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### Meritas Team Update

In January, we said farewell to our part-time Administrative Assistant Karolina Zosicz who found another job opportunity that she couldn't refuse. We will miss her witty sense of humor and the contributions she made to the Meritas team.

We are excited to welcome our new full-time Administrative Assistant, Courtney Poster. Courtney has extensive team-leadership experience and organizational skills that will help our clients continue to receive excellent service and provides our staff with the full-time support it needs for the office to run smoothly. Courtney also keeps with the theme of bringing an international touch to the office as she is currently studying International Business, has lived in Japan and speaks Japanese.



Jen Bahi has begun her coursework in financial planning with the goal of becoming a Certified Financial Planner (CFP®). In the meantime, she will continue to assist our clients as a full-time Client Services Associate.



A **DREAM** written down with a date becomes a **GOAL**.  
A **GOAL** broken down into steps becomes a **PLAN**.  
A **PLAN** backed by **ACTION** becomes **REALITY**.

## EXTRA YEARS - MANAGING OUR WINDFALL

Since the turn of the last century, improved nutrition and advances in medicine and healthcare have added 30 years to our average life expectancy. Without question, this is a remarkable achievement, but one that also requires each of us to think differently about “old age” and how we choose to live our lives.

For example, in *Working Through Demographic Change*, authors Elliott Jaques and William Zinke wrote, “People are living longer and in better health, and the meaning of adult life itself has changed: a whole new stage of mature adulthood has come onto the scene, and old age has been pushed back by many years.”

Career development expert Helen Harkness, Ph.D., also believes that we should reject the view that increasing longevity extends old age. In her book, *Don't Stop the Career Clock*, she wrote, “If these extra years are handled wisely, our middle age will double dramatically into a new second midlife, while our ‘old’ age shrinks.” For that reason, she advises that we think about these extra years as a precious gift and “take an active hand in managing our windfall.”

Similarly, Laura L. Carstensen writes, “People are happiest when they feel embedded in something larger than themselves and when they are needed.” Therefore, she encourages everyone living in the second half of life to envision the steps—large and small—that they can take to ensure a bright future:

*“Invest in yourself by learning something new. Design your world so that healthy habits come naturally. Diversify your social network by befriending a person from a different generation. Start a business that puts others to work. Think creatively about ways that an unprecedented number of mature, talented, healthy adults can address society’s great challenges.”*

As the founding director of the Stanford Center on Longevity and the author of *A Long Bright Future*, Carstensen has come to believe that the actions of today’s generation of older people will set the course for decades.

Harkness also agrees that we are in a new age of learning how to live and work throughout our life spans. She writes: “By knowing what we want and doing what we love, we can continue life’s journey with creativity, wisdom, power, and purpose.”

## Your Tax Return Can Do Good Things For You – Really!

When tax time rolls around most of us are glad it's over for another year, and we completely understand. However, one of the most beneficial final steps you can take is to provide Meritas with a copy of your full tax return, or easier for you, give your tax professional permission to send it to Meritas at the time you have it prepared. Why? Because tax returns contain important information we utilize to tailor our advice specifically to you and to help you maximize your net worth. We look for:

Changes in income, dependents or anything else that may have changed your tax rate

It helps us determine which investments might be best for your particular situation

Strategies for offsetting gains and losses and maximizing what you get to keep

Potential loss carry forwards we can strategically utilize to suggest ways to lower your tax hit

Whether or not you are a candidate for a Roth IRA conversion

Useful information for updating your financial plan

And more....

While you can always drop off a copy of your tax return at our office (or we can make a copy for you here), we've recently made it easier for you or your tax professional to securely share your tax return and other important documents with Meritas. It's called ShareFile. Please see details below.



Now that tax season is upon us, we want to remind our clients that it is important to use secure methods when sending sensitive information to Meritas over the Internet. Meritas uses a program called ShareFile that allows us to send and receive documents securely. If you would like to send us something via ShareFile, please ask us to send you a link that allows you to easily upload the document securely to us. If you receive a document from us that is attached via ShareFile, here are instructions for how to download the document:

If you have never used ShareFile before, ShareFile will send you a separate email prompting you to establish an account with them before allowing you to download the document. Once you receive that email, follow the prompts to set up an account and then you can proceed to access the document. If you have used ShareFile before, you can just use those same log-in credentials to immediately download the document.

## WHAT YOU APPRECIATE APPRECIATES

The word “appreciation” has at least two important meanings and applications. In the world of finance, it refers to the increasing value of an asset. In the inner realm of thoughts and emotions, appreciation involves recognizing the value of and feeling gratitude for specific people, experiences, and circumstances.

In her book, *The Soul of Money: Transforming Your Relationship with Money and Life*, Lynne Twist teaches that appreciative thinking is the opposite of scarcity thinking: “When your attention is on what’s lacking and scarce—in your life, in your work, in your family, in your town—then that becomes what you are about.”

In contrast, appreciation is the healthy mindset of looking for the good in what is around you and focusing on the value of what you already have. The result is, according to Twist, “What you appreciate appreciates.”

Similarly, author Jackie Kelm explains, “What you focus on grows.” In her book, *Appreciative Living*, she applies the principles of Appreciative Inquiry, a model for organizational change, to creating success and fulfillment in personal life.

However, because of past programming, the appreciative “way of being” may not be an easy transition. Kelm writes, “Finding what’s right with others and whatever shows up in our lives is a thinking habit that can be learned through experience, but it must be deliberately learned and practiced.”

One way to develop a more positive frame of reference is to change your internal questions. For example, rather than asking yourself what is going wrong in a given situation, ask instead what is going right. Kelm also suggests creating a gratitude list in which you write three to five things each day for which you are grateful. “Over time you will begin to notice the good more naturally.”

In *The Soul of Money*, Twist explains that we can also change our thought habits in regard to personal finance. She writes, “If your attention is on the problems and breakdowns with money, or scarcity thinking that says there isn’t enough, more is better or that’s just the way it is, then that is where your consciousness will reside.” If so, the result will be that no amount of money will ever be enough to buy the happiness you desire.

The antidote, Twist writes, is appreciation—the conscious thought and intention required to develop mastery in the arena of money and to transform your feelings about your relationship with money. “In the light of appreciation, your prosperity grows.”

 <p><b>My piano. It's a relatively new addition, but feels like an old friend.</b></p>	<p><b>Nick's Cove Restaurant &amp; Cottages Tomaes Bay</b></p> 	 <p><b>Sirius XM 70's on 7 Classic R&amp;B Anything Motown...</b></p>
 <p><b>Genetic testing combined with genealogy. It connects people, bringing families together, and solves decades-old family mysteries.</b></p>	<p><b>WHAT WE ♥ RIGHT NOW</b></p>	 <p><b>Notre Vue – The best winery you've never heard of. Spanning the beautiful Russian River &amp; Chalk Hill AVA's. Reasonably priced and excellent quality wines.</b></p>
 <p><b>Re-watching Game of Thrones and loving it even more because I can follow the rich plot and various characters so much better the second time around.</b></p>	<p><b>Days are getting longer. Turning the corner from winter to spring.</b></p> 	 <p><b>Weekend mornings at the movies. I enjoyed "Black Panther" and am looking forward to "A Wrinkle in Time"!</b></p>

## Who Can Help?

While we work as a team, and any one of us can assist you, the flowchart below will help you to get you the quickest response and answers to your questions!

Set a  
Meeting



**Courtney Poster**

(415) 300-4560 ext. 3100

Courtney@MeritasWealth.com

**Jen Bahi**

(415) 300-4560 ext. 3104

Jen@MeritasWealth.com



**Nancy Millar**

(415) 300-4560 ext. 3114

Nancy@MeritasWealth.com

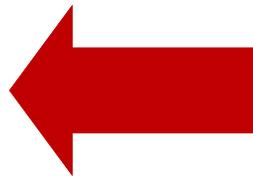


Tuesday Wednesday Thursday

Open an Account

Deposits & Withdrawals

Arrange a Transfer



Financial

Planning

Documents



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Get Advice

