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“Managing the certainty of uncertainty.”



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**“Sometimes,
things may not
go your way,
but the effort
should be there
every single
night.”**

– Michael Jordan

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

PHYSICAL HEALTH

5 Simple Ways to Become More Productive Each Day

By Emily Shwake

Whether you're getting back into the groove of things after a long vacation or just going through an afternoon slump, productivity can be a hard thing to come by. While there are plenty of strategies to increase productivity, what works varies from person-to-person, says Melissa Gratiyas, Ph.D, a productivity specialist and workplace consultant. “Paying attention to my own rhythms and energy levels is so informative and helps me pace my path and schedule my day,” she says.

Once you're aware of how your own focus waxes and wanes throughout the day, you'll be able to properly determine the best times to schedule meetings, check your email, and take on your most challenging projects.

1. Set Timed Deadlines

If you always leave tasks until the very last minute, use timers to create small deadlines for yourself in the shape of minutes rather than days or months. “Oftentimes, racing that clock can mimic the deadline-based adrenaline rush that procrastination gives us,” says Gratiyas. “With any bad habit, like procrastination, find out what it's doing for you, and find other ways to fill that need in your life.”

2. Take Frequent Breaks

Taking a break might feel less productive than actually working, but it's important to step away from the task at

hand every so often in order to refocus your attention and maintain mental energy.

Go for a Walk

The type of break you take matters—you shouldn't be switching between your spreadsheets and social media. Instead of swiping on your phone, get out of the office and go for a short walk. Both the exposure to nature and exercise can help relieve stress and refresh your cognitive processes.

Try Meditating

If stepping out for a walk isn't an option, a simple meditation practice can be just as (if not more) effective. The goal is simply to disengage from your work so that your brain has the opportunity to properly shift gears.

3. Avoid Multitasking

While it may be tempting, your brain is simply not equipped to handle more than one thing at a time. “When we think we are multitasking, we are actually rapid-fire task-switching back and forth, which is very cognitively inefficient,” says Gratiyas.

Studies show that multitasking makes you less efficient, less effective, and may hinder your attention span in the long run. If multiple projects have to get done in a day, or if your job requires you to be responsive at all hours of the day, plan when you'll switch your focus in advance. Give

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RELATIONSHIP HEALTH

These Are the 10 Things Happy Couples Regularly Do Together, Experts Say

By Jenn Sinrich and Nashia Baker

You spend quite a lot of time with your significant other, but how much of that time is actually spent doing things together? When you're both busy, it can be hard to make room for quality time, which can be something as simple as sharing a meal or as extravagant as a week-long vacation. Ultimately, it doesn't really matter what you're doing, so long as the time you're spending in each other's company is really focused on being together.

Carving out space for togetherness is important. This creates a sense of teamwork, which serves as the foundation of your relationship, says Jenni Skyler, Ph.D., a licensed marriage and family therapist. "Teamwork is an essential ingredient for the sustainability of long-term relationships, allowing partners to cultivate shared relationship goals and create a meaningful, shared life," says Skyler.

Looking for more ways to spend meaningful time with your partner? Learn the 10 best ways to ensure you're doing just that, according to a few experts.

1. Have Date Night

Even if you've been together for years—or even decades—it's important to never stop "dating," or having a special day or night for just the two of you, says Paulette Sherman, Psy.D., a psychologist, the director of My Dating & Relationship School, and the author of *Dating from the Inside Out*. "There is a lot of research showing it improves relationship satisfaction and sexual satisfaction and lowers divorce," she says. "Plus it's a great way to have fun, rediscover each other, and get away from everyday responsibilities."

2. Go to Bed Together at the Same Time

Again, it's not always possible to go to bed at the same time, but it's important to make the effort as often as possible. "One partner may stay up longer reading; however, the act of getting into bed together symbolizes how special and unique their union is," says Skyler. "Plus, getting into bed together increases the possibility of having sex, or at least cuddling before dozing off."

3. Cuddle Daily

If you can't seem to fit in time to cuddle just before bed, try to sneak it in during other times of the day—even if it's just a few minutes. "The shared skin time releases oxytocin which helps bond two people," says Skyler. "Cuddling also fosters affectionate intimacy so that couples have ways to connect skin-to-skin."

4. Exercise Together

Whether one of you likes to run or the other enjoys biking, prioritize physical fitness together, suggests Doug Polster, Ph.D., a licensed clinical psychologist and the COO

*"Being deeply loved by
someone gives you strength,
while loving someone deeply
gives you courage."*

– Lao-Tzu

and head of clinical staff for Thriving Center of Psychology. "Take turns choosing the activity and get moving," he says. "Exercise is a great way to reduce stress and when you do it together, it not only helps you feel better but can serve as another way to connect with your partner."

