapy. “Exposure therapy is the main treatment—coming up with a plan for how to gradually and systematically face the fear.”

**Say instead:** “I hate seeing you going through this and am concerned. If you’re considering talking to someone, I am here and happy to help you find the right person.”

© Andrea Barbalich. All Rights Reserved.

# INNER HEALTH

## 10 Quick Ways to Boost Your Self Confidence

By Lexi Walters Wright

Talk to yourself the way you would a friend. That's the conventional advice behind how to build self-confidence. But science suggests there may be even more practical ways to extend some compassion and encouragement to yourself in times of self-doubt and negativity. Try these tips to bolster your sense of self.

### Tap into Your Social Network

Scientists find that belonging to groups of friends may offer a bigger self-esteem boost than just individual friendships. So, when you're having a moment of self-doubt, send a message to your crew (a neighborhood text thread, a group Facebook message, an email to your besties), asking for a pep talk: "Feeling anxious about today's parent-teacher conference. Help!" Watch the chorus of support roll in, accept their positive encouragement, and then go forth with confidence.

### Take the Compliment, Already!

Even if a friend does offer you a kind reflection on your smarts and preparedness, there's a good chance you won't believe it. Researchers note that women are far less likely than men to respond to a compliment with language that is accepting. Practice saying, "Thank you. That means a lot right now." Then let that confidence boost sink in.

### Dress in Red or Black (Really)

These classics aren't the flashiest hues, but research studies have proved good ol' red and black to be the colors most wearers and passersby consider to demonstrate the most confidence. A black blazer is a wardrobe staple. Consider wearing either red or black when posing for work headshots, a family photo, or a new profile picture.

### Straighten Up

You've likely heard that certain power stances—standing like Super Woman, for example—instantly boost your self-confidence, making you look mighty when you feel puny. It turns out, you don't even need to leave your chair to strike that pose: Simply sitting up straight and lifting your chest can make you feel more confident than slouching over, science says.

### Break a Sweat

Fit in a workout the morning of a high-stress experience and you'll likely start the day with a scientifically-backed positive attitude about yourself. In one study, physical activity was directly and indirectly linked to participants' perceived physical fitness and self-esteem, regardless of their BMI. Who knew a little perspiration could be so motivating?

### Give Yourself a Hug

You know those warm fuzzies you feel when you get a hug from a pal? You trigger that same release of oxytocin and reduction of cortisol in yourself via touch. Expert in the field of self-compassion, Kristin Neff says, squeezing, stroking, or rocking your body when you're nervous can effectively tap into feel-good

***"Nothing builds self-esteem and self-confidence like accomplishment."***

***- Thomas Carlyle***

sensations—excellent for when your self-confidence is faltering before a presentation.

### Write a Reminder of How Great You Are

Self-affirmations aren't only for cheesy "Hang in there!" posters. A visual reminder of specifically why you've got a situation under control—whether you're interviewing for a job or making a difficult decision—can calm your nerves and increase your confidence, research reveals.

The night before a stressful experience, jot down why you know you're on top of your game: "I have prepared for this; I am providing for my family." Right before the tricky moment, look at that sticky note for a "I've-got-this" boost.

### Pump Up the (Bass Heavy) Music

Yes, listening to your wedding playlist or tunes from your high school days can make you grin

on command. But to increase your confidence as well as your happiness quotient, choose music with heavy bass lines. If it gently rattles your speakers or earbuds (hello, Beyonce! And, you too, Jock Jams), it's probably powerful enough to get your feel-good juices flowing.

### Head Back to the Drawing Board

Even just 45 minutes of art-making can improve your feelings of self-confidence, research shows. Creative expression can reduce stress levels and increase those ta-da tendencies. So consider keeping a doodle pad and some markers or gel pens at your desk or in your glove compartment for a quick art pick-me-up.

### Do a Simple Good Deed

It's basic but true: Doing something nice for someone else really can make you feel better about yourself. Researchers say doing so creates a positive feedback loop: Your generous behavior inspires others to do the same, and you all end up feeling happier.

So when you're struggling, go ahead and pick up that coffee tab for the car behind you in the drive-through or send a quick I-think-you're-great postcard to a friend. It doesn't take a lot of planning or effort to perk up your self-confidence now—and possibly spread good vibes.

© Lexi Walters Wright. All Rights Reserved.

***"Self-care is never a selfish act—it is simply good stewardship of the only gift I have, the gift I was put on earth to offer to others."***

***- Parker Palmer***



# CAREER HEALTH

## Things You Should and Shouldn't Do While Waiting to Hear Back From a Job

By Hallie Crawford

While waiting for a response after an interview can be excruciating. There are things you can do to help alleviate the difficult feelings. Sometimes impatience while waiting to hear back after a job interview can lead professionals to make unwise decisions. Read on to discover what you should and shouldn't do while waiting for an answer about a possible job offer.

### Things You Shouldn't Do

**Don't be aggressive.** Having to wait makes most of us impatient. Resist the temptation to get aggressive with the hiring manager, since this will not contribute positively to your professional image. While you can check in by phone or email one week after your interview to ask about the status of the position (unless they told you when to expect to hear from them), do not contact the hiring manager repeatedly.

To help alleviate some of the uneasiness of waiting, ask the hiring manager in your initial conversation what their typical hiring process is and how long it may take. Ask them if you can follow up with them, when, and how (via email or phone). That way you will have made a plan together, so to speak, to follow up and you are not left wondering. When you do follow up, ask them if there is an update, if there is any other information you can provide for them and if there are any other questions you can answer for them.

