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### GUIDEPOSTS FOR LIFE

In *The Thinker's Way*, author John Chaffee describes the word "value" as "the general term we use to characterize anything that possesses intrinsic worth, that we prize, esteem, and regard highly based on clearly defined standards." He continues, "Thus you may value your devoted pet, your favorite jacket, and a cherished friendship, each based on different standards that establish and define their worth to you." In other words, we tend to think of our values in terms of what we treasure the most in life.

In addition, values are specific attributes or guiding principles that we highly revere such as "integrity," "loyalty," and "generosity." Values are also the personal motivators that consciously and unconsciously influence how we behave, the decisions we make, and the degree of happiness we experience. These values vary from person to person, but include such intangibles as recognition, challenge, prestige, harmony, security, freedom, and creativity.

Lou Tice states in *Smart Talk for Achieving Your Potential* that each person who chooses to be centered and strong needs to identify their own hierarchy of values:

*"Sort out for yourself what the essentials are, why you are on earth, what is important to you, and what your life is worth. I encourage you to use affirmations and set goals to bring more of those things that are important to you abundantly into your life."*

In a nutshell, your values are what you identify as being most important to you, and your priorities are those same values placed in a ranking of importance. In addition, your values and priorities can be described as an internal compass that guides both the big and little decisions in your life.

## *Jen Bahi's New Role @ Meritas*



This past spring, Jen was promoted to Client Services Associate and has transitioned beautifully into her new position. Her compassionate spirit and attention-to-detail make her an excellent addition to the client services team, and clients have been raving! We are thrilled with how quickly Jen is excelling in her role and are excited to watch her grow in the company. Congratulations, Jen!

## **Passwords: Good Practices**

With the hyperbolic reports on the security breaches (just to name one: 6 million Verizon customer records were leaked online in July 2017) one may start to wonder if there is anything that a person can do to protect his or her data. Well, there is! Here are few basic tips on how to improve our online security using good password practices:

Use a different password for every account you need to log in to. Make sure it's not easily guessable (examples of 'bad' passwords are '11111', 'football', 'password', your name, your SSN). Go with something lengthy, but easy for you to remember. 'Complexity is nice, but length is key.' writes security expert, Brian Krebs, in his article linked below.

It's okay to write down the list of accounts that you need to log in to along with the list of corresponding user names and clues to remember the passwords. Don't keep that list on your computer, though. Change your passwords from time to time (you may need to develop a habit of doing so), but not too often which might prevent you from developing a new 'good' one. Always change your password if you suspect that the security has been compromised (i.e. the password has been stolen).

Do not share your passwords. Do not email your passwords. Do not give them to anyone over the phone. Do not trust anyone asking for your password. In fact, most security sensitive organizations will never ask for a password except when you log in to their websites.

For additional security, you may get a password manager and/or use two-factor authentication, which requires providing not only a password and username but also another component such a physical token. The more advanced tips are briefly discussed in a 2016 article from 'Wired', also linked below. Enjoy the reading!

Article #1: 'Password Do's and Don'ts' by Brian Krebs can be found here: <https://krebsonsecurity.com/password-dos-and-donts/>

Article #2: '7 password experts on how to lock down your online security' can be read on 'Wired' magazine's website here: <https://www.wired.com/2016/05/password-tips-experts/>



## Don't Procrastinate Fun

If you're like most people, you carefully put off doing something fun—like taking a trip or treating yourself—until you have finished your work. Of course, for most people, the work never ends, and the fun gets put off over and over and over again.

The hidden assumption behind putting off fun is that you won't enjoy it if you have uncompleted work on your desk. But what if research showed that when you put fun ahead of work on your priority list, it is at least as much fun as it would have been in the unlikely case of your finally getting everything cleared off your desk? Is it possible that you've been deferring gratitude for no good reason?

Several experiments suggest that this might actually be the case. In one, working adults were given two assignments: a strenuous battery of cognitive tests and a fun iPad game that involved creating and listening to music. Some were assigned the cognitive tests first, others started with the iPad game, and they were asked beforehand how much fun they expected to have.

The beforehand responses suggested exactly what you would think: people in the "play first" category predicted lower enjoyment ratings than participants in the "play after" group. But when asked the same question after they had completed both activities, the participants reported equally high enjoyment, regardless of the order. Play first participants enjoyed themselves just fine.

