Mindfulness for Financial Advisors

Practicing a New Way of Being

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MINDFULNESS FOR FINANCIAL ADVISORS

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Dedication

For my favorite CFP® and favorite husband, David Loder.

Contents

Mindfulness isn't about thinking, not thinking, relaxing, or going someplace else in your mind. It's about developing the ability to be present in your life and to meet whatever comes your way in a skillful manner. This chapter ends with a brief practice around identity.

Chapter Four - Mindset: *It's What You Think*

Mindsets are beliefs that we have. They literally are what we think. We have mindsets about ourselves, our work, the people we serve, how we think life should be, and what comprises a good life. In this chapter, I discuss topics you might have a mindset about, and I invite you to reflect on what comes up for you as you consider them.

Chapter Five - Getting Stressed Out: The Call is Coming from Inside the House

This chapter describes the various ways our bodies and brains behave in the presence of threats, such as launching into fight or flight. It ends with a resilience practice to remind you of what you already have within you that can help you in times that are uncertain or potentially upsetting.

Chapter Six - Our Bodies, Our Selves: The Body Scan Practice

The first foundation of mindfulness is mindfulness of the body, therefore the body scan practice is as important as it gets. Attention and clarity are crucial for work and life, and they're not just about what's happening in your head. Your body is constantly communicating important information, and this chapter shows you how to listen for it. Guidance for the body scan is included, with plenty of room for reflection.

Chapter Seven - This is Your Brain on the Red Pill: The Focused Attention Practice

Who among us doesn't need a little help with sustaining attention? Our world is full of distractions designed to capture our eyeballs and keep them engaged. This chapter provides a practice that helps you learn what focus and attention feel like in your mind and body.

Chapter Eight - *What's Movement Got to Do with It?*

Movement is highly underrated as an awareness practice. This chapter introduces various practices that bring mindful awareness to our movements, usually by slowing them and experiencing them as never before.

Chapter Nine - We Become What We Practice – Habits for Well-Being

Our days are composed largely of habits, whether we realize it or not. This chapter presents 10 tips for improving well-being through your daily habits. And there are plenty of notes with links to the research.

Chapter Ten - Putting it All Together: Humans Being Financial Advisors

This chapter puts it all together by showing the practical application of mindfulness as a way of being—what it looks like in real life. From presence to listening to compassion to working with your own emotions and those of the humans you serve, it's all in here.

Epilogue

Finally, we revisit who and how you are after whatever it is you did with this book. Even if you read the words and didn't do the practices, you're a changed person, as you now know. I hope you're considering the direction of the industry and your place in it, and I hope you're experiencing the joy of fully inhabiting your life, no matter what it brings.

Endnotes

Introduction and Arrival Practice:

Framing Our Time Together

"The future is already here. It's just not evenly distributed."

William Gibson[1]

Welcome!

What brings you here?

What thoughts are present in your mind right now?

What sensations are in your body?

How is it being you in this moment, from the inside?

These are some of the questions I regularly ask in my mindfulness classes. Many who come to Mindfulness for Financial Advisors do so to "reduce stress" or anxiety. They don't know much about mindfulness, although they've seen it associated with the Father of Life Planning, George Kinder,[2] for decades. But if there's one thing they've heard, for sure, it's that mindfulness has been shown to reduce stress and anxiety. They say they "have no bandwidth," and they're under the delusion that they can multitask. They're convinced that they can respond to emails while talking on the phone and that neither activity suffers when they do that. They've been met with client-emotions that challenged their interpersonal skills—skills they thought were pretty solid. They've even met some of their own emotions while speaking with clients, and wonder how those emotions affect how they communicate and listen. They've seen the 2021 study that showed that clients rated communication, trust, and connection much lower than advisors did, and that advisors don't recognize or know how to manage client financial anxiety.[3] They don't doubt those findings.

Furthermore, they don't question that 71 percent of advisors said they experience moderate or high stress or that personal health, personal financial situation, and personal fulfillment with work were the top drivers of the stress.[4] And that was before the pandemic! Nor do they question The Harris Poll/American Psychological Association's 2020 Stress in America™ survey about the stress and distress adult Americans, in general, experience. That study's participants discussed tension in the body, mood swings, getting angry quickly, and worrying about the long-term well-being of the country, with 77 percent of adults saying the future of the nation was a significant source of stress, and 71 percent saying that the time of the survey was the lowest point in the nation's history.[5] All of those numbers were up from where they were in 2019. Needless to say, the subsequent study by The Harris Poll, conducted in late February of 2021, painted a fairly bleak picture of the mental and physical health of Americans. The results included: 48 percent of the parents reported an increase in stress—and that number was 62 percent if they had children at home remote learning; 61 percent of adults experienced undesired weight changes; 67 percent reported sleeping more or less than they wanted to; and 23 percent were drinking more alcohol. Seventy-five percent of parents said they could have used more emotional support.[6]

Financial advisors are on the front lines of the stress and distress epidemic in America. I don't agree with how the good stress/bad stress discussion is framed in that study, but we'll get to that in Chapter 4 and revisit it frequently.

Whether you're a solo financial advisor, on a team, or you maintain a family office, you can better serve your clients, differentiate yourself from the competition, and improve the interpersonal dynamics with everyone in your life by learning how your thoughts, emotions, and stress operate.

You don't have to continuously replay the conversation with that person on your team whose political beliefs are so wildly different from yours that you don't know if you can handle it anymore. And you don't have to get hooked by—and then drown in—your visceral reactions to client emotions to the point of burnout. This is to say nothing of all the legitimate variables in your own life that affect how you show up for your clients, colleagues, and family. The financial services industry pays an awful lot of attention to investor behavior and psychology, and I feel like there's someone missing from the equation.

You.

Advisors who sign up for Mindfulness for Financial Advisors might have a vague or not-so-vague sense that this is the case. Any doubts dissolve—for at least a moment—with a 10-minute arrival practice. Their minds are quieted. For some people, it takes a minute, and for others, more like nine and a half. I ask how the arrival practice was for them. That question is met with silence. A. Mighty. Long. Silence.

The person who usually speaks first in any group usually breaks the silence. Others nod and then slowly chime in. Slowly. They had no idea what they'd been carrying until they experienced moments of lightness and relief. The pressure, the tension, the anger, the judgment, the fear, the anxiety. Some of these things fueled them, but all of them were eating away at their well-being, their relationships, and their hearts. And in 10 minutes, they were able to discover that within them was the capacity to feel different. The epiphanies come, regarding how their tumultuous inner landscapes affect all parts of their lives. Those who manage to find their way to the class have at least a smidgeon of intuition that their way of being isn't helpful for their own well-being, and by extension, isn't healthy for their client relationships, team relationships, or any other relationships.

Advisors who take the class frequently also have a nagging sense that the model for advising they work within isn't quite right. Some even wonder about the very nature of advising and its asymmetrical power dynamic. They're uncomfortable with the assumption that they are the one with all the answers

and that their position implies elevated status. They feel this acutely when they find a sense of shared humanity with their clients and experience moments of ease where they're not the *sage on the stage but the guide on the side,*[7] and they want more of those moments. They conclude that their way of being needs to support walking with and discovering with the people they serve—not telling them what to do or trying to fix them. They want to know how to tap into or create those easeful, attuned moments and sustain them.

When we walk with and discover with others, they can access or develop a way of being that wasn't possible on their own but is uniquely theirs. We can help resource other people, as in, our way of being can help them access their own strength, clarity, and calm. They can then learn how to identify their own resources, which expands their capacity to handle adversity and uncertainty. We're not so much giving them something, but teaching them how to get it, or helping them see that it was there all along. And so it is with this journey.

Framing Our Time Together: The Structure of This Book

The vast majority of financial advisors aren't going to prioritize taking a mindfulness class with a trained guide, but they might pick up this book. You did! Using this book to discover and transform the way you think about who you are, what you do, and where you want to go is what educators originally called self-directed learning.[8] In the world of management, it's like intentional change theory.[9]

How is learning with this book going to take place? Rather than me transmitting information to you—depositing it into your head—this will be experiential and driven by your curiosity and expanding awareness. I'll provide a framework of foundational discussion, questions, and practices, and you will ... do what you will do. I invite you to try on the experiences, consider even ideas that are counterintuitive to you, and then ... figure things out for yourself. You'll use your curiosity and motivation to discover what you want to know and how you want to be. You'll actively construct your knowledge as a result of your interaction with the me (by way of this book). You're the agent of your change (or not) in this endeavor, taking responsibility for your learning, evaluation, and growth. I'm just here to provide some of the necessary conditions. As Carl Rogers, founder of the client-centered approach to psychotherapy and influential in student-centered education/whole-person learning wrote—originally in 1969 in *Freedom to Learn*—my primary task is to permit you to learn how to learn and to feed your curiosity.[10]

In the Mindfulness for Financial Advisors class, there's also the element of social learning and social construction of who you are and how you want to be. I've included comments and questions from (unidentifiable) advisors who have committed themselves to this important inner work and taken the course—often multiple times—to give you a glimpse of the kinds of spontaneous learnings and questionings that occur during class and can change everyone present. I don't imagine any of them will appear revelatory, however as I'll discuss in Chapter 10, a spontaneous hand over the heart or a quiet ... *"Oh"* ... can be more impactful than any *Why?* question you can ask.

Furthermore, although you're a marvelously unique person, there's some level of predictability to the teaching and learning of mindfulness. I'm able to anticipate certain objections, obstacles, and musings ("I had such a great meditation," "I went really deep," "I had an out-of-body experience") simply because they show up a lot. The trick while writing this was to not prime you with objections prior to your experience of a practice. I look forward to your feedback about how that went for you.

The more people—advisors and otherwise—who are receptive to welcoming the cultivation of mindfulness as a way of being, the more awareness, compassion, connectedness, hope, and well-being will be generated. These qualities, as it turns out, are contagious.[11] My goal for this book is for financial advisors to meet their own genuine experiences in a way that compels their clients and partners to do the same. The spreading of kindness, vulnerability, receptivity, and curiosity will go a long way toward "decreasing stress" and improving well-being. It's the best kind of social contagion.

We all become what we practice each day. Who you will be next month is because of what you think and do today and tomorrow. Either you're being yourself with intention—the driver in the car of your life—or you're a passenger. An intention of this book is to help you grasp the significance of what you do and think as you shape your future self (intentionally or otherwise) and create your past. It introduces you to practices that research has shown increase well-being, resilience, and adaptability. Here's what to expect from the chapters ...

Chapter 1: Guides you in a written reflection about the kind of person you are and the values you hold dear. It can also be used with clients. Regardless of what work you may have already done around values, I recommend you complete this exercise.

Chapter 2: Is an exploration of what you think your job is and who and how you must be in order to do it. What's your career about? What's the nature of advising and how do you assess your

performance? What's your rubric? What does success look like? What about fulfillment? What exactly is your philosophy and your vision? What does it mean to be a financial advisor and what meaning is made through financial advice?

Chapter 3: Defines mindfulness according to Jon-Kabat Zinn, the creator of Mindfulness-Based Stress Reduction (MBSR), which has become something of a clinical and scientific standard.[12] You might be surprised to learn what it means and doesn't mean—that it isn't about stopping thoughts or thinking positively. It isn't about relaxation or going someplace peaceful, and it's not religious. Its foundational practices aren't full of visualization or positive affirmations. Instead, they simply lay bare what's in front of you right now and invite you to acknowledge all of it. Mindfulness shows you that liberation from the mental and emotional anguish you experience comes from the same place that creates it. And it paves the way for a new way of being.

I'm trained to teach MBSR by Brown University's Mindfulness Center, and there's much in this course that comes from MBSR, but this is by no means an MBSR course. I created this for busy professionals who are interested in cultivating mindful awareness but who aren't going to prioritize the time necessary for MBSR ... yet. Plus, these professionals tend to be people who want information to be explicitly connected to their vocation and they want someone to highlight how it's useful for them, and MBSR doesn't explicitly do that. It's not designed to do that. One of my favorite moments is when an advisor who takes this course signs up for MBSR immediately thereafter. That's a sign that they're ready to prioritize the time because they experienced the shift in awareness within themselves, and they feel its significance. They want to learn more. About themselves.