**Don't lie about job offers.** While having multiple job offers can be a strategic way to speed up a job offer, only use this strategy if you have multiple offers. Do not lie to the hiring manager and allude to having another job offer if you don't have one. A hiring manager can easily call your bluff, either by researching the company where you supposedly have a job offer or by contacting recruiters they work with. The only impression this will leave is that you are not an honest professional, and this will not help you get a job offer. On the contrary, a hiring manager will not hire someone they feel they can't trust.

**Don't tell your boss.** If you currently have a job, don't tell your boss you are waiting for another job offer. Do not let on either on social media or in your conversations that you are considering taking a new job. Update your LinkedIn profile only after leaving your old job if you are concerned about them noticing. This isn't being dishonest; it simply isn't the right moment yet. If your boss knows that you are looking for a new job, this could backfire on you and you could end up without any job. Instead, continue to do your best work at your current position while you are searching on the side.

### Things You Should Do

**Keep looking.** Sometimes people make the mistake of stopping or pausing their job search once they have interviewed for a job. They're tired. The interview

process was stressful. They're overwhelmed. However, you must keep in mind that an interview isn't a guarantee of a job. Even if you feel that the job you applied for is a perfect fit for you, if you haven't been offered the position or started negotiations to accept the job, you need to continue to search and interview for other jobs. Other suitable positions may pass you by if you passively wait to be called for a second interview. Continuing to apply helps keep you busy since your mind is on other things versus just waiting, and ensures you are not putting all of your eggs in one basket.

**Be patient.** Resist the temptation to check your phone every five seconds. Try to remember that the hiring manager or human resources professional most likely interviewed several other candidates. Interviewing numerous applicants and comparing them to each other along with the overall fit for the company takes time. A good hiring manager will not want to make a quick decision. Respect that they want to make the best choice for their organization and this usually isn't made immediately. Also keep in mind that, while you are waiting, they are conducting the interview process and doing their jobs in addition to that.

**Continue research into the company.** When waiting for a job offer, this is your opportunity to look into the details of the company and solidify your interest in accepting a position. Check your network for connections who work there or worked there in the past to gather information on company culture, and see if they publish an annual report to get a sense of their financial standing.

**Update your voicemail.** Make sure that your voicemail message sounds professional, so that if you miss a call from the hiring manager, your message will leave a good impression. Make sure that it sounds upbeat and confident. Ask someone you trust to listen to it and give you feedback.

**Notify your references.** You should notify each reference you provided to the hiring manager that you gave their information. Explain what the position entails, so they know what they should speak about if they are contacted. Their recommendation will sound that much more professional and relevant if you have prepared them and they know what they need to tell the prospective employer about you.

**Stay positive.** While waiting for a job offer, take care of yourself. Take breaks from your job search to participate in activities that help you stay positive and reduce stress, such as exercise classes, getting together with friends, or listening to upbeat music.

© Hallie Crawford. All Rights Reserved.

## 10 Ways to Fall Asleep in 10 Minutes

Continued from front page

### 6. Find ways to loosen up

Braunstein suggests a hot bath or light reading with the lamp on to chill out and recuperate before drifting off to la-la land. You can even journal or write a to-do list to ease anxiety and lower stress levels: "For many Type A people, being able to 'shut off your brain' before bed can be extremely difficult. Making a to-do list can help lessen your mental load," Welch says. "Instead of lying in bed worrying about the next day's tasks, or wondering if you'll remember to do a specific chore in the morning, just write it down," Welch suggests. Keeping a notepad or planner on your nightstand, so you have it handy when worry creeps in.

### 7. Watch what you consume, and when

It's not just a myth: Certain foods make you sleepier. Conversely, some foods will keep you awake longer. "Knowing which foods are conducive to sleep is important-just as important as knowing which foods to avoid before bed," Welch says. "Eating large, heavy meals or snacks packed with protein or a lot of sugar is not the best choice."

What you drink alters your sleep patterns, too. If you can help it, stay away from wine as you near bedtime. "Although it initially relaxes us and helps us fall asleep more quickly, alcohol before bed will disrupt your REM sleep and the overall quality of your night's sleep," Braunstein says.

Finally, McGinn recommends steering clear of caffeine, since it acts as a stimulant and will keep you alert.

### 8. Exercise habitually

There are countless reasons to work out, and good sleep is a big one. "Exercise doesn't have to be boring, monotonous, or take place in a gym-though it certainly can," Welch says. "Be creative and be active! The more exercise you can get during the day, the better you will sleep at night."

Welch suggests, however, avoid hitting the elliptical just before turning in. Instead, exercise at least three hours prior.

### 9. Give meditation a shot

If you're feeling particularly tense, consider meditation to power down. "Guided meditation, body scans, and breathing exercises can help to reduce anxiety prior to falling asleep," Earl says. Though it may sound intimidating, lots of regular folks rely on meditation to keep their stress in check.

"Meditation and mindful breathing can help quiet the mind at bedtime, making it easier to fall asleep," McGinn agrees. To start, pick a guided meditation video from The Honest Guys, Michael Sealey, or Linda Hall on YouTube, which will help you nod off quicker than you can say "goodnight."

### 10. Don't try so hard

Insomnia takes hold of the best of us. The funny (or not so funny) thing about it is the more you dwell, the worse it gets. "Sometimes it takes time to teach our bodies to fall asleep and lying there staring at the clock is just going to make you more anxious," McGinn says. "It's best to get out of bed if you can't sleep, and go into another room to do a quiet and restful activity like reading a book or drinking a warm glass of milk until you feel sleepy enough to head back to bed."

Don't put up a hard fight or overly concern yourself with falling asleep-just focus on total relaxation, and the rest will come easy.

© Ashley Paige. All Rights Reserved.

577



**BAI** Bachrach & Associates, Inc.  
Balance Achievement Integrity

© Bachrach & Associates, Inc.  
All Rights Reserved.