5. Eat Meals Together

Depending on your work schedules, it's likely not realistic to have every meal together, but whenever you can, experts suggest making an effort to sit down for breakfast, lunch, or dinner with your partner. "Breaking bread at the end of the day allows for couples to sink into the sacred container of their relationship and reconnect after a long day away from one another," says Skyler. "Sharing a meal means sharing the pleasure of food, and hopefully meaningful conversation for emotional connection."

6. Schedule Check-Ins

While date nights are fun, they don't always

serve as the best time to talk about challenges, says Polster. "Make sure to schedule a time, perhaps once a month, when both of you agree to sit down, open up, and discuss things such as budgets, kids, or other big decisions," he says. "When it is planned ahead, you're more likely to arrive at the conversation open-mindedly and ready to connect—and move forward together."

7. Get Away Together

Whether it's one night, over the weekend, or a week-long vacation, getting away together—just the two of you—is a great way to recharge your relationship and create positive feelings and memories, explains Mary Ann Mercer, Psy.D., a psychologist and the co-founder of Positive Life Answers. "It snaps you out of your daily routine and gives your relationship the refresh it could use," she says.

8. Kiss Your Partner

Aside from cuddling, Polster recommends kissing often to strengthen your bond. "For anyone who has been in a long-term relationship, you know intimacy can wax and wane," he says. "Take the time to kiss your partner, at least first thing in the morning and right before bed, to remind them of how much you care."

9. Spend Holidays Together

Holidays are special for couples—experiencing them together affirms the fact that you are family. "It's an important habit to make time from work and other obligations and to plan family or couple rituals to mark those special occasions together," says Sherman. "This creates times of shared joy and gives you things to look forward to together."

10. Celebrate the Little Things

You don't have to wait for something big to happen to celebrate your relationship and marriage. Mark your calendar and celebrate your first date, the date you got engaged, and your wedding, says Mercer; everyday moments, like a promotion or the achievement of a personal goal, should be highlighted, too.

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INNER HEALTH

7 Things to Do Each Morning That Will Make You Happier All Day

By Minda Zetlin

Want a happier workday? The way you start it out makes a huge difference. Here are 7 first-thing-in-the-morning activities that will elevate your mood for the entire eight (or however many) hours to come. Most take no more than a couple of minutes. A few take a bit longer, but the rewards are well worth it. Try adding any or all of these to your morning routine. They're guaranteed to improve your mood:

1. Drink at least one glass of water.

The benefits of drinking water are well known. While the popular claim that drinking four glasses of water first thing in the morning can cure everything from heart attacks to diabetes has been debunked, it's still true that many of us aren't getting as much water as our bodies could use. To take the benefits a step further, drink it warm and/or add a little lemon juice. This will both make you more alert and give you better PH balance.

2. Exercise for 20 minutes.

It doesn't have to be vigorous exercise--a brisk walk is just fine. Exercise has been demonstrated to provide a mood elevating effect that lasts for several hours. That effect can make you feel better through your whole workday.

3. Write some pages.

This could be in a journal, but it doesn't have to be. One smart approach that will also help you tap your intuition and creativity is to keep a journal by your bed and spend a few minutes writing in it before you get up each morning. You're likely to remember your dreams then, and dreams can provide valuable insights for your work and home life. Another approach is to spend a few minutes at your desk writing before you start on work. Either way, a little time writing with no rules will likely help you to think through whatever challenges you're facing. It's almost guaranteed to improve your outlook and sense of control.

4. Meditate for five minutes.

If that's too much, meditate for one minute. Meditation teachers say that consistency matters more than the length of time you spend meditating, so if you can fit any amount at all into your routine so that you do it every day, you'll be way ahead of the game. I don't need to tell you that meditation improves brain cell health, cognition, and mood, and may even slow the aging process. If you don't know how to meditate, getting started is as simple as this: Sit comfortably in a chair or on a cushion, close or half-close your eyes, pay attention to your breathing, and otherwise clear your mind. If thoughts, sounds, or distractions come up, notice them, and then let them go. And if your breath isn't enough

"One of the secrets of a happy life is continuous small treats."

- Iris Murdoch

to focus on, use a simple mantra such as "I" on the inhale and "am" on the exhale. (I use "just" on the inhale and "this" on the exhale.)

5. Eat something.

Not a breakfast person? Eat something anyway. It doesn't have to be much, but the physiological fact is that we humans evolved to experience hunger as stress. So get a little something, preferably a little protein, into your body before you begin your workday. You'll be calmer and less prone to overreacting to small annoyances. And less likely to grab for a mid-morning pastry as well.

