



Reflections on Wealth & Wellbeing

In the not-so-distant past, Sunday afternoons were revered as times of rest. Dozing on a picnic blanket in the shade, wading in a cool brook looking for the silver flashes of fish, or walking slowly along a tree-shaded dirt road were the norm, not the exception. There were no cell phones, tablets, laptops, or other devices interrupting thoughts and moments of focus with their persistent bells, chimes, and whistles to get our attention.

How far we've come.

Today, the *rush-rush-rush* has displaced the quiet moments of reflection, silence, and leisure. Rather than being worn smooth over time, our work ethic has become sharper and more perilous than ever. Many of us feel like we are balancing on the edge of it, precariously clutching our health, time, money, and focus while longing for something deeper. The result? Lost opportunities for making a difference, and a constant, prevalent state of distraction.

We live in a strange time—one of increased technological advances and time starvation. Gone is the premise that the computer—once lauded as the machine which would do away with paperwork—will save us. Instead, many feel they're drowning in a sea of information. We're overloaded, overtaxed, overtired and longing for something we can't quite put our finger on.

Time freedom is my guess of what we're really seeking. The ability to choose for ourselves the when, how, and where we will be available to others. The hunger for the freedom to spend our hours, weeks, months, and years in a way that resonates with the deepest parts of ourselves. The desire to step back, take a breath, and re-evaluate.

"We've lost our Sundays, our weekends, our nights off — our holy days, as some would have it; our bosses, junk mailers, our parents can find us wherever we are, at any time of day or night. More and more of us feel like emergency-room physicians, permanently on call, required to heal ourselves but unable to find the prescription for all the clutter on our desk." Pico Ayer

Does this resonate? Are you feeling that same friction between your time, interests, obligations, and need for rest? You may feel frustrated by the situation you're currently in. Maybe you even believe that there is no possible way you can make true, lasting changes because of the pressures in your work, caregiving, or other important commitments.

Hai and Sonny* felt very much the same. Two busy working professionals, the couple balance their careers with young children at home. With little free time for themselves, the couple decided to do something radical: commit to a technology-free weekend twice each month.

What would it be like? How feasible was it to disconnect like this? Would the solution cause more stress than restfulness? These were some of the questions that they asked. Still, Hai and Sonny were committed to seeing their decision through.

Like anyone experiencing a “digital detox” there was an adjustment at first. Reaching for a phone to stay on top of email, to look something up, or simply out of habit is part of our daily lives. Hai and Sonny experienced this too. But as time went on, the couple discovered something wonderful. Putting away their devices and technology for a couple of days freed up both time and mental bandwidth. Rather than falling behind in their careers, they felt rested and recharged when the Monday following a tech-free weekend rolled around.

Even better, they found they spent a lot more quality time together as a family. They took day trips in the area, enjoyed more hours outdoors, and played games with their children. Now, the couple looks forward to unplugging a couple of times a month and savoring the simple moments together as a family. It’s given them a different perspective on what’s most important in their lives and how to allocate their most precious resource: their time.

“Lay hold of to-day’s task, and you will not need to depend so much upon tomorrow’s. While we are postponing, life speeds by. Nothing...is ours, except time.” Seneca

The busy executive, stressed-to-the-max soccer mom, hard-working caregiver with aging parents, stretched-thin millennial—all share the same struggle: being available and “on call” 24/7. “Free time” is anything but free. If asked to pull out your day planner, could you point out the blocks of time carved out for rest and leisure? Does the thought alone create a creeping sense of guilt in your belly? If so, why?

It wasn’t always this way. Many well-known historical figures made it a point to add leisure into their daily lives. Perhaps they knew instinctively the importance of making time to rejuvenate and refresh in order to be effective in their work. Take Benjamin Franklin, for instance. The man was busy. He held the titles of scientist, publisher, author, inventor, musician, and revolutionary, among others.

Yet in his book, *Autobiography of Benjamin Franklin*, he shared his daily schedule which included two-to-three-hour buffer times both before and after his workday. What was he doing during these times? Planning and strategizing for work? Networking with colleagues or reading up on the best ways to stay ahead of the competition? Not exactly. These periods of time were used to pray, reflect on, “What

good shall I do this day?”, study subjects outside of his career that interested him, enjoy and play music, and socialize with others just for fun.

Perhaps Mr. Franklin knew that fueling ourselves through leisure, silence, and simplicity are not hindrances to our productivity but fuel for it. Did he recognize the fact that mental stimulation as well as downtime are required to live a happier, more well-balanced life?

More Time Doesn't Mean More Satisfaction

The pandemic forced many businesses to pivot, sometimes rapidly, to offer remote work options for their team members—which opened doors to more flexible work schedules, time saved in a daily commute, and other benefits. It also, in some professionals' opinions, felt more like wresting open Pandora's box rather than cracking open a prison door. Gone was the separation between work life and home life. The same tools that offer us the opportunity to work a flexible schedule from home are those that feel like handcuffs, securing us to our jobs even in our “free” time.

But what is one to do?

