



**Meritas Wealth
Management, LLC**

Marin Office: 3950 Civic Center Drive, Suites 210 , San Rafael, CA 94903 t: (415) 300-4560

Sonoma Office: 245 Foss Creek Circle, Healdsburg, CA 95448 t: (707) 508-4600

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New Marin Office Location



Meritas Wealth Management's New Marin Address!

After 16 years in Larkspur, the time has come... We have moved to our new location!

As of February 24th, our new office address is:

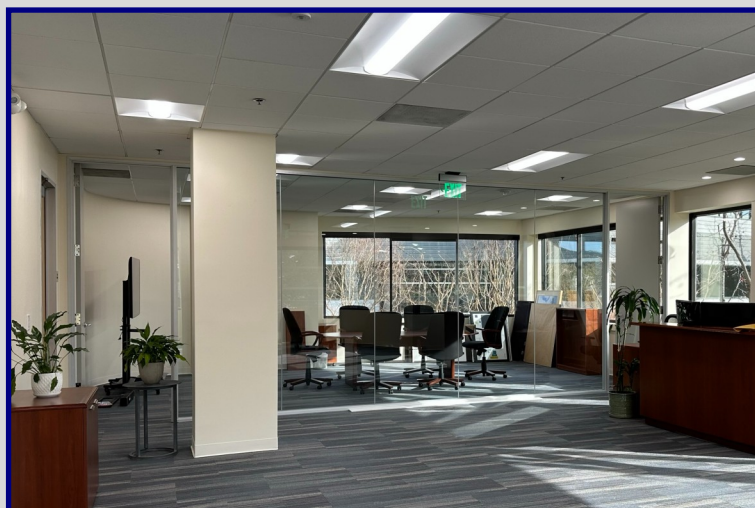
**3950 Civic Center Drive Suite 210
San Rafael, CA 94903**

Our phone number and email addresses will remain the same.

We can't wait to see you in our new home!



**Our
New Marin
Office!
3950 Civic
Center Drive
Suite 210
San Rafael**



The Magic of Appreciation in Money and Life

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 relationships, resources, 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 mind set 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. “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 reside.” If so, the result will be that no amount of money will ever be enough to buy the peace and happiness you desire.

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The Magic of Appreciation in Money and Life

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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.”

Similarly, Ellen Peterson, author of *Choosing Joy, Creating Abundance*, observes that when you project negative thoughts and feelings onto money, you give it too much power over your life. She recommends building emotional awareness regarding money and the situations and circumstances that generate inner conflict, fear, envy, embarrassment, or shame.

Consciously, and over time, replace these feelings with attitudes about money “that add color and vibrancy to your life.” Peterson also believes it is important to recognize that you have a relationship with money just like you do with the people in your life. Instead of stress and conflicting emotions, she recommends developing a healthy relationship with money in which you appreciate it without worshipping it:

“A prosperous and joyful life is dependent upon a positive attitude. It is not how much you have, but how you think about money and other means of prosperity.”

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*Meritas Holiday Dinner
Il Davide, San Rafael*





Amy: Licorice tea, riding lessons, woods walks.



Cesar: Food, fun, friends, and family!



Cristi: Rainy season in the Bay! Cozy nights indoors and the greenery coming back to life outside:)



Kacy: Libby - the Library app. Audiobooks, books and magazines from the library.



Lynn: Our new office space!

What We Love



Right Now

Gregg: I love Yosemite in the wintertime with good friends.



John: I'm looking forward to the change of daylight -saving time.



Jackie: All the rain we are getting so far in 2025!



Alyx: Tasty treats from [K. Minamoto!](#)



Jen: A new oatmeal white chocolate chip cookie recipe I discovered while baking for my son's school Valentine's Day celebration.



Erich: Weekend runs around Spring Lake!



Tiffani: Simon Haisell's Slow Read of War & Peace.