6. Plan your day.

Depending on the nature of your business and your job, you may have much of your day laid out for you already. But chances are

you also have a to-do list that is impossibly long. You can impose reality on your day with a simple process: Honestly estimating how long each task will take, and then put those tasks into your schedule. When you run out of day, you're done. If you absolutely need to add something, you'll have to subtract something else. The Pomodoro Technique (which breaks your work time into 25 minute "pomodoros" followed by 5-minute breaks) is an especially helpful approach to planning your time. Once you've estimated how many 25-minute blocks you need to accomplish your tasks, you can fit them in to your available time throughout the day. It will also give you a record of how long each task took last time you did it.

7. Spend five minutes socializing.

Sleep, even if you share your bed, is an inherently solitary activity. So to start your day, reconnect with your fellow humans by having at least a couple of minutes conversation with someone you enjoy--your spouse, your children, your office friend, or even a favorite barista. It will put a smile on your face that may stay there until quitting time.

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"Remember this, that very little is needed to make a happy life."

- Marcus Aurelius

"The moments of happiness we enjoy take us by surprise. It is not that we seize them, but that they seize us."

- Ashley Montagu

CAREER HEALTH

How To Stay Relevant In An Ever-Changing Job Market

By Ariella Coombs and Jenna Arcand

Whether you've just graduated from college, you're in the middle of your career, or you're in your 60s, competition for jobs is fierce. So, how can you stay relevant in today's job market?

Here are six ways to stay on top of your game.

1. Brand Up

If you want to market yourself effectively, you need to clearly understand how and where you add value. What skill sets and strengths do you have? What's the problem you solve? How do you solve it? Get very clear on what you have to offer and then start building your brand.

Once you understand how and where you add value, you need to build your brand—a marketing strategy for your business-of-one. Start building up your online presence, establish yourself as an expert in your field, and get your name out there. If people can't find you easily, it will be hard to stand out in a sea of talent.

2. Learn New Technology

This is one of the most important things you can do to stay relevant in today's job market. We live in a very tech-savvy world, and if you can't keep up, you risk falling behind the competition. Think about what technologies are used in your industry and take steps to familiarize yourself with them and learn how they work.

3. Look At Industry Trends

What's happening in your industry? What needs aren't being fulfilled? Look at industry news and developments so you can get a clear idea of what areas will need talent. Then, set yourself up to fill those needs using your skill sets.

4. Grow Your Network

If you don't get yourself out there, no one will be able to recognize your value. Join professional groups, attend industry-related events, meet people working in your dream companies, find a

mentor, and so on. Grow your network early and establish those relationships. They will help you if you need to find something new down the road.

5. Take Classes, Courses, And Workshops

The secret to staying relevant? Upskilling. You must constantly gain new, relevant skills in order to stay ahead of the curve. Look for weak areas in your skill sets and find ways to get educated or experienced. You can take classes online or on campus, attend workshops, volunteer, or even take on part-time jobs.

6. Think About Your Next Step

Even if you're in a job you absolutely love right now and have been there for years, you always want to be prepared. Things can change with the flip of the switch and you might be out of a job tomorrow. So, think about your next step. Even if you don't plan on leaving your current job right now, the earlier you get started, the easier it will be to get your foot in the door at another company if/when it comes time.

The key to staying relevant in an ever-changing job market is to always look for ways to improve your skills. Learn to embrace new experiences as opportunities to grow, both personally and professionally. By doing the above six things, you'll stay relevant in any industry, no matter how competitive.

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"I do not know anyone who has got to the top without hard work. That is the recipe. It will not always get you to the top, but should get you pretty near."

- Margaret Thatcher

5 Simple Ways to Become More...

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yourself space to finish the task at hand, and plan to deal with the other project in the next chunk of focus time.

4. Make a To-Do List

A to-do list is essential for keeping track of everything you need to accomplish. Every morning when you get to your desk, check your list and decide what tasks you will make progress on for the day. Once you've assessed your goals and arranged your calendar accordingly, then you can check your email.

Most people are at their freshest when they start the day so use that time to actually get work done. Around midday, you can reassess your list. Decide which tasks you can realistically accomplish before the day's end, and which you can save for tomorrow. "Thinking we're going to strike through our entire to-do list in a single day is one of the reasons people feel like they're not accomplishing anything at work," says Gratiyas.

5. Don't Work After Hours

A 2012 survey found that 60 percent of the professionals who use smartphones spend about 72 hours a week connected to their work. In addition to being unhealthy, working longer rarely means getting more accomplished.

"We need to be able to say this is where I transition from my work self into my life self," says Gratiyas. In order to do this, revisit your to-do list. Assess the things you've accomplished, jot down any new tasks that have come up, and make a plan for the following day. Once you've done that, switch off your email notifications (if your job allows it) and give yourself permission to stop.

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"The tragedy in life doesn't lie in not reaching your goal. The tragedy lies in having no goal to reach."

- Benjamin E. Mays

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