Doing meaningful things with our time is what makes it special and memorable. Spending time with friends, enjoying dinner with family, reconnecting with our spouse or partner—these things don't require hours upon hours of time commitment. In order to fully appreciate them though, they do require awareness and mindfulness. Being fully present with our loved ones, enjoying the fizz of the sparkling wine on your tongue, appreciating the sunlight slanting through the dancing green leaves, these experiences can be either enjoyed fully or missed in the rush of the “next thing”.

“How we spend our days is how we spend our lives” Annie Dillard

How Money Can Help in Your Pursuit of the Good Life

What does all this talk of mindfulness have to do with finances? Most financial experts and wealth management professionals focus on one thing: *Return on Investment*. While this is of course, an important consideration, it's not the only thing that matters.

I find that as in so many areas of life, it is important to look at the entire picture, taking a holistic overview of the entire person's life. If life is about more than money (and we all know it is), how can we pursue our financial goals while maintaining a beautiful balance in our lives?

Here are a couple of questions that I frequently ask my clients:

- Is what you're doing bringing you higher levels of joy, peace, and contentment?
- Is your financial health contributing to your overall wellbeing?

We live in a time when stopping to smell the roses is infrequent. But what are we exchanging in our desire for more/better/faster?

In managing one's wealth it is crucial to invest in more than only financial wellbeing. My approach is simple: a modern, balanced portfolio which takes all of your resources into consideration: *assets, intellectual capital, leisure time, experiences, health, family, and friendships.*

Distraction today is easier than ever—and, we all have to work hard to find the quiet moments, so we can rebalance and recharge. I propose that we heed the advice of Ruth Krauss—*"everybody should be quiet near a little stream and listen."*

A handwritten signature in blue ink that reads "Matthew". The signature is written in a cursive, flowing style.



The Tashjian Farkas Group

Wealth Management is a human process—with wellbeing at the root. We recognize this truth and orient our entire business toward helping clients achieve their purpose in life.



Passionate about well-being. Purposeful about wealth management. Principled about sustainability. Throughout his 27 years of wealth management, Matthew Tashjian has focused on well-being—for his clients, himself, his family, and the planet.

Wealth Management Experience

- Senior Vice President of Wealth Management at Merrill and Smith Barney
- Certified Investment Management Analyst designation at Wharton School of Business, in conjunction with the Investments & Wealth Institute
- Member of the teaching faculty at Merrill and Smith Barney

Sustainability Advocacy Experience

- Past member of the Board of Directors of the National Wildlife Federation (Action)
- Special advisor to the NWF investment committee
- Cabinet member of the Vermont Chapter of the Nature Conservancy
- Completed graduate studies in Corporate Sustainability at Harvard extension school
- Completed executive education in Sustainability at Yale
- Member of 1% for the Planet

Giving Back

As Matt believes in “walking the talk”, he sponsors a scholarship and fellowship at Vermont Law School for students with a unique dedication to the preservation of natural resources and animal rights advocacy. This top-rated environmental law school boasts The Animal Law Society, of which Matt serves as a special advisor.

Matthew’s interests are broad—but, his favorites are spending time with his family, Nichole and their dogs on their 34-acre farm in Woodstock Vermont. There, they like to garden, hike, and do yoga. The people, not the dogs.



Jason entered the financial services industry in 1994, and joined Merrill Wealth Management in 2012. His 27 years of capital markets experience includes stints as a technical analyst, trader, financial advisor and 401(k)-plan consultant. This industry experience has involved everything from forecasting intra-day moves in the Nikkei to making decades-long calls for currencies and interest rates, as well as helping clients anticipate and pursue critical financial objectives. Jason is a member of the Market Technicians Association. He earned MBA certificates in Accounting, Finance and Negotiation at Heriot-Watt University's Edinburgh Business School after attending Arizona State University. He has been tutored by two of the best investment minds, including two high-profile Austrian School economists.

A triathlete and Phoenix native, Jason is an avid student of markets and market psychology, and has a deep industry perspective of how to incorporate tactical market forecasts into an overall wealth management strategy tailored for individuals and families. He is a Portfolio Manager who can help clients pursue their objectives by managing on a discretionary basis his own Personalized or Defined Strategies, which may incorporate individual stocks and bonds, Merrill Lynch Wealth Management model portfolios, and third-party investment strategies.

Jason lives in Farmington with his wife and two boys.



Alexandria Braithwaite assists The Tashjian Farkas Group with financial planning and client services, supported by her years of experience in the financial services industry. She joined Merrill Wealth Management in 2011. She graduated with a bachelor's degree in business administration from Bay Path University. She lives in West Hartford, Connecticut, with her two children. Alexandria enjoys outdoor activities, including hiking, camping and sight-seeing.



Prior to joining UBS, Nicoletta Geraci had 21 years of experience at Merrill Wealth Management. Nikki assists The Tashjian Farkas Group with dedicated operational support and client service. On her time-off, Nikki enjoys traveling and spending time with her family. Nikki lives in Watertown with her husband.