



Wealth Management, LLC

NEWSLETTER
SUMMER 2024

Meritas Wealth Management, LLC

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Everyone Has a Money Story

You may have to look closely to find the money thread in your own story, but it is there and it has meaning. You can begin the process of examination, and transform the mystery of money, and the field of play that money represents, into a different kind of place.

-Lynne Twist *The Soul of Money*

Our attitudes and beliefs about money have their roots in value-laden messages we have picked up along life's journey. These money messages are not only clothed in the words of others, but in their behaviors as well.

To discover the roots of your money attitudes and actions, look first to your childhood experiences. In your home, was there an atmosphere of plenty or scarcity? How did your parents and grandparents treat money? Was money a source of conflict between your parents and/or between generations? Was money a taboo subject or a matter of open discussion? Was money used as a reward? Did the adults in your life demonstrate responsible or irresponsible money management behavior? Was generosity encouraged?

Next, reflect on relationships with your peers. As children approach their preteen and teenage years, the opinions and behaviors of others their own age become more influential than those of their parents. What was the financial status of your closest friends? Did your closest friends have after school or summer jobs? Did they save money or did they spend everything immediately? Did you ever try to "buy" friendship? Did you ever feel rejected by your peers because of your financial status?
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Meritas Team News



We are pleased to introduce our newest Resident Associate, Amy D'Andrade, a career-changer from academia. From her time as a faculty member at San Jose State University, Amy brings her skills in teaching, research, and administration to her work at Meritas. After completing U.C. Berkeley's Certificate Program in Financial Planning, Amy passed the CFP® exam in July 2024. A California native, Amy has lived in the Bay Area since 1998. In her free time, Amy enjoys hiking in the Oakland/Berkeley hills, spending time with extended family in the area, and visiting her sister in Alaska. Welcome, Amy!

We would like to reintroduce you to Meritas Operations Manager, Alyx Lance. Alyx joined our team in May of 2023 and oversees Client Services and the day-to-day operations to ensure that all aspects of our services are executed smoothly and flawlessly. You can find a brief bio of Alyx on our website [here](#). Please feel free to reach out to Alyx directly at 415-300-4560 or via email alyx@meritaswealth.com with any questions or to discuss how we can further support your needs.



After completing our 3-year residency program, we are thrilled to announce our former Resident Associate, Cristi Tanner, has earned her CFP® certification and is continuing her work with Meritas as a Financial Planner. She is excited to be stepping into this new role which will allow her to continue to pursue her love of financial planning and to serve our clients in our mission to *Inspire, Educate, and Guide*. She is a valued member of the team and we are so glad she's sticking around!

Congratulations, Cristi!



The team celebrated Cristi's promotion wine tasting at Backstage Winery in Larkspur.



Everyone Has a Money Story

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As you continue to seek the roots of money beliefs and behaviors, also think about your most significant relationships. Was money a source of conflict? Were personal finances a taboo topic or discussed openly? Was money used as a way to exercise control? Was there a spirit of trust related to each other's spending choices and saving habits?

In *The Soul of Money*, author Lynne Twist explains that money is not the problem and money itself does not have power. She goes on to explain:

It is our interpretation of money, our interaction with it, where the real mischief is and where we find the real opportunity for self discovery and personal transformation...Your relationship with money can be a place where you bring your strengths and skills, your highest aspirations and your deepest and most profound qualities.

A review of your money history will give you tremendous insight into the money messages that consciously and subconsciously influence how you navigate financial choices on a day-to-day basis. These revelations are not intended to give you the opportunity to place blame, but rather to help you recognize what has contributed to your financial well-being and what has been a hinderance. Remember, awareness is the first step to positive change.

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Meritas Quarterly Report Communication

By default, your **Meritas Quarterly Report** may have filtered into your spam folder.

To ensure your Meritas Quarterly Report doesn't end up in your spam folder, there are a few things you can do:

- Add noreply@meritaswealth.com to your email contacts or address book. This signals to your email provider that these messages are from a safe source.
- Create specific rules or filters to always route emails from key contacts or domains directly to your inbox, bypassing the spam filter.
- Regularly check your spam folder for any important emails that might have been incorrectly filtered, and mark them as "Not Spam" to train your email system to recognize them as legitimate in the future.

Please reach out to Meritas should you need any assistance.



Meritas Turns 15!

We are looking forward to celebrating our 15-year anniversary on September 22nd from 1:00 – 4:00pm at the Stonetree Estate in Novato. There will be live music, appetizers, beer, soft drinks, and the ever-popular wine selections from Gregg & Kacy's cellars.

At this milestone, we are very grateful for all of our client relationships. Please come and help us celebrate and appreciate all of you!

** If you haven't already RSVP'd you may call or email Lynn (lynn@meritaswealth.com).**



Meritas has started hosting small wine tasting events in our Marin office. Please let us know if you're interested in joining!



After our Q3 2024 quarterly strategy meeting, the team met up on 4th Street in San Rafael for some pampering.





Alyx: Summer Fridays Lip Balm (Poppy).



Erich: The farmer's markets in Sonoma County.

Jen: Contemporary composer and pianist Johannes Bornlöf.



Jackie: Warmer evenings as late summer sets in.

What We Love



Amy: My lunchtime walks along the bay in Larkspur.

Cristi: The World Dog Surfing Competition held annually in Pacifica!



Right Now



Kacy: Vine-ripened tomatoes from my garden and tree-ripened peaches from a nearby orchard.



Lynn: Visiting with my daughter in Los Angeles monthly, but not the traveling back and forth!



John: I love that the temperature in the bay area is cooling down.

Cesar: Cold showers, resistance training, and the occasional cup of coffee.



Gregg: Watching replays of Steph Curry leading the US to Olympic Gold!



Tiffani: The WNBA & anticipating the Golden State Valkyries coming to the Bay next year!