Chapter 4: Addresses mindset and presents 11 topics that, in my opinion, warrant explanation for the course to be as rich and clear as it could be. You might need to suspend your judgment a bit during this chapter; some of what you read might be different from what you've been taught. Is change difficult? Is there any such thing as certainty? Are our lives stories? My hope is that you keep your mind open and use the information in the spirit in which it is intended: to help you understand yourself and your clients better, to help you serve your clients better, and to provide launch pads for your curiosity. Getting acquainted with fields of study and topics seemingly indirectly or even unrelated to what you do can help inform the way you think and work. This study can also influence the way you are, while alone and with others.

Chapter 5: Begins the mindfulness practices with the body scan, including detailed instruction and my attempts to address obstacles and difficulties in advance, given this imperfect medium for guiding meditation practice. The effects of practice of the body scan are broad and deep. From self-awareness and of course bodily awareness, to insight into how clients show up, to the mechanism for empathy, you'll experience for yourself why I begin the formal practices with mindfulness of the body.

Chapter 6: Provides a model for understanding what happens in the body when there might be some sort of threat in our midst. There are different levels of threat, and we have varying abilities to handle them and an assortment of tools available to us such as, for instance, our mindfulness practice. We'll track this model, which begins with what is called the Social Engagement System or the Mindful Engagement System, to escalation to mobilization (fight/flight), and ultimately to immobilization (freeze/collapse). Our nervous system is available to us in various ways and the escalation level that's dominant at any moment depends on the story that's most alive in our thoughts. This chapter highlights the power of thoughts, memories, location, and patterns in the construction of emotions.

Chapter 7: Is the focused attention practice, which is the one most people associate with mindfulness. We call it "sitting," and we do it to cultivate the ability to pay attention to what we need to attend to, for the amount of time we need to attend to it. That's what concentration is. The focused attention practice is much more than that, however. It requires reflection and then insight in order to gain deeper understanding of what's possible as a result of attention. It also requires a reverence for the responsibility that accompanies paying attention. You may never think about attention the same way again.

Chapter 8: Introduces mindful movement and mindful eating. They can be delightful and entertaining ways to get to know more about your experience of being you. There's much to learn when we attend to the way our bodies move in space and when we're present for our meals (and snacks and drinks). You'll likely find yourself in meetings, at dinner, or doing nothing in particular, suddenly becoming aware of the felt experience of your body moving. Your relationship to eating might shift, and you might notice the tiny beginnings of illness or injury far earlier than you have previously. This chapter provides yet another entry point to meeting and managing what people call "stress."

Chapter 9: Contains 10 evidence-based practices for cultivating emotional flexibility, cognitive flexibility, and overall well-being. Not coincidentally, practices that improve well-being can also improve resilience, which you might be surprised to discover is more prevalent than you've been led to believe.

Chapter 10: Puts it all together by discussing relational skills through a framework of mindful awareness. Hopefully, you'll see why I thought mindfulness as a way of being is so crucial to your work as a financial advisor that it warranted this exploration. In addition to synthesizing what you've already read, I'll provide guidelines for Deep Listening, pausing, inquiry (being curious about the client's experience), attunement, and ways to help clients regulate their own nervous systems.

All of the practices, in addition to the way you listen, speak, pay attention, and move, contribute to your way of being. If I've done my job and you move through this book in earnest, you'll be a more embodied, aware, compassionate human, and that will have a positive effect on your clients, colleagues, and everyone else around you. No matter what social robots can do in 20 years, they won't yet be able to provide the connection and restorative power that humans can provide. Not to mention love.

Time Commitment

Learning mindfulness is best done with a trained, experienced guide, it can be confusing and uncomfortable, and "progress" is typically slow and not linear. Nevertheless, practice makes progress, and there's no substitute for practice. There are no shortcuts. Worksheets, books, and videos all have their place. But practicing with a guide is the ideal form of mindfulness training. It shouldn't be something you do on your own, left to your own devices to figure out what's happening and how you might shift what you're doing. At the same time, it's something only you can do for yourself. My intention is to make the most of a less-than-ideal situation by giving you almost everything you need to establish your own practice, including responses to the most common questions. Only you can get up and make the time to sit for 10, 20, or 30 minutes; that part is on you! All the practices in this book take less than 20 minutes each, although you can do them for as long as you'd like.

The type of information that transforms into knowledge and evolves into wisdom takes time and cannot be rushed. You have to soak in the practices—steep yourself—to discover what they can reveal.

The Model: Experience, Capture, Reflect, Integrate

I wanted the book to stand alone, as a solid introduction to how mindfulness can improve your life and cultivate of a new way of being. I was committed to making it interactive to whatever extent possible, and to follow the choices I make during the teaching of the class. For instance, after you've had an experience, it's crucial to capture what occurred at that moment. If you wait until the next day, your remembering self [13] will have had all kinds of opportunities to toss in memories of similar experiences, biases, things other people said, things you read, and you'll have no idea that your report of your experience doesn't at all resemble the experience had you immediately reported it. Remembering, after all, is an act of storytelling.

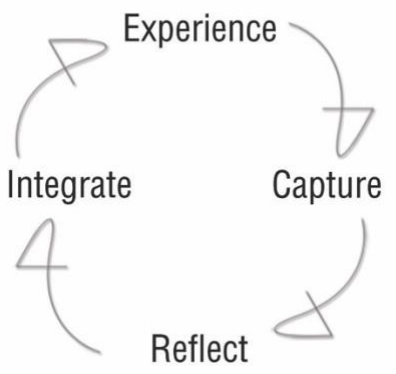
Storytelling might have a place, but that place is not the immediate capturing of your experience after a practice. This habit of capturing your experience on paper will likely become a habit you just ... do ... in order to properly reflect and allow any insights to emerge. If you were in class, after we've practiced I'd ask: What's here now? /How was that for you? /What was your experience? /Were you surprised by anything? The format here is an attempt to recreate that inquiry process, but with some structure and prompts. Again, imperfect. The invitation is to try it on.

It's important for you to see your experience on the page to notice your habit patterns, both in what you experience and how you interpret your experience. You might surprise yourself when you come face-to-face with the habitual ways you interpret what occurs in your mind and body. You might realize that you tend to label certain emotions, or stress, as good or bad. You might find that, as an accountant in a recent class said: "I felt the sensations coming my way and then noticed the thoughts that were being formed and just said, *Not this time; I hear that you're there, but I'm not having you right now*."

I envisioned a continuous feedback loop that you could work with through this book—on its pages—to track and monitor your journey. I settled on a method of Experience, Capture, Reflect, Integrate. Whether it's a thinking exercise, a sensory exercise, or a meditation, the first step is always to experience what it's like to be present for it. Capturing is writing down; Reflecting is the wondering part, and; Integrating is where you take what you've learned and find your way to making it part of you as you move into your next moment. There's no use having these experiences if you're not gaining

insight that you can then incorporate into who and how you are thereafter. A slightly wiser you, due to practicing something new.

When I introduce a practice, you'll see this as a reminder ...



Content-wise, there's more than mindfulness on these pages. From education theory to philosophy to neuroscience to systems theory to the Stoics to Interpersonal Neurobiology to identity to values, we explore how other frameworks and schools of thought and investigation touch on mindfulness or examine it with a different lens. This includes poetry, as what are poems if not different ways of using language to express and address what it's like to ... be?

The hard part of writing this book is the hard part of teaching, as well, and it'll be the hard part of practicing for many readers: resisting striving. I tend to be a striver, and for those with that inclination, it can be difficult to put space around achieving and to shift from the desire to become a Jedi to the desire to become a more aware and intentional version of yourself. Sure, you might feel like a Jedi when you understand what waking up to your own life—in your own life—feels like from the inside. You might even feel a greater sense of power. If I've done my job well, however, by the end of this book you'll be focusing more on how you are being and who you are becoming. That "outcome" will be more extraordinary than any negotiation or closing technique, any "brain hack" you've read about on the Internet, or any checklist of what to say or not to say in a specific situation. From that outcome—that way of being—can spring an easeful wisdom, clarity, and stillness that will guide you to whatever is most skillful in any moment. Your way of being prepares you for ... whatever comes your way.

Finally, this isn't a self-improvement book. There's nothing wrong with you! It's a book about self-discovery, insight, and intention. It's a self-development book. Approach this journey with an attitude of curious friendliness and an openness to try on something new! It might even lead you to a whole new relationship with the idea of self. And it might not.

Gentle warning: As in any mindfulness class I teach, I invite you to consider that you just might be the only person you know who's on this journey of discovery and self-development. I encourage you to sit with your enthusiasm about what you learn, as most people aren't in the same mental or experiential space you're in. Self-awareness and talk of compassion and walking with and discovering with clients isn't for everyone. Follow the advice of comedian and super-genius, Craig Ferguson, and ask yourself:

1. Does this need to be said?

2. Does this need to be said by me?

3. Does this need to be said by me now?

(I'd like to refer you to the YouTube videos of him, but none are, shall we say, entirely appropriate.)

[INSERT CYCLE GRAPHIC]

Arrival Practice

Experience

The Guidance—read first, and then try it on! This practice involves arriving in mind and body, orienting to the space you're in (and the body you're in!), and noticing signs of stability in your experience. In this way, it's resourcing; it's a resource you can call upon to bring yourself to the present moment and stay in it. It provides you with strength, safety, steadiness, stillness, and focus.

It's whatever you experience as: *something within me that helps me get through the day, and there's even some left over for other people!* It has three parts: Arriving, Orienting, and Resourcing.

1. **Arriving:** A few moments ago, you were elsewhere, in mind and maybe also in body. But in this moment, you're here. It might sound obvious; you might have already noticed that sometimes your body has arrived to a meeting but your mind is elsewhere.

2. **Orienting:** Think of it as part of the operationalizing of situational awareness. First, look around the space you're in. Orient with your sense of sight. I am here, in this space. These things are around me. I'm sitting on this. I'm standing. Above me I see this and hear that. Whatever. Let the body fully arrive in time and space and focus your awareness on exteroception—using your five senses to tell you what it's like outside *of* your body and *on* the outside of your body. Here's some of what my exteroception tells me right now:

   > I'm in my home office, sitting on a black chair that has a firm cushion, typing these words on a keyboard. A wall is behind me. The light is bright over my head (although there is a bulb that needs replacing) and it's also bright by the windows, but darker toward the door and outside the room in the hallway. The temperature is about 75 degrees, and I can vaguely sense air moving over my skin as I'm in the vicinity of where the A/C vent is pointing. I see my geriatric Greyhound, Stanley, sleeping to my right. I hear a plane somewhere overhead. Something small. To the west. There are also palm fronds flapping in the wind outside, the high-pitched whistling of an Osprey, the jeers of Blue Jays, and the chattering of CNBC a few rooms away. The aromas of the breakfast scramble I made over an hour ago linger.

That's not just sensory—there's story in there, with the labeling—the languaging—of my experience. Notice I include myself in my observations. You can do that or not, and not doing it would be more like a practice called *noting*, where you just get to the point of observations of the experience.

We'll get into proper noting later, but for now, the exteroception description closer to noting would be something like:

> Sitting ... firm chair ... typing ... wall behind ... light and dark ... cool air on skin ... big, black dog ... plane, palm fronds ... bird sounds ... voices on TV ... savory smells ...

We proceed from exteroception to proprioception, which is the sense of how the body is in space and how you can know that from the inside, from your posture and the configuration of your various parts, to what those parts are touching. Is your body still or moving, are you upright, are your legs crossed, what is your sense of balance or stability, etc.?

> I'm upright and my weight is distributed between my bum and feet. And my hamstrings, too. My back isn't against anything, and I am scooched forward, on the edge of the chair. I know I'm sitting because of the arrangement of my hips and knees, and the contact points of the backs of my thighs and my bum.

We then move to interoception—what there is to be sensed inside the body. Moving the attention inward to notice any bodily sensations now. Noticing what's happening in your inner world—your internal state—not trying to shift or change anything. No goal, no striving, nothing to achieve. Just being present for what's here. This is an experience of being. Being with a sensation of fullness or hunger or digestion. The heart beating, aches, tingles. Me? Thanks for asking ...

> Sensations of fullness ... ache in hamstring ... left ankle hot, tingly ... tired wrist ... dry right eye ... tender palate skin (healing pizza mouth!)

Finally, we land on neuroception and internal cues of safety. Our bodies are always hard at work, determining whether or not they feel safe. And I really do mean feel. There's a felt sense of safety that comes from a variety of cues in your body. Note that safety could also be the absence of threat or harm. What tells you about your level of safety in this moment? What cues in your environment and nervous system send a message of safety or the absence of it (or wherever you are on that spectrum)?

First, environment ...

> I'm the only person in the room and the door is closed. It's really, really quiet.

Note that you can physically reposition yourself to increase safety, adding choice and agency into the mix. Maybe you want to move to where your back is against a wall, or maybe having your back against a wall makes you antsy and you want to turn around or relocate entirely.

Internal cues ...

> My heart is beating slowly and rhythmically. There's a coolness to my body as well as a sense of heaviness and stillness that's easeful.

It's possible that neutral might mean safe to you. We don't pay enough attention to neutral; we ignore it by default. But neutral signifies the absence of threat in a normally functioning nervous system, and that's worth mentioning. The exception is that sometimes people with unresolved trauma don't experience actual threats as threats and/or they perceive threats everywhere. For them, neutral might not be as straightforward.

Monitoring your sense of safety is essential, as the more you do it, the more you realize it affects your way of being, your mood, and how you relate with others. And if that's true for you, it's true for your clients, colleagues, and family members, too. This is all mindfulness—the simple act of noticing what you're experiencing in a moment. Being awake to your moment-to-moment felt sense of relative safety and stability.

3. **Resourcing**. Now bring to mind a moment you felt safe and stable, physically, psychologically, and emotionally. Perhaps you can use this moment. Even if your mind is racing and your heart is pounding, you can always find stability and safety

> somewhere. Maybe your feet planted firmly on the floor speak to safety and stability for you. Perhaps you're able to softly gaze at a stationary spot and get some groundedness from that. You can also imagine a moment when you would feel safe, nourished, and supported. Your brain treats "reality" and imagination the same way. Both involve constructing a representation of the world; it's not like there's an objective reality anywhere.

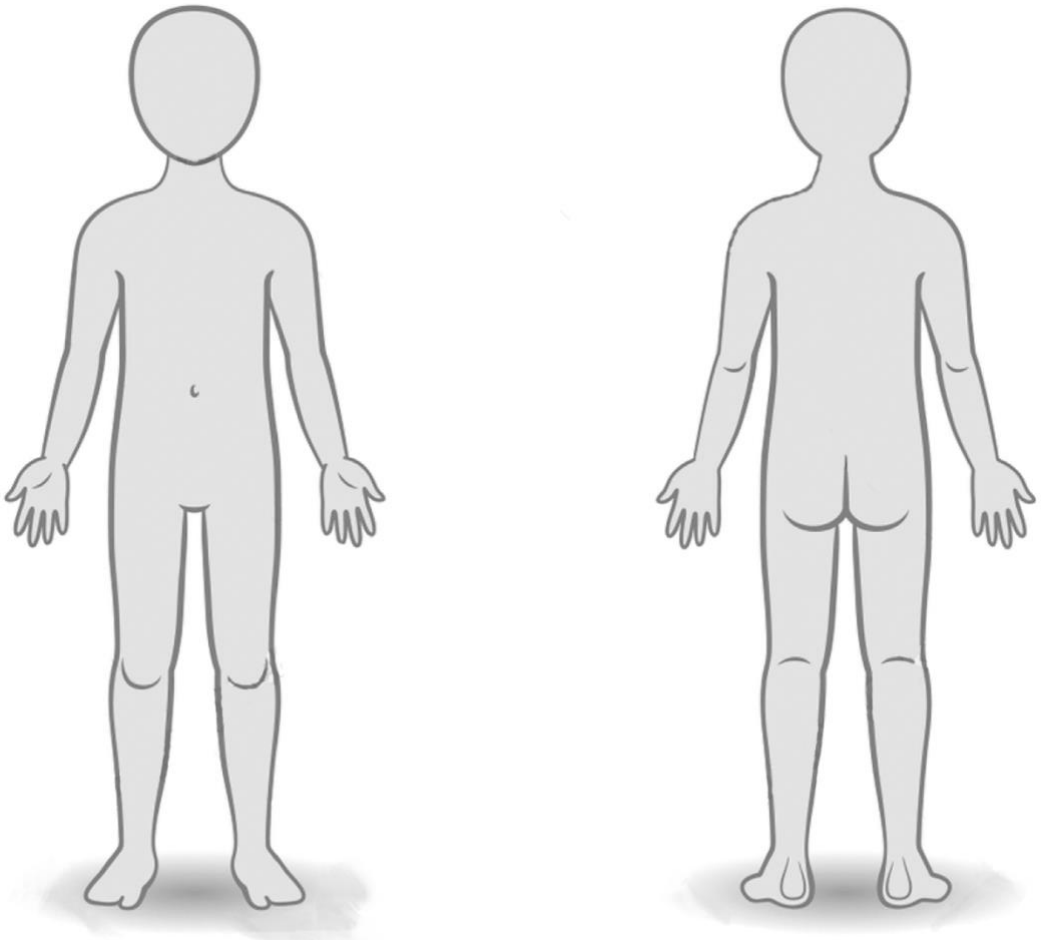
Feel this moment with your whole being in addition to picturing it in your mind in whatever way your mind does that. Maybe your mind uses shapes and colors, maybe it uses realistic images. You do you. Savor this moment, and even amplify it. Do this for at least one minute.

Next, home in on a part of the body or a feeling or a thought that reminds you of this safety. It can even be a sound. Maybe it's an "ahhhh" that spontaneously erupts from within you. Find that cue within your own experience and bring your attention to it. Maybe there are more than one; be curious about them!

Psychotherapist and trauma expert Babette Rothschild calls the cues "mindful gauges."[14] Mindful gauges are always present, and you can call upon them once you've identified them. In this case, the gauges tell you that you're safe; they're aspects of your experience that are coupled with feelings of safety. Your nervous system is saying, *Yes, I'm fine, I'm okay*, and this message travels with sensations in the body, emotions, thoughts, maybe even sounds. What are your cues? Locate them and amplify them; focus on them and celebrate them. And now, pause and slow this moment down and soak in it. Resource yourself for at least one minute.

Capture this experience of accessing your inner resources. What was resourcing like? Where is this experience in your body? What color is it? What form/shape does it take? Hard lines, soft lines, angles, jagged, curves, opaque, translucent? If it helps, map it out here!

[MAYBE BODY THROUGHOUT FOR CAPTURE AND REFLECT, MAYBE NOT]



Reflect

Was there anything surprising about that experience? Did you learn anything?

Integrate

No matter what happens today, you had an experience of resourcing yourself, and you can go back to it. You can recall it and relive the process of going inside and finding something to amplify. Is there some way you might incorporate the idea of resourcing yourself into your days? How might you remind yourself of what you already have within you?

Welcome to ...

A new way of going through your day

A new way of looking at yourself and your clients

A new way of walking into a meeting

A new way of listening

A new way of responding

A new way of being.

Name one good thing that happened today.

What are you grateful for right now?

What are you looking forward to?

Did you notice or perform an act of generosity or kindness today?

"The future is not some place we are going, but one we are creating.
The paths are not to be found, but made.
And the activity of making them changes both the maker and the destination."

John Schaar[15]

Chapter One

You're the Kind of Person Who Reads a Book Like This

"First tell yourself what kind of person you want to be, then do what you have to do.
For in nearly every pursuit we see this to be the case."

Epictetus[1]

If you ever want to know what your priority is, simply look at what you're doing. Your priority right now is reading this book.

What compelled you to read this book? Do you or did you at one point have a personal mindfulness practice? Do you have an intuition that mindfulness will be in some way transformative for you and

your clients? If so, do some freewriting about that (don't worry about grammar or punctuation; just get what's happening in your body and mind around this question onto the page).

Financial advisors love tools. It's possible that there's a tool crucial to your client relationships—and all of your relationships—that you're not using and that could transform your well-being and your life.

You—your way of being—is that tool.

What thoughts come to mind, and are there any sensations in your body that seem arise with them (or vice versa)?

If you want to know what your priority is at any moment, look at what you're doing. If you've gotten this far, your priority is to get at least this far—presumably to find out more about priorities.

On Priorities, Identity, and Values

Each day, we show the world who we are. We demonstrate our priorities through what we do, all day long. And those priorities represent what we value. Sure, we might also *say* that some things are important to us, but our actions can easily extinguish the significance of those words.

Everything from the time you wake to what you do first to what you do next, to reading this or stopping reading this, to what you do while you're reading this and when you're done reading this are all decisions, whether you see them that way or not. They are decisions that say ... *I'm the kind of person who* .... Each day you're crafting your identity: sculpting it by either doing more of the same from yesterday or doing different things during some of the day. This includes self-talk. Do you speak to yourself harshly, constantly judging yourself and reprimanding yourself? Well then you're the kind of person who does that. That's what—on some level—you've decided to do. You think that's appropriate, and it's a priority at that moment. Or it's a habit and you're on autopilot. We all have 24 hours in each day.

Who will you be, *in toto,* 24 hours from now? Who do you want to be? The kind of person who does what or no longer does what? The next 24 hours will likely present you with the following decisions:

I am the kind of person who ...

- spends a lot of their time ...
- sounds like ... (Listen to the sound of your voice when you speak to others. And when you speak to yourself. Maybe you sound one way to yourself and a different way to others. Maybe the tone of voice to your children or partner has a certain quality. Maybe your voice is grounded and comes from stability sometimes and it quivers at other times.)
- spends time with people and loves to ... or not
- is/isn't self-critical
- judges others for their ...
- notices the mistakes I make, and when I do, I ...
- notices the mistakes others make, and when I do, I ...
- accepts myself (or not)
- frequently gets angry with myself (or not)
- eats ...
- drinks ...
- works (hours/day, job description, location, so much here ...)
- thinks tradition and ritual are important (or not)
- behaves differently with different people (or not), and if so, how?
- believes in ...
- trusts that ...
- has the following social media accounts ...
- spends X time on social media

- spends most of their time on social media (posting, sharing, liking, scrolling, doomscrolling)
- talks on the phone (as opposed to texting only or maybe it depends on the person)
- chooses to make time for ... by sacrificing ...
- is disciplined and structured in this way ...
- is not disciplined and structured in this way ...
- wears ...
- walks like ...
- always makes time for ...
- looks and sounds like this when they listen ...
- creates well-being
- creates suffering

Who are you today and who are you becoming?

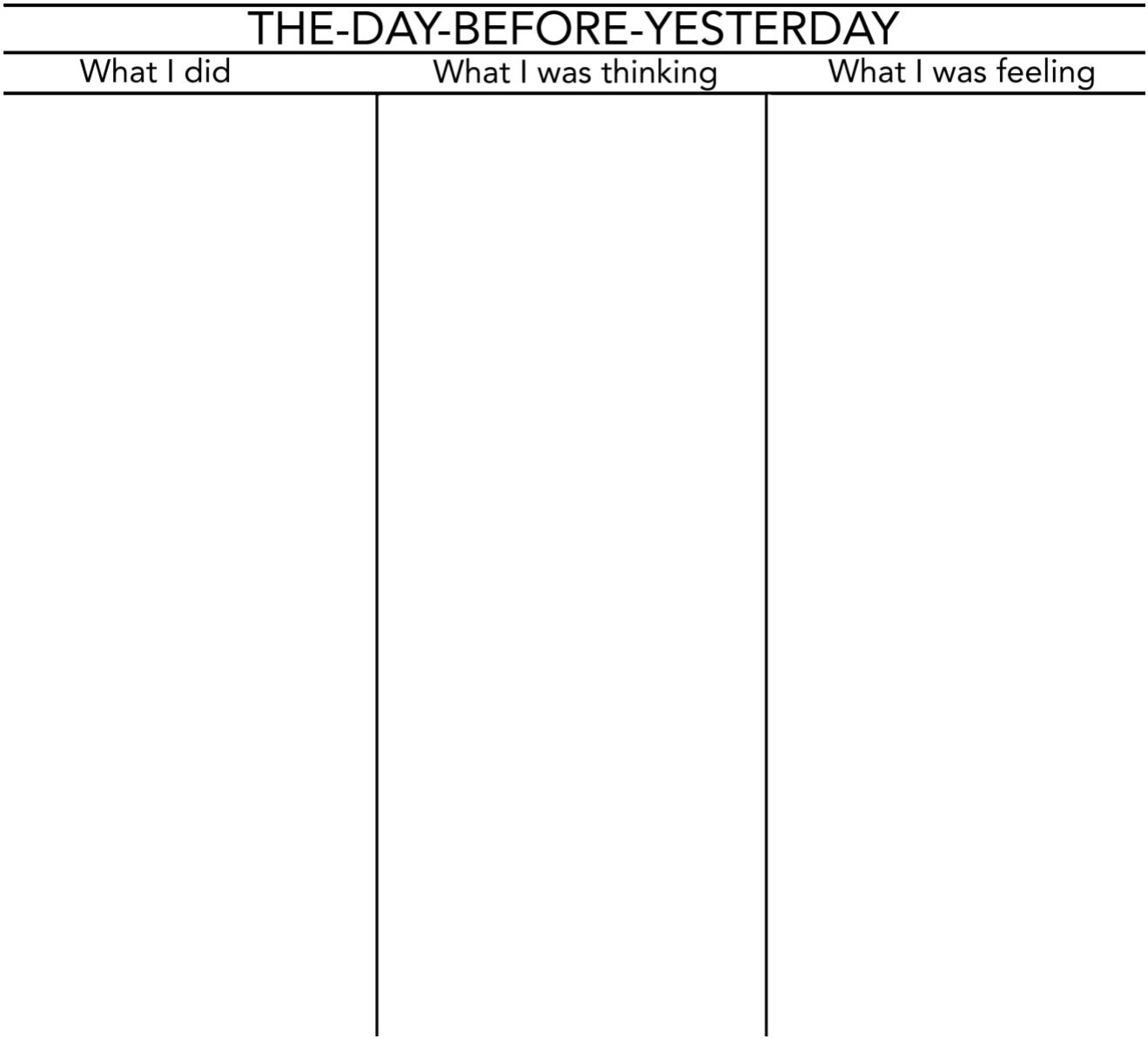
Intention is a critical component of mindfulness. Being at-choice with your attention and crafting yourself with intention isn't exactly a popular topic of conversation in most circles. And yet, what could be more important?

Your interaction with this book is an experience that explores who you are and what behaviors and thoughts are serving you. It's an exploration of who you have become and who you want to become, and a method for crafting that person. We'll continue our work together, which began when you decided to read this book, by capturing what your life looked like for the past two days through the lens of doing—what you did—how you spent your time. Recall as much as you can. From the time you got up to what you ate (intermittent fasting, anyone?) or drank and when and with whom, to your Wim Hof-style ice bath. Include exercise, social media use, chatting with your neighbor, hugging your kids, walking your dog, checking your email, attending meetings, and taking calls. See if you can remember the amounts of time things took. As important, and this is a skill you'll be cultivating, see if you can isolate what you did from what you're thinking or feeling about it (or what you're thinking and feeling

about anything else). If that last part sounds confusing or doesn't immediately resonate with you, just move forward with describing what you did, where, when, with whom, and for how long. If you did something you don't ordinarily do, you likely remember it more vividly because it's novel and you weren't on autopilot—you were paying attention. Note novelty and if there's anything to be said about it. Maybe there isn't. If not, move on.

I invite you to notice whether you have a need to pull things together into a narrative that somehow makes sense of your days. We don't remember things as they occurred; memory is an act of (re)construction. It's not as if we've got a file cabinet in our brain and all we need to do is flip to the file for yesterday, and voilà, there's an accurate accounting of the day. Also, if you notice that who you are depends on where you are and whom you're with, that might be off-putting. You might be wondering about your own authenticity or whether you're seen as inconsistent or a performer. I invite you to instead look at it this way: you might have different roles you play, and along with those roles come different ways of being. Our identities aren't static. Now stop judging yourself and move forward. Try to simply record what you did, with whom, where, and for how long for the last two days ...


YESTERDAY
What I did
What I was thinking
What I was feeling


THE-DAY-BEFORE-YESTERDAY
What I did
What I was thinking
What I was feeling

What you just did was an act of reconstruction. You reassembled your life from those two days, and who knows what lens you were using, where things are skewed and how much, and whether anyone else involved in your days would agree on your construction. Those days are composed of thousands of decisions. You can call them micro-decisions if that helps you de-emphasize them, but you can take any one of those decisions and wonder what the rest of your day would have been like if you made a different decision. Do you know? How can you know? When you read over how you spent your time, what strikes you? You likely remember more about yesterday than the day before. What patterns do you see? Did you remember your thoughts or feelings? What values do you see? What questions do you have for yourself? Do you wake at the same time each day? If so, you're the kind of person who does that. If you don't, then you're the kind of person who doesn't. Do you talk to strangers? Do you tend to be in a rush? Do you make sure to say good morning, please, and thank you? What and whom do you make time for, and at the expense of what and whom?

Put *I'm the kind of person who* ... prior to everything you wrote. The patterns and the one-offs. Everything. It doesn't matter; you did what you did. Those were all your priorities in those moments. And by choosing what you did, you chose not to do other things. You opted out of other things with your choices.

I'm the kind of person who…

Now invite your mind and body—your thoughts and emotions—into the picture. When you read all your "*I'm the kind of person who ...*" statements, what comes to mind and body? How do the words hit you? Can you read them without judgment?

To round out this exercise, identify your top three values. Not the values you see in your recording of your two days, but the values you think are most important to you. If someone asked you what three concepts were most important to you, you would say (e.g., belonging, community, family, spirituality, beauty, learning, love, excellence, justice, adventure) ...

1.

2.

3.

Are your stated values represented in the descriptions of your two days? Do your values map onto your behavior?

Yes No

If someone had only your lists from your two days to go on, what values-conclusions would they make? If your impulse is to be at all defensive and say, "Yeah, but those particular days were uncharacteristic of me" feel free to choose another two days and use those instead.

The Top 3 Values reflected in my two days are:

1.

2.

3.

If you'd like to use an actual tool that more than 15 million people have used, created by positive psychology's Martin Seligman, check out the Values-in-Action Character Strengths Survey at **https://www.viacharacter.org**. It's free and has loads of research and resources[2] including a wonderful book called *Mindfulness & Character Strengths: A Practical Guide to Flourishing*.[3] Your relationship to your values and whether they are lived values, as it turns out, influences your capacity to flourish. Using a validated tool is important, as self-report of values isn't as accurate as you might think.

This is an appropriate time for a distinction between positive psychology and mindfulness. They're not the same thing and they don't have the same intentions. Positive psychology started with Seligman and Mihaly Csikszentmihalyi[4] seeing an imbalance in the concentration of the field of psychology. They wanted to balance the focus on mental illness with equal focus on joy, altruism, and other so-called "positive" or "constructive" emotions. We should be studying both, as they have equal value as parts of the human condition.

Meanwhile, the waters of mindfulness are a bit muddier, and there is by no means consensus about the relationship between so-called positive emotions and mindfulness. For my purpose here, our playground is all parts of the human condition. While I'll share the fruits of the research in positive psychology in Chapter 9, and I teach all of it in Mindfulness for Financial Advisors as well as to children and adolescents (for nearly a decade and I'm certified by Mindful Schools), my goal isn't the improvement of anyone's subjective well-being or life satisfaction, although that could very likely be a second-order effect of this endeavor. Instead, my hope is that you can feel what it's like to befriend every part of your experience and come to terms with the reality that all the mental and emotional activity that shows up for you in your day is worthy of being with and working with, if only for a moment. I don't want you to shy away from experiences you don't like while pursuing more of what you do like. Equanimity is the name of the game here, and it's achieved by approaching each part of your human experience with curiosity, non-judgment, and mindful awareness. You don't get to equanimity with positivity.

Create U

We all have labels we use to identify ourselves. But regardless of the labels you use, I promise that you're more like me than not, and we are identical in a handful of ways. We have brains and nervous systems. We are organisms embedded in external contexts—physical, social, and cultural environments—that comingle with our internal context and produce our human minds.[5] We are mammals and are social animals even if we're introverted. We are complex, open systems and are constantly reorganizing ourselves based on external influence. We have emotions. We want to be loved. And we create who we are each day with our thoughts, actions, and interactions, either accidentally or on purpose.

All of us human beings are the sum of what we've been doing. If you want to know who someone is, look at what they've been doing. There's a scientific basis for the idea that we're shaping our brains each day and becoming who we're becoming. It's called neuroplasticity. In 2022, we know what it means and we take it for granted, but less than 60 years ago we thought we were born with the brain we were born with, and that was that. Neuroplasticity doesn't quite describe what's happening and is a bit limiting for neuroscientist David Eagleman, so he has virtually abandoned it in favor of the term *livewired*[6] to capture the reality that the brain is constantly changing according to what's relevant to the whole system. It changes when our body has been modified, often compensating for what has been lost, such as when someone loses their sight and their other senses become more relevant and take over the visual cortex. It also changes as a result of practicing motor acts or rewarding sensory outputs.[7]

You may have heard about London taxi drivers whose brain regions associated with spatial memory were larger than those of London bus drivers, who follow standard routes.[8] Your brain learns what it needs to become based on what is called for by its circumstances and by what you deliberately do (and even when you do it is important). Like neuroscientist Lisa Feldman Barrett and others, Eagleman thinks of the brain as an energy-conscious prediction mechanism. Its job is to continuously calibrate in order to burn less energy,[9] as it's saving energy for the unexpected.

There are a handful of caveats here, including: the various areas of the brain don't all operate on the same schedule of plasticity (i.e., there are critical periods for the acquisition of some abilities, where the door closes thereafter); plasticity declines with age, and across the brain it declines differently; and there are also genetic differences. Furthermore, human babies have few built-in skills and a great deal of plasticity, while adults have mastered specific tasks at the expense of flexibility. There's a trade-off between adaptability and efficiency; as your brain gets good at certain jobs, it becomes less able to tackle others.[10]

How does this relate to mindfulness practice? In two ways:

1. It's the basis for the idea that we become what we practice. As you learn to pay attention, you become a person who pays closer attention and pays attention more often. As you learn what emotions are and how to meet them, you create a brain that does that. Your internal model of the world becomes one that, as a matter of course, pauses before it does the thing it used to do, e.g., scream, hit, turn and stomp away, say the most hurtful thing possible. You begin to rewire yourself via your new awareness.

2. Your brain wants to predict well so it can be sensitive to and well-resourced for the unexpected. When we're training the attention through the body scan in class, for example, there are frequently complaints about how boring it is. People wonder why it's so long (45 minutes for MBSR, shorter for this course), why they have to do it every day, and why they would ever need to explore the sensations of the top of their right foot, as they don't have any anyway. This is a normal response. For those who don't want to do a body scan when not much is happening:

    a) If you approach it with curious friendliness, you might find that you do in fact have sensations of various kinds; and

    b) You're creating an internal model of scanning your entire body, even when nothing much is happening. This is helpful in sensitizing you to how the body feels ordinarily, which makes it striking when something is a bit off. You notice what's off earlier than you would have. You even notice when sensations that could become emotions begin to arise. In the Academy-award winning *My Octopus Teacher*, South African documentary filmmaker, Craig Foster, is asked why he keeps going to the same kelp patch every day when there's a whole ocean he could be exploring. His response? "That's how you get to know a thing."

Your brain is constantly reorganizing itself and remodeling itself, strengthening networks being used and weakening those not being used, repurposing regions and increasing or decreasing the footprints of regions according to what's relevant to you. This raises the significance of the decisions you make and the things you choose to attend to. As psychiatrist Iain McGilchrist writes, "Attention is a moral act: it creates, brings aspects of things into being, but in doing so makes others recede. What a thing is depends on who is attending to it…. Attention has consequences."[11]

Your choice to attend to something tells the world you value it. It's important enough for you to attend to, and you want to create a brain that predicts attending to it in the future. Everything you do changes your brain. The consequences of where you put your attention are huge; they're literally life altering. You are making yourself with your attention.

On Values, Identity, and Decision Making

Ponder the decision to pick up this book. There are many models for making decisions, as well as ways to categorize those models. In my work with teenagers, we talk about how the sign of mature, wise decision-making is the full development and coordination of both the emotional and the cognitive components.[12] Adolescents aren't capable of making the quality of decisions adult can make because their brains aren't fully developed until about age 25, which is obviously profoundly inconvenient when legal drinking, driving, voting, and gun-buying ages are all under 25 in the United States. This is why parents and mentors are crucial in the lives of young adults.

For adolescents, peer groups and other social influences are important in decision-making, and now that social-media influencer is an actual job, I think it's time that we stop acting like adults aren't also influenced by peers. Another overlap between adolescents and grown-ups is the importance of context. Where decisions are being made, who is present, has anyone been drinking, is it early morning and you're not a morning person, do you have a headache, are you already late for something, did you just have an argument, did you just get bad news, are you hungry, did you just finish a weeklong silent retreat? I kid you not. At the close of every multi-day retreat, there's an announcement about decisions. It goes something like this ...

> You've just had an experience that the rest of the people in your life have not had. You might see the world differently now. You might see yourself differently. You

> might think you now have answers to questions you had a week ago. The answers are oh, so clear right now, after this weeklong experience. Please, agree to a few things: Don't get a divorce, don't get married, don't have a baby, don't quit your job, don't get a tattoo, and don't sell everything you own and head for a monastery in Tibet. Or anywhere else.

The details in and around decision-making can and frequently do dictate a decision's direction. Tufts' Sam Sommers wrote an entire book about this called *Situations Matter,*[13] and more recently there is *Noise,*[14] wherein Daniel Kahneman, Cass Sunstein, and Olivier Sibony tackle noise around decision-making. They write about everything from the weather to mood to social influences to whether you just made several decisions the same way and you don't want to do it again. Noise is just as important a cause of the inferiority of human judgment as bias is, yet we prioritize talking about bias (which Kahneman wrote about extensively in *Thinking Fast and Slow*).[15]

To make matters even more confusing, research has shown that context (roughly what Kahneman would call occasion noise) can affect whether a decision-maker will use what he calls System 1 (fast, intuitive, automatic) or System 2 (slower, deliberative, reasoning) thinking. The gist here is that repeated exposure to a particular context may shift the decision-maker from System 2 to System 1.[16]

Then there's the discussion about Kahneman's remembering self, who is The Decider rather than the experiencing self. For instance, you'd think that when given the choice of two vacation destinations, we'd choose between them with our present selves. But we don't. Instead, we choose between our anticipated memories. So the decision about where we will go on vacation is made in the service of our remembering self of the future.[17] Meanwhile, there's no guarantee we'll ever make it to the future to be that person looking back on that vacation! Humans are odd creatures.

This entire discussion about decision-making hits the inevitable wall of free will and whether free will even exists due to the unconscious origins of our conscious minds. In *Free Will*, Sam Harris writes, "Some moments before you are aware of what you will do next—a time in which you subjectively appear to have complete freedom to behave however you please—your brain has already determined what you will do. You then become conscious of this 'decision' and believe that you are in the process of making it."[18] Your brain is simulating what's happening and going to happen and decides what the best course of action is, and then you proceed to take all the credit feeling like you're the author of what just happened. More on that later.

Identity is yet another aspect of your experience tied to decision-making. I like James March's logic of consequences and logic of appropriateness[19] here. Logic of consequences is about costs and benefits: predictions and analysis. As a financial advisor, you do this every day; or at least you have software that does this for you every day. It's a way of choosing between alternatives based on specific inputs that have been deemed most consequential. You might also have conversations that influence this process, making it more of a deliberative decision-making model (System 2 in Kahneman-speak) than a purely technical one.

Meanwhile, logic of appropriateness asks: *What does a kind of person like me do in a situation like this?* It's matching a person's internal compass—their rules—with the situation. If picking up this book wasn't about costs and benefits but about the kind of person you are, then you, human financial advisor, made a decision that was not based on costs and benefits. Your decision was at least in part produced by your identity, which is mainly forged through memories—the stories you tell yourself. And we know how accurate those are. Guess who else does all of this?

You and your clients make decisions every day that aren't based on numbers and time horizons and risk tolerance alone. But we all make some decisions like that. Which ones, though? Do we even know? Do you have that discussion with your clients? What assumptions do you make about the way your clients make decisions? It would be wonderfully tidy if we knew which decisions were made with which models, and that was consistent from person to person. But alas, when we're dealing with human beings, there's no such tidiness. The kernel of wisdom here is that if there were one way we could all make decisions that would be the best decisions, we would have known about it by now.

With all of this said, there's no shortage of advice on how to make decisions. From Shane Parrish's mission to spread the word about mental models through The Knowledge Project, Farnam Street, his books, and his Decision by Design course, to Kahneman and Tversky, to Wharton's Katy Milkman, to Decision Strategist and Former Professional Poker Player Annie Duke, who thinks about every decision as a bet and has a wonderful guide for decision-making here: **https://coda.io/@annie-duke/how-to-make-better-decisions-practical-exercises-from-professional-poker**, there are plenty of podcasts and books that help with decision-making.

The variety of models highlights that decisions involve different types of thinking and we are different people at different times in our lives and therefore require different strategies. We aren't static beings who behave the same way in all situations, with all people, each day until the day we die. And yet, we sometimes expect people to be consistent and some of us even value consistency across domains.

What's worse, some of us expect others to act like rational beings and are shocked when that rationality doesn't show up. We are not rational actors.

Here we are, in the age of nudge theory,[20] choice architecture,[21] and ubiquitous infographics depicting all the cognitive biases clients might exhibit, with virtually no evidence that humans make consistent and rational decisions, particularly about money, and we're surprised by decisions we see people make. What's up with that?

How do *you* help your clients make decisions? Do you ask how much time there is before risks change? Do you determine if they're a maximizer or a satisficer[22] (i.e., someone who strives to make a choice that will give them the maximum benefit or highest utility later, or someone whose choices are determined by more modest criteria)? Do you have a strategy for decision hygiene?[23] Do you use a decision journal? Do you do pre-mortems or backcasting, projecting a year ahead to imagine how a decision might have been made poorly or made well but turned out poorly or well? Do you pretend that there's such a thing as a human-made decision that isn't influenced by that human's feelings? What in your model corrects for bias and addresses noise?

The central question after exposure to the underbelly of human motivation and decision-making is: *Now what?* One thing you can do is something you already do at work: create rules. The stop-loss order is the perfect example of a rule. So is not making decisions over the phone, without your partner, and any if/then or when/then scenarios. They remove noise, and emotions are noise. Hunger is noise. Rushing is noise. Urgency is even noise. Once you start practicing mindfulness, your awareness of what affects your mind and body is amplified and eliminating or noticing noise comes more easily. As important, priorities become clear.

When you're not clear about your priorities it's easy to get overwhelmed because everything looks equally urgent. What we really have here is a concentration on the wrong thing. If you prioritize your values and intentions, overwhelm fades because your next, best move is obvious. Urgency isn't a reason to make a decision unless urgency is the priority.

"Be governed not by the tyranny of the urgent but by the elevation of the important."

Wired - Kevin Kelly[24]

Name one good thing that happened today.

What are you grateful for right now?

What are you looking forward to?

Did you notice or perform an act of generosity or kindness today?

Chapter Two

A Way of Being for Financial Advisors

"In this way you must understand how laughable it is to say,
'Tell me what to do!' What advice could I possibly give?
No, a far better request is, 'Train my mind to adapt to any circumstance.'
In this way, if circumstances take you off script,
you won't be desperate for a new prompting."

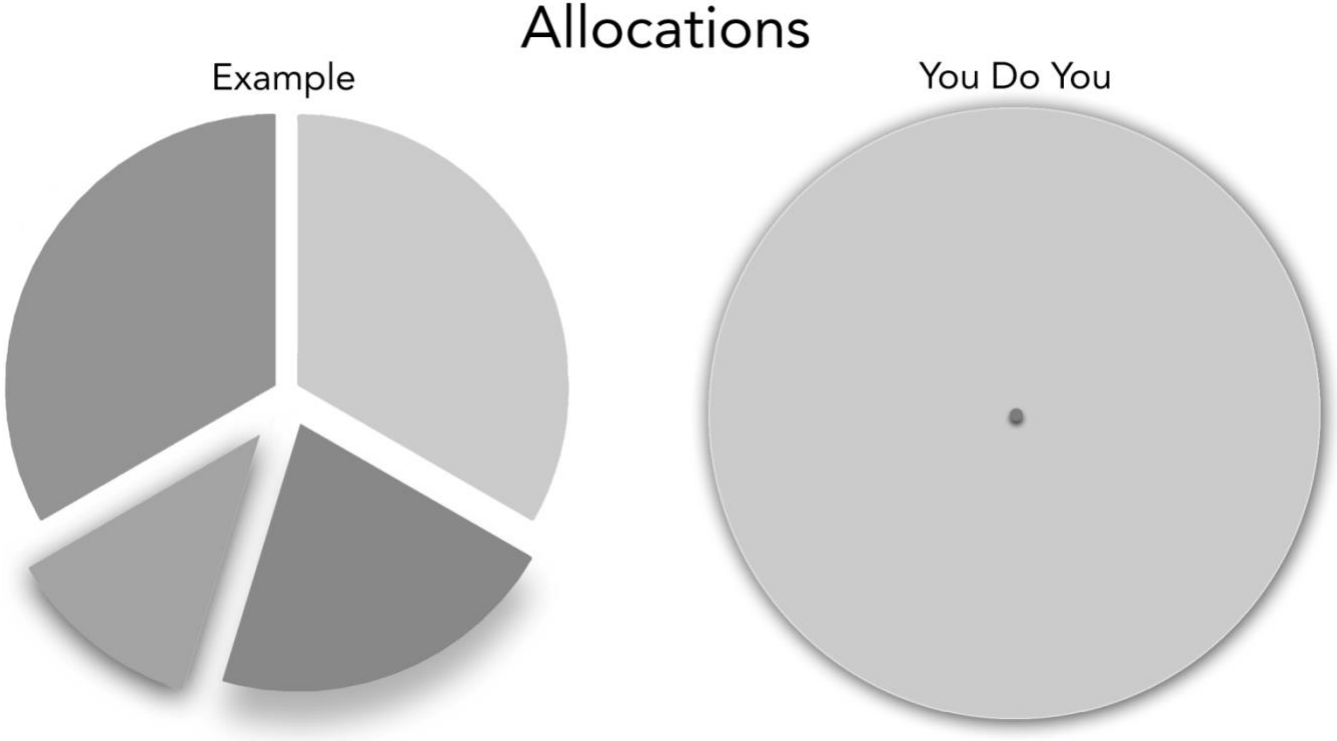
Epictetus[1]

What does it mean to be a human financial advisor? What's your definition? If you were to perform a job task analysis today, what would you say the breakdown of your job is? Your job isn't decision-making about investments or money managers in a vacuum. Out of a possible 100 percent, what are the various parts of your job? We're talking about *doing* here—what you do—not the knowledge topics (the things you need to know about).

List them:

Allocate them:

What do you have to *know about* (it's time for those knowledge topics, which as of 2022 include the Psychology of Financial Planning[2] according to the CFP Board)?



However you defined and weighted your job tasks, *who is it that you have to be* in order to accomplish those tasks? Write as many qualities as you can think of, and be sure to include:

Someone who can/who's good at ...

Someone who thinks about ...

Someone with the following characteristics ...

We have *what* you're doing and *who* you have to be, now let's see if we can tease out *how* you have to be in order to accomplish those tasks/your job. What is the way of being required to do your job in the way you believe it needs to be done? What skills would you have to cultivate? What would be most important to you as you navigate the world? What's your bedside manner?

Someone who understands ...

Someone who spends a lot of time ...

Someone who navigates the world with this in mind ...

Someone who's different from their colleagues because I look like, sound like ...

Someone whose personal mission statement is ...

Someone who views their clients as ...

Someone whose attitude toward their clients is different because ...

Someone who prioritizes care and compassion ... or not ...

What's your rubric? How do you know you've done a good job? Is it all about money? Is meaning or purpose involved here? Is there joy involved? A sense of accomplishment? Is this all in the service of some vision or philosophy?

Your way of being gives rise to your way of doing. Who are you, and who do you want to be? Think of this moment as your baseline. You are here. This is the start of a journey, and neither of us knows where it will go. Who are you now and what is your way of being now? Perhaps you have a clearer idea of what kind of person you are now. Freewrite for two minutes. Set a timer. No censoring or editing, and don't worry about grammar or punctuation.

(Freewriting page)

Before we move forward, what was it like to do that?

Now, look ahead 20 years. What do you think it means to be a human financial advisor? What do you think robo advisors (the industry term for complex advice algorithms), will have gotten better at? Is there is anything left for humans to do in the area of financial advice 20 years from now? What about planning? And let's turn that around. Let's say robos can do all of the technical work and there's an android or social robot with an emotion chip and that emotion really is a service and it works. Affectiva (acquired by Smart Eye) and other companies are already on their way to emotion as a service. The landscape of the treatment of mental illness is likely to look very different as well, with psychedelic-assisted psychotherapy[3] being prominent and making many lives easier and healthier. All of this is a given in our brave new world, no matter what combination of AI and android is available 20 years from now.

Let's assume that there's a supply of thriving financial advisors who are human. They figured out what they needed to do that no android/robot/robo/digital service could do. What is it? Clearly, it's not something they're doing, because the doing stuff can (theoretically) be done better (or as good but more effectively, efficiently, or less-expensively) than humans. Instead, it's something uniquely human. It's *that* they're human. Their way of being is uniquely human and cannot be reproduced because it's an emergent property of sorts, and it's irreducible.

The successful advisor of the future will have a way of being that meets the needs of the humans they serve for relating and connecting. Unless the synthetic biology created can organically generate all of the signals human nervous systems send that other human nervous systems can sense and interpret, humans will always be necessary. We might already be able to simulate certain biological systems through AI, but that doesn't include consciousness, and consciousness is where our intersubjectivity,[4] interbeing,[5] and our co-regulation come from. We are a species that supports, nourishes, and even heals one another through social connection. Your way of being can improve well-being of other humans.

If you're worried about the Zoom-related issues that cause inferior co-regulation, rest assured that, in the future, Zoom will have been replaced with some form of virtual/augmented reality (it has already begun!). Deepfakes (computer-generated faces that look like the real thing) via virtual reality probably won't be an issue immediately, but it's only a matter of time.

Humans crave connection, and although they'll take a volleyball and name it Wilson if they have to, like Tom Hanks did in the movie *Cast Away*, they prefer a real Wilson and being able to look Wilson in the eye. Twenty years from now, humans will still crave human connection. Maybe in 50 years we will have "synths," "replicants," or "hosts"—androids that can replace many jobs currently done by humans—but surely the first of those to be produced to scale won't be for jobs where a human connection is crucial and where consciousness is required. We already have some of that technology for some jobs, but I'm talking about scaling, and for jobs that will replace not humans *doing*, but humans *being*.

Humans want love and belonging in relationships. We want embodiment, compassion, and groundedness. We want to be with people comfortable in their own skin, who are self-aware, other-aware, and who have a way of being that's welcoming and accepting. That's when we can exhale because we know we're in good hands. We can also be resourced by that feeling; it's beneficial for both parties. Fortunately, the way of being I'm referring to can be cultivated. Our capacity to maintain our well-being as individuals and contribute to the well-being of others, in addition to our ability to collaborate and cooperate, will be what helps us collectively move through the next era of technological evolution, social upheaval, or even ... global pandemic.

Those whose businesses and lives are thriving in two decades will have a lot in common. They will know how to learn from mistakes and failure; they will be aware that our nature is change and they will eagerly allow and optimize change rather than resist it; they will be capable of anticipating future needs of individuals, families, industries, and worlds; and attunement with others will simply flow from who and how they are. They will be genuine communicators who comprehend the gravity of connecting with people who are unlike them and will do so with curious friendliness. They will understand that technology makes them smarter and better, and they will be confident that they will always have something—always *be something* that nothing else can be. Human.

On Being versus Doing

For the past few years, a driving signal of the future direction of financial advice has been a broadening opening and a responsivity to the idea of *being* in the industry. I've watched as the discussion has shifted from the technical-side doing to the personal-side doing to the current yearning for skills of being, even

when that term isn't used.[6] As with other skills, some people are naturally better at skills of being than others. Maybe there's a genetic component here, and like most traits with a genetic component, the gene isn't the whole story. Deliberate practice can play a part. Yes, you can practice being; you can practice non-doing. You can get better at it. That's what this book is about!

Mindfulness generates a way of being that's helpful in situations that are uncertain, emotionally charged, tense, or filled with complexity. There's a vulnerability that's skillful, a listening that's skillful, and an approach to yourself and the other person that's receptive and welcoming, regardless of the topic at hand. As Julie Fortin, Marlis Jansen, and Bradley Klontz's award-winning 2020 FPA paper, "Integrating Interpersonal Neurobiology into Financial Planning: Practical Applications to Facilitate Well-Being" concludes, mindfulness "promotes insight, connection, and more skillful empathic interactions between financial planner and client."[7] Your way of being can improve your own well-being by combatting stress and fatigue and cultivating clarity, focus, emotion regulation, expansive thinking, and self-compassion. It can also improve the well-being of your clients.

Discovering who you are and deciding and becoming who you want to be is a heavy decision. Do you feel its weight? If so, congratulations! It's an important moment and feeling its weight is telling.

> "Do not be tense, but ready; not thinking, but not dreaming; not being set, but flexible. It is being wholly and quietly alive, aware, and alert; ready for whatever may come ..."
>
> Bruce Lee[8]

Name one good thing that happened today.

What are you grateful for right now?

What are you looking forward to?

Did you notice or perform an act of generosity or kindness today?

Were you surprised to see these questions again? Did any part of you wonder if they were a typo because you already answered them at the end of the Introduction? You answered them that time. But not this time.

Chapter Three

Mindfulness: *It's Not What You Think*

"It's a way of being ... living life as if it really mattered,
moment by moment, rather than merely as a
technique or as one more thing you have to do
during your already too-busy day."

Jon Kabat-Zinn[1]

The first episode of Showtime's *Billions* depicts its two main characters, Chuck Rhoades and Bobby Axelrod, as people who meditate. The show's creators are practitioners of transcendental meditation (TM). (Disclaimer: I practiced TM for over a decade.) The implicit message is that their level of success is in some way related to the fact that they meditate. They, after all, are the kind of people who prioritize the time to meditate. Meanwhile, it doesn't take long for us to learn how unethical and vicious both men can be.

Any day of the week, you can go to a mindfulness-based webinar that makes claims involving "peak performance" and "retraining your brain" for success. This book isn't an instructional guide for using mindfulness to increase your assets under management or a recipe for landing you a spot on your state's Forbes list.

Brief History

In 1979, molecular biologist Dr. Jon Kabat-Zinn already had a decades-long contemplative practice. He himself experienced the benefits of the practice, and he created the 8-week Mindfulness-Based Stress Reduction (MBSR) course as a public health initiative intended to shift the bell curve of humanity toward greater health, well-being, and wisdom. He saw it as a vehicle for individual and societal transformation.[2]

He defines mindfulness as: "Paying attention in a particular way: on purpose, in the present moment, and non-judgmentally."[3]

There's a lot to unpack there.

- *Paying attention*. I don't know about you, but no one ever taught me how to pay attention. Lots of people told me *to* pay attention, but there was no instruction.

- *In a particular way*, for me, isn't only the lead-in to the words following the colon. It means that this isn't attention training alone. It would be a mistake to say that mindfulness is about focus and concentration. Mindfulness shouldn't be reduced to a series of techniques. Yes, you learn how to control aspects of your attention, which enables you to gather and settle your mind. But that type of concentration is similar to what's taught in other concentration practices, such as transcendental meditation.[4] This is about insight and a way of being that promotes wise speech, intention, action, and effort, among other things. It's about being and doing from your mind-heart.

- *On purpose*. The intention of mindfulness is to reduce suffering and increase freedom in all our lives. Yes, suffering. Distress. Misery. This is the crucial choice point awareness offers us: diminish suffering or amplify it.[5] Without an understanding of the nature of the suffering you're experiencing, or of how mindfulness can reduce that suffering, you're not able to focus the application of mindfulness to transform the processes that create and sustain suffering.[6] This book can work as that bridge—the bridge between understanding suffering and understanding how mindfulness can transform it.

- *In the present moment*. The present moment is the only one you can pay attention to. You can think about the past and the future, but you cannot experience them.

- *Non-judgmentally*. The moment you begin to practice, you will likely be tempted to judge not only your thoughts (e.g., they're stupid, spiteful, self-centered, insert your insult-of-choice) but yourself for your inability to focus (e.g., I can't do this; my mind races too much. I'm crazy; why can't I focus for 60 lousy seconds? I don't have the kind of brain required to focus.). You'll suddenly be confronted with the reality that thoughts are spontaneously generated from a mysterious origin that can only be described as *somewhere behind my face*. It can be unnerving if not met with curious friendliness and an attitude of non-judging. If you have a tendency to be hard on yourself, mindfulness will likely amplify that. The guidance in such times will always be the same: self-compassion and replacing your self-ridicule with kindness.

Finally, mindfulness isn't just a formal practice; it's an informal practice that becomes a way of being in relationship to everything. After weeks of practice, people often say that they're suddenly aware of color, texture, sensations in their body, the way their voice sounds and feels, and of course, their thoughts. They wonder why this is happening and even call it magic. The formal practice sets the stage and creates an environment wherein these moments are possible. And not only is this newfound awareness not magic; it's science.

Through practice, you're creating the kind of brain that approaches everything it encounters with greater awareness, and you're cultivating mental processes that naturally approach rather than avoid. Underlying brain activity can even shift from patterns characteristic of avoidance motivation to patterns

more characteristic of approach motivation through mindfulness.[7] It's just like lifting weights; you're building a muscle of awareness.

> It is not uncommon for participants in mindfulness-based programmes to report something akin to the opening of a door into a whole new way of being—a sense of realizing a potential for a radically different way of living which always had been available, but, somehow, had never really been accessed before.[8]

It needs to be said that if you stop lifting weights or other heavy items, you won't be able to maintain the size and integrity of your muscles. Fortunately, in my opinion, the same is true for awareness practices. Once you've built a practice, when you stop, you'll likely notice that something about your way of being has changed. There's a backsliding that occurs that I say is fortunate because it's feedback that practice is beneficial, and it's an incentive to get back into it—to get back into *you*. You're on edge like you used to be, your clarity has left the building, it doesn't occur to you that you can ground yourself at any moment, and your breath is shallow. Compassion for others doesn't come as easily at these times, and self-compassion can be quite difficult, but it's crucial.

A Word About Stress and its "Reduction"

Because most people want a soundbite or bullet point, there's no room for nuance or even fleshing out what we're talking about when it comes to stress. As a result, the words "stress reduction" can be a bit misleading, depending on your mindset about stress, and that includes how you define it. What we call the stress response is your brain predicting that it needs to alter its allocation of resources in your body to address what it thinks is coming your way. Your body begins preparation before you discover what's *actually* coming your way, and whether it's a legitimate threat. It could be nothing—a false alarm. Either way, your body launches into preparation mode and uses precious resources to address your brain's prediction.

We'll keep coming back to what's happening during what we call stress; this is just the beginning. For now, know that we're not aiming to get rid of your body's preparation and your mind's prediction powers in mindfulness. Even if there's nothing truly dangerous in your environment, there's still

something that can be gained when your brain predicts you need to use some resources, but it turns out you don't. What you gain is *insight*—you learn that particular situation wasn't a big deal, and as similar insights pile up, your brain will be less likely to prepare when it doesn't need to. That's what learning is.

Mindfulness practice also helps broaden your capacity for being with discomfort or uncertainty. Our aim is to get as close as possible to each part of the chain of thoughts, sensations, and events during "stress" to examine them and change what happens next or our relationship to what happens next. Ultimately, we'd like to revise our prediction system to more closely match what we need, and we'd like to expand our capacity for handling things we'd rather not be handling at the moment. This, in essence, is what we mean when we say "stress reduction."

By paying close attention—to anything—we're able to be in the spaces between things. We're able to rest in those spaces, if only for a moment. We can experience *that* we habitually think and behave in certain ways. This creates an opening for doing things differently. Maybe we notice we spend an awful lot of time on autopilot. We're frequently in a trance, which at the same time seems miraculous (that we're still alive and didn't crash the car, for example) and frightening (how did this happen, how did I get here, I don't remember driving, and will I be as lucky next time?).

If you would have been one of the financial advisors who noted that personal fulfillment with work was a source of stress in the Janus study cited in Chapter 1, recall that there's plenty you can do around character strengths and behavior, with the help of mindfulness, that has been shown to lead to flourishing.[9] And the things we do in mindfulness to work with stress involve precisely that—working with it. It gives me pause when I read about exercise, painting, or gardening as stress reduction. Here's the thing about that: your "stress" might appear to disappear, but exercising when you feel uncomfortable only serves to distract you from your discomfort or otherwise help you avoid actually experiencing it. That's not stress reduction, which is not to say don't exercise. In order to develop and deepen your capacity to handle change, uncertainty, and adversity—discomfort of all kinds—you must learn to be with and work with[10] what is present for you in your mind and body. Running doesn't help you understand and learn from stress. We'll keep returning to this idea of being with and working with your experience. It's a hallmark of mindfulness.

The Real Benefit

The moment you realize you are not your thoughts, and that includes your personal narratives (including stories about money) or your emotions, or the moment you're able to identify and get granular about the sensations beginning to arise in your body and what you want to do with them—that's the real benefit of mindfulness practice. When that moment occurs, you're inhabiting your actual, moment-to-moment experience. With consistent practice, you're able to see that you have the capacity to choose how you meet your own thoughts, emotions, and sensations, as well as whatever is happening with the person you're with. At this juncture, you're introduced to what agency feels like in your mind and body. Choice and agency are at the core of awareness practices. With practice comes the conscious sense of being as agentic as possible given various other constraints, such as the reality that we have no idea where our next thought comes from or what it will be, or what's actually going to happen next. Mindfulness teaches you how to be with whatever you're experiencing without judging the contents of that experience. And without clinging to it or pushing it away.

This might sound very outcome-ish, and it is, and I struggle with that. I invite you to back off of aspiring to immediately "get it," whatever you think "it" is. Also, be on the lookout for a desire to "be in the zone," particularly once you think you've "gotten it." This isn't about determination or endurance, nor is it about changing your experience. You might begin to see things differently as your awareness is nurtured and developed. What you receive in your life isn't changing when you practice mindfulness—your life is still your life—it's your perception of it that changes. The nature of your experience becomes clearer. It takes time and practice, and there's no substitute for either one.

As Jon Kabat-Zinn frequently says this work is "simple, but not easy."[11] The concept is simple, but the work itself isn't easy, and sometimes the second-order effects aren't easy, either. Your developing awareness has an effect on others, some of whom won't be fans of your new sense of clarity, especially if that clarity involves a transformed perception of them and their behavior.

Mindfulness as a way of way of being impacts your clients (and your colleagues, partners, and children) in the most natural and mammalian of ways. It provides the mechanism for the type of connection that is healing and restorative in mammals. That mechanism is a regulated nervous system, which positively influences the nervous systems around it; it increases their sense of safety and groundedness. Think about safety as a verb here. You and your client are continuously co-generating a felt sense of internal and external safety. There's a lot you can do to shift your client's way of being, thereby improving their ability to make decisions that serve them well and are in line with their values

and identities. You can also help shift them from spiraling upward or downward when they're upset—getting either hyper-anxious or shutting down.

Please know that soothing and making people comfortable isn't always the highest use of co-regulation. It might be nice, but learning doesn't occur in anyone's comfort zone. Safeness in a space implies courage; there's a capacity to do challenging work—even evocative work. It's a brave space of learning that also provides room for recharging and recovery. That's not the same as comfort.

Most important is that the consistent formal practice of mindfulness meditation is transformative because the temporary state you achieve during practice can lead to a more sustained version of that experience. In other words, state mindfulness can lead to trait mindfulness.[12] Be that as it may, valuing moments of pure awareness, when you feel like you're "doing it right," over other moments, and trying to duplicate the conditions for "doing it right," misses the true point of practice: "to transform ourselves in lasting ways day to day."[13] In *Altered Traits*, neuroscientist Richard Davidson and psychologist Daniel Goleman describe it this way:

> The after is the before for the next during. To unpack this idea, after refers to enduring changes from meditation that last long beyond the practice session itself. Before means the condition we are in at baseline, before we start meditating. During is what happens as we meditate, temporary changes in our state that pass when we stop meditating. In other words, repeated practice of meditation results in lasting traits—the after.[14]

The Reality of Human Suffering

Even the words might bring discomfort: the reality of human suffering. The human condition is such that we are constantly finding ourselves experiencing pain, discomfort, and unpleasantness to varying degrees. Whether we find ourselves experiencing distress, misery, or another form of mental suffering, however, is technically optional. Pain is inevitable. Suffering is optional.

Suffering has been called the second arrow. The first arrow is something that hurts us—that causes us discomfort or pain in that moment, and we had no control over it. The second arrow is what we do

about it in our minds, and then in our bodies. Let's look at a simple example to better understand the second arrow.

> Someone cuts you off while driving. You're fine, but the situation could have been bad—fatal even. That's the first arrow. But then you become irate, and whether or not you scream out the window or give the person the finger, you're still irate. Why? Because you can't let it go. Maybe you take to social media and rant about the incident. You tell your partner and anyone else who will listen. While you're working out, you replay the incident over and over in your head, each time imagining different outcomes. And there you are, causing yourself suffering, maybe causing your partner and others suffering, and the person cut you off hours ago. You're letting them live in your head, rent-free, as Ann Landers[15] said, and you're suffering mentally and maybe even emotionally and physically. That's the second arrow. We shoot it ourselves; our suffering is optional.

We suffer because we want things to be different. Either we want to push away something that we don't like, or we want more of something we do like. Sometimes we're experiencing something that's not good for us, and we're so entranced by our negativity that we don't even realize we're harming ourselves and that there's another way. Anger, for instance. It has been said that holding onto anger is like holding a hot coal and expecting someone else to get burned or taking poison and expecting someone else to die. Meanwhile, we ignore neutral experiences and think they're useless.

Mindfulness is a way of being that acknowledges our tendency to get mesmerized by thoughts and emotions that don't serve us, and gives us the ability to decrease our own suffering, thereby increasing our freedom. It unburdens us from the tyranny of our thoughts—and even our emotions—if that's what we choose. And it transforms our mindset and behavior around the idea of stress. It positions us to choose to create well-being rather than suffering.

Mindfulness transforms suffering through changes in what the mind is processing, how the mind is processing it, and how we view what is being processed.[16] It creates a new way of meeting your life. This is the case for trivial matters as well as those of the greatest consequence—for inconveniences as well as traumatic events, as you'll see later.

The State of the Research

There's a lot of hype around mindfulness, although we may have reached peak-hype and are now on the flipside of that, moving toward peak-skepticism. The research on mindfulness is mixed (see Brown University's Willoughby Britton's work).[17] Mindfulness shows no sign of curing cancer, and the research doesn't show that it's beneficial for every person, everywhere, no matter their circumstances or how neurotypical they are. It can even be harmful to some people in some circumstances (such as long retreat settings). Furthermore, mindfulness can be beneficial for you at one time in your life but not another. This is why there's an intake discussion prior to a Mindfulness-Based Stress Reduction course, and something similar when working with children of any age. And if you have a trauma history, it's important to work with a teacher who's trained in trauma-sensitive mindfulness. Please know, however, that the idea of trauma-sensitive mindfulness isn't to have you immediately pivot upon touching into trauma, as that won't help you heal or integrate that trauma or build your inner resources—your capacity to be with what arises.

As a consumer, when you read a study or a reference to a study about some fantastic benefit of mindfulness or some danger of it, seek out the following information:

- What exactly is the mindfulness intervention/practice in question? Is it focused attention on the breath, is it a few minutes of body scan, is it an 8-week course in Mindfulness-Based Stress Reduction? Is there a retreat requirement?

- Was there training behind the intervention? Who trained the subjects? What's the training of the trainer?

- Who are the subjects and where did they come from/how were they selected? Did they self-select?

- What is the sample size?

- Have the findings been replicated?

- Who funded the research?

As far as outcomes go, yes there's research attesting to decreases in chronic pain, chronic anxiety, and rumination, and improvements in clarity, emotion regulation, positive affect, cognitive and emotional flexibility, resilience, and well-being. Mindfulness has even been shown to decrease the skin-clearing time of people with moderate to severe psoriasis.[18] That's all wonderful, but it's more important to me that individuals begin to understand the one mind/body they'll be traveling around in until the day they die. It behooves all of us to be at least as fascinated with our own lives and experiences as we seem to be with those of others. Both are necessary for Emotional Intelligence (see John Mayer and Peter Salovey's five main domains of emotional intelligence[19] and Daniel Goleman's book, *Emotional Intelligence*, for more). If you're more interested in understanding the motivations and thinking of your clients than yourself, I invite you to sit with that for a bit and ask yourself what sensations and thoughts are present when you read that self-awareness is crucial to and informs your way of being.

"When I discover who I am, I'll be free."

Ralph Ellison, *Invisible Man*[20]

[INSERT CYCLE GRAPHIC]

Experience

Time – 5 minutes

Set-up – Find a comfortable posture of wakefulness, with eyes closed, if that's comfortable. If not, eyes downcast, gazing at a stationary spot a bit in front of you.

Guidance – Settle into the body and find whatever level of stillness is available to you now.
Sit with the question: *Who am I?* for five minutes.

Capture

How was that for you? What's here now in your body?

Reflect

Was your identity a list of roles and responsibilities? How did you define yourself? Were you surprised by anything? Do you have one, consistent identity?

Integrate

Is who you are who you want to be? What could you do more of/less of?

Name one good thing that happened today.

What are you grateful for right now?

What are you looking forward to?

Did you notice or perform an act of generosity or kindness today?

"Part of the adventure of meditation is to use yourself as a laboratory to find out who you are and what you are capable of."

Jon Kabat-Zinn[21]

Chapter Four

Mindset: *It's What You Think*

"... we usually fall, quite unawares, into assuming that what we are thinking—
the ideas and opinions that we harbor at any given time—
are 'the truth' about what is 'out there' in the world and
'in here' in our minds. Most of the time, it just isn't so... ."

Jon Kabat-Zinn[1]

In the 1990s, when I was studying for my doctorate at New York University's School of Education (before it was Steinhardt), progressive education, critical pedagogy, and challenging why we do what we do as educators were dominant themes. Traditional education hadn't been learner-centric and wasn't addressing the whole person, but rather a slice of the individual. Linguistic and mathematical intelligences had been over-valued, and social context had been ignored. Progressive education asked: *Where's the rest of the story?* Where's the intersubjectivity, or, don't teachers and learners make meaning together as a result of attunement and shared intention and shared attentions? Clearly, teachers don't just make deposits into the brains of students; something more relational is happening when "learning" is taking place. We needed a new mindset about the relationship between formal education and individuals, families, and communities.

It seems we're in the midst of a similar conversation with regards to the purpose of the financial advisor—the function of that human in the trajectory of the life and learning of their clients. What exactly is the role of the advisor, and how are they *being* in relation to their own experience as well as in relation to their clients (and team members, as that's a relationship that needs some love, too)?

A mindset is a set of beliefs you have about something. There's no value judgment here about the beliefs. I'm merely saying you have them, and they inform your work, your relationships ... your life. The tricky aspect of mindsets is that you might not be aware that you have them. You're just here thinking this is the way life is.

In the early 1990s, Carol Dweck was researching children in educational settings. Specifically, Dweck studied how children's motivation was influenced by their beliefs about the flexibility of their abilities.[2] Soon after that research, she began writing about the now well-known concepts of fixed mindset (also referred to as incremental theory and entity theory)[3] and growth mindset. If you have a fixed mindset about an ability, you think that whatever amount of it you have is hardwired and there's nothing you can do to improve. *I'm just not creative; that's not how I'm wired*. A growth mindset allows for the possibility to learn, grow, and change in our abilities. It's a belief in the capacity for change and growth. Dweck found that we can go from a fixed mindset to a growth mindset; we can change our minds about whether we think our minds can change. Not nearly as quickly or as easily as many self-help books might imply, but it's possible.

With what we know about how the brain works (and there is much we don't know)—that it's changing all the time with our behavior and our speech and our thought—we're in a climate friendly to the idea of re-examining the mechanisms underlying mindsets. Right now, for example, you're creating the brain of your future self as well as the brain of your past self. Let's say that as a result of interacting with this book, you decide to pursue mindfulness practice. You're dedicated, and you carve out time each day to do the practices. You do this for, let's say, a month. Your month-from-now self will be someone with a brain far more likely to predict practicing mindfulness than your today-self. *You'll be the kind of person who practices mindfulness*. Just by reading this, you could be on your way to that brain—that person. Or you could be on your way to a brain that doesn't predict you practice mindfulness each day. Because you don't; you haven't. It depends on what you choose to do after you read this book. A month from now, you can look back on this book as a catalyst for the subsequent month of mindfulness practice, or, well, as a book you read. Maybe you didn't even finish. We don't know yet.

In this chapter, I invite you to reflect on your beliefs about concepts that are critical to your way of being as a financial advisor. You might have some assumptions and fixed notions that could benefit from exposure to an alternate perspective. There might be silent, invisible forces that influence how you are with people, and that also affect your decision-making processes. I invite you to notice what sensations arise in your body as you read these brief passages. When you don't hold the same viewpoint,

what arises in your body and your mind? Do you want to stop reading? When your response is, "This isn't news to me," how would you describe your accompanying internal experience? This is the kind of mindful awareness practice that will become second nature as you deepen your personal practice. In life, in your meetings with clients, at home, you'll be asking: "What's going on inside me when someone talks about something that's 'not news' to me or that I disagree with?" You'll find that the real classroom for mindfulness practice is your life. Every conversation, every action.

On Uncertainty

When the Coronavirus pandemic became real for everyone in 2020, we heard plenty of: *There's a pandemic! Things are so uncertain now! Who knew this could happen! It's straight out of a movie!* (The movies with the most similarities were *Contagion* and *Outbreak*.) If you were an epidemiologist, however, you weren't surprised. If you read *Apollo's Arrow: The Profound and Enduring Impact of Coronavirus on the Way We Live* by Nicholas Christakis (which came out mid-pandemic), and/or you had taken an interest in pandemics and viruses and how they work, you were surprised that we weren't better prepared, and shocked that most people were shocked.

If you were Stanford-Futurist Jane McGonigal or one of the 20,000 people worldwide who joined her in 2010 to simulate a respiratory virus originating in China, extreme weather and historic wildfires due to climate change, and social-media-driven misinformation campaigns, you definitely found nothing about 2020-2021 shocking. Included were working from home, mask-wearing, physical distancing, government-mandated quarantines, and a conspiracy theory with Citizen X (2020's Q) at its center.[4]

Furthermore, if you ever had a seemingly healthy person drop dead on you, you know firsthand that life has always been uncertain. You don't know if you're going to make it to the end of this book, assuming you want to. You don't know if you're going to make it to the end of ... this ... sentence. And you don't how this sentence will end—maybe with a period or ... not!

Uncertainty, then, is a fact of life that is largely contextual and a matter of what you pay attention to and how you're thinking—how you're choosing to think. There's uncertainty that's based on not knowing things you could know but don't know (like that pandemics have been a regular part of our history since we shifted to agrarian life, and we were due for one); and there are things you can't know but can prepare for (by, say, being well-insured, always having an emergency fund, and having a Plan B for a power outage and/or internet disruption); and then there are things you can't know and you think you can't prepare for (like someone suddenly dying).

Mindfulness addresses all three of these types of uncertainty because it falls under the heading of preparation in a landscape where the only certainty is change. You're not preparing for a specific event;

you're preparing for whatever comes your way. Furthermore, mindfulness cultivates the qualities that have been shown to facilitate navigation through uncertainty. The calm and stillness developed, combined with the awareness of ways of thinking (meta-awareness) and the opening of the mind to different ways of thinking, enable you to adapt quickly to evolving circumstances and ambiguous situations, as well as increase the speed at which you can learn new things. Mindfulness creates mental agility and helps you inspect your thoughts and behavior and then adapt. It's a way of being that looks inward and then reflects, allowing insight and solutions to arise. And it positions you to recognize them when you see them. It's a skill that allows you to act more effectively in unpredictable environments.[5]

The open-mindedness that mindfulness cultivates puts you face-to-face with the reality that anxiety and fear come from not knowing. There's nothing you can do about what you don't know *assuming you've already done the work of determining what you do know and can know*, which is an important distinction, as willful ignorance isn't a skillful move. One skillful move would be to change the way you think so you're less surprised by some things that happen. You can imagine futures that don't look like the present or the past. And woven in there is hope and optimism about the future. Practicing foresight is something McGonigal[6] recommends, which is why I include the future-boost question: *What you are looking forward to?* at the end of each chapter.

McGonigal also writes about mental habits you can cultivate that will help you be less blindsided by the future and unstick your mind by actively challenging what you believe could or could not be different. For example, I've heard advisors talk about how robo advisors will never replace humans because they will never get the emotion part right. Well, what would have to be true in a world where that assumption is incorrect and where there are robos who get the emotion part right? For starters, there would need to be technology that's getting better and better at that, and that also closes the gap on the uncanny valley problem—the revulsion we have with a robot that's almost like a human but still distinguishable, which results in a creepy, ick factor. Guess what? We're on the way, and because we know that, we're less likely to be shocked by the future or traumatized by the speed of change. We saw the future coming because we looked for it. We trained our minds to look for signals of what was already present, and where it might be going.

Furthermore, technology is being developed that will be able to produce the optics of what we would perceive as human emotions (whether those perceptions end up mapping correctly onto what the humans in question claim to be experiencing is a different question). It's not soup yet or going to be perfected next year, but in 20 years it might. Anything can change, and thinking as if anything can change is the basis of all creativity and personal reinvention. To create something new, to make any kind of change, you have to be able to imagine how things can be different. You can't take advantage of rapid disruption if you're shocked and numb. We need flexible, open minds that are always on the lookout for how things are already changing and can see what's already possible that most people don't

see. We need minds that are able to imagine the unimaginable. Mindfulness cultivates this openness—this flexibility.

At the level of your brain, uncertainty is pretty much its job. It's always hard at work developing predictions of what's coming next based on what has happened previously, combined with the incomplete and vague information it's constantly receiving. When information is missing, which is the definition of uncertainty, the brain fills in the gaps with details and stories from what it knows in its attempt to make sense of your world. It's continuously judging, interpreting, and predicting, based on what it learned up until that moment. This can be handy and beneficial and can get you to safety in a situation that has been dangerous for you previously. The brain takes the path of least resistance, and if something has been a problem before, the brain will predict that thing will be a problem again.

But your brain can also trip you up when you believe its best attempt at putting the pieces of a puzzle together and it happens to be wrong. After all, its predictions are based on your memories, and they might be lovely interpretations that you like to believe, but that doesn't mean anyone else present at the time would corroborate them. Correction, then, becomes a significant part of what the brain does. Through prediction and correction, your brain creates and revises your mental model of the world. It's a huge, ongoing simulation that constructs everything you perceive while determining how you will act. There are plenty of errors, but they're not problems. They're just part of feedback loops. As Lisa Feldman Barrett writes, "Your multitudes of prediction loops run in a massive parallel process that continues nonstop for your whole life, creating the sights, sounds, smells, tastes, and touches that make up your experience and dictate your actions." [7]

Finally, it should be said that not everyone has a deep aversion to uncertainty. Some people are fine with it. They're fine with change, too. Neither can be avoided. Not everyone thinks change is difficult or even a big deal. I enjoy cultural psychologist Michele Gelfand, whose related work on social norms helps me understand myself and others better (those exact words are what she claims to do). She has a mindset quiz about the ideas of "tight" versus "loose," with regard to how you grip social norms. Tight is characterized by a preference for order, cleanliness, and predictability, but is less tolerant. Loose is characterized by a tolerance for disorder and as well as a tolerance for ambiguity. Preferring order, tight has more difficulty with change and uncertainty. The implications of the tight-loose spectrum are vast, and I highly recommend you take her quiz at ***https://www.michelegelfand.com/tl-quiz*** and read *Rule Makers, Rule Breakers: How Tight and Loose Cultures Wire Our World*. Your attitude toward uncertainty, ambiguity, and change is a belief. It's your story and you're sticking to it. But if that belief is in any way getting in your way, you might want to open your mind to alternatives.

There might be nothing to do about the reality of uncertainty, but there is something you can do about your relationship to it: you can prepare as best you can and decide not to get upset about it. Getting upset about uncertainty is like getting upset about weather; it's just a phenomenon that exists

that you cannot do anything about. There are many things that cannot be known—even in your own experience—until they happen. For instance, you have no idea what your next thought is going to be. Don't believe me? Decide to think about something. Go ahead—anything. And then see how long it takes for a different thought to intrude. I'll wait ...

You can ease yourself into befriending uncertainty by experiencing for yourself—touching for yourself—parts of your life that are regularly changing and morphing. Like your thoughts, sensations, and emotions. Even sound. You can use your own experience as evidence that life is change: *you* are change. And then you can learn how to meet each thing that happens. You can develop a flexibility that allows you to have the same attitude of curiosity no matter what life brings you. Certainty is the mother of all illusions, and part of healing and forward movement is abandoning the fantasy of certainty. You can learn how to be uncertain, but not upset. You can learn how to be uncertain, but not unsettled.

Let's talk about you. Are you uncomfortable with uncertainty? If so, is this in general, or with regard to specific topics? What does the discomfort feel like? Can you be curious about the idea of what might happen instead?

What is here in your body now?

What thoughts are present?

On DNA

The self-help industry has managed to convince people with a growth mindset that anything is possible for them and if they don't get what they want they're just not trying hard enough. In reality, life is not a level playing field in many ways, one of which is genetics. Few know that better than behavioral geneticist, Robert Plomin, who is fond of saying:

- Parents matter, but they don't make a difference.
- Education matters, but it doesn't make a difference.
- Life events matter, but they don't make a difference.

As a parent with a considerable amount of education who carefully curates and delivers a homeschool education to her daughter-by-adoption and was the Learner-in-Chief for the Financial Transitionist Institute, Robert Plomin is not a fun read. But I see what he means; I live it.

Plomin concludes that although DNA isn't all that matters, it matters more than everything else put together in terms of the stable psychological traits that make us who we are.[8] We are the same as every other human being for 99% of the 3,000,000,000 steps that are genetic—the blueprints for human nature. Less than 1% of the DNA steps that differ between us make us who we are as unique individuals. This 1% is what Plomin has studied for 45 years, through research with identical and fraternal twins