



Wealth Management, LLC

NEWSLETTER
Winter 2026

**Meritas Wealth
Management, LLC**

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We're pleased to introduce Rob Austin, our new Assistant Client Service Administrator/Paraplanner. Rob is a San Diego State University alumnus with a B.S. in Business Administration, Finance. He brings a deep and diverse background in banking, finance, and mortgage operations, with past roles at Wells Fargo in personal banking, underwriting, business credit, and QA/data mining, as well as serving as VP of Operations at First American Title. Now living in Gilbert, AZ with his wife and their loyal senior dog Elwood, Rob enjoys baseball and football, collecting vinyl records, wine tasting, camping, boating, and the occasional jam session on the drums. We're excited to welcome Rob to the team!



Five Key Principles of Happy Money

If you think money can't buy happiness, you're not spending it right! At least, that is the conclusion of researchers Elizabeth Dunn (University of British Columbia) and Michael Norton (Harvard), two rising stars in the world of behavioral science.

In *Happy Money: The Science of Happier Spending*, Dunn and Norton provide an engaging and often entertaining tour of recent research that shows, from the standpoint of personal well-being, how we can get the biggest bang for our bucks.

They explain, "By focusing on how to spend the money you have rather than how to accumulate more of it, our perspective departs from the obsession with chasing increased wealth in the pursuit of happiness." Their own research, and that of several colleagues, reveals the following five key principles of happy money:

1. **Buy Experiences** – Mark Twain was right when he wrote, "Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do." Scientific studies demonstrate that purchasing experiences (such as trips, concerts, and special meals) provides longer lasting happiness than purchasing material goods (such as houses, clothes, and electronics).
2. **Make it a Treat** - When something wonderful is always available, we tend to take it for granted. For example, we tend to savor a latte less if we have one every day rather than reserve it for a weekend indulgence. The authors explain they are not advocating self-denial, but rather looking for ways to view whatever we purchase as a special treat.
3. **Buy Time** - By permitting ourselves to outsource our most dreaded tasks, our money can transform the way we spend our time and free us to pursue our passions. Before making any purchase, Dunn and Norton recommend asking ourselves how it will affect our use of time. They write, "When people focus on their time rather than their money, they act like scientists of happiness, choosing activities that promote their well-being."
4. **Buy Now, Consume Later** – The French verb *se réjouir* refers to the experience of deriving pleasure in the present from anticipating the future. That is because we tend to "derive more joy from things coming to us in the future than from things already received."

However, our social norms and ubiquitous use of credit cards have encouraged the opposite mindset-- "consume now and pay later." By reversing this trend in our personal lives, we will not only save money, but we also reap the many rewards of anticipation.

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Five Key Principles of Happy Money

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5. Invest in Others - New research demonstrates that spending money on others provides a bigger happiness boost than spending money on ourselves. And, surprisingly, Dunn and Norton found that this principle holds true in an extraordinary range of circumstances including both rich and impoverished countries. Their research demonstrated that investing in others can make individuals feel both healthier and wealthier.

Additional Resources:

The TED Interview: “Design Your Life for Happiness” with Elizabeth Dunn

Psychologist Elizabeth Dunn argues that happiness is made, not found, and explains how our everyday choices -- about time, money and technology -- help create it. This episode was recorded on February 5, 2020. (Audio only)

https://www.ted.com/talks/the_ted_interview_design_your_life_for_happiness_with_elizabeth_dunn

TEDxCambridge: “How to Buy Happiness: with Michael Norton

Michael Norton shares fascinating research on how money can indeed buy happiness -- when you don't spend it on yourself. Listen for surprising data on the many ways pro-social spending can benefit you, your work, and (of course) other people. https://www.ted.com/talks/michael_norton_how_to_buy_happiness

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2026—Let's Go!

The Meritas team kicked off the new year with an offsite strategy session, followed by a brewery tour and tasting at local Pond Farm Brewing Company.

<https://www.pondfarmbrewing.com/>





Meritas Holiday Dinner



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Amy: Working in the garden and enjoying the first flowers in this early spring bloom!



Kacy: The Eagles, Live at The Sphere, Las Vegas.

Jen: I love that the days are getting longer and we can look forward to spring!



Tiffani: Fleece socks and my heated blanket.



Cristi: Skiing and ice skating – prepping for Winter Olympics!



Alyx: Savoring every 'last' of my daughter's senior year. The last soccer game, the last dance, and all the little moments in between!

What We Love



Right Now



Gregg: My first trip to New Orleans and experiencing Mardi Gras!



Cesar: The return of my free time.



Lynn: Watching all the Best Picture nominated movies before the Oscars!



Jackie: My newly installed heater! Oh the joys of homeownership.



Rob: Right now I'm loving listening to John Coltrane Live at the Village Vanguard vinyl, loving my Meritas coworkers and my new position at Meritas!



John: I love riding dirt bikes with my son.

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

Set a Meeting



Lynn Erickson
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Open Accounts/Deposits/Withdrawals/Transfer



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Financial Planning Documents



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Get Advice



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