In a follow-up study, some University of Chicago students were given massages before their midterm exams, and some once their exams were finished. Both groups were asked to rate their expectations before and their actual experience after. Nearly all students thought they'd be too stressed to enjoy the massages if they received them before the exams, but afterwards there was no difference between those who received the massages before or after the demanding tests. While the students assumed they would be highly distracted if they received a massage before midterms (they predicted exams would dominate nearly 40% of their attention at the spa), this didn't actually happen. In reality, the students thought about midterms less than 20% of the time. They mostly just enjoyed themselves.

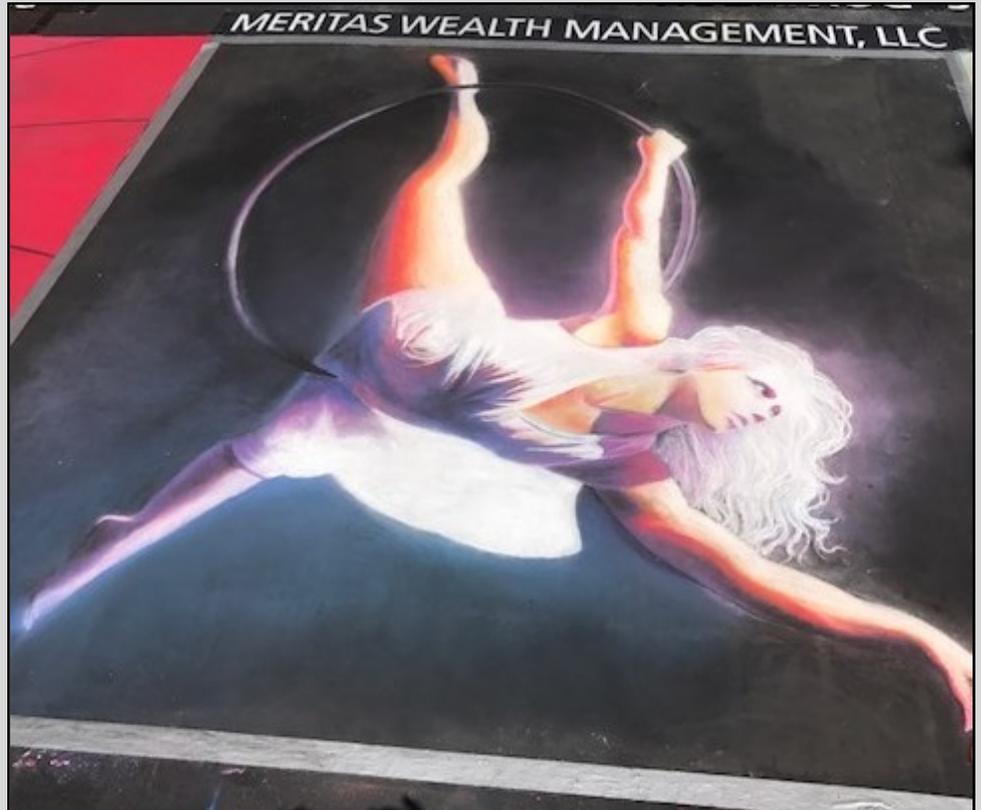
American workers work longer hours and take fewer vacations than anyone in the industrialized world. Most of them are unhappy with work-life balance, leave paid vacation days on the table, and wish they could find more time for fun. But these studies, and others, suggest that leisure improves our work. People often work better and are more satisfied with their jobs after returning from restful breaks. We may keep postponing doing something fun for "the right time," only to realize that it never seems to come.

Having fun may seem like hard work. It's not. You could wait for a "right time" to enjoy something or just enjoy it now. The point is, you'll enjoy it either way. Check out the study.

[https://hbr.org/2017/07/stop-putting-off-fun-for-after-you-finish-all-your-work?utm\\_campaign=hbr&utm\\_source=twitter&utm\\_medium=social](https://hbr.org/2017/07/stop-putting-off-fun-for-after-you-finish-all-your-work?utm_campaign=hbr&utm_source=twitter&utm_medium=social)

## Italian Street Painting Marin

Meritas was a proud sponsor of the annual Italian Street Painting Festival this summer. The bright pastels decorating the San Rafael streets beautifully highlighted the Summer of Love theme this year.



### *Go Pacifics!*

The Meritas crew and suitemates are making a summertime tradition of going to a San Rafael Pacifics game. For the second year in a row, we celebrated summer at Albert Park in San Rafael cheering on our local team. Unfortunately, the Pacifics lost 1 to 3, but the day was fun all the same. Better luck next time Pacifics!



## What We Love Right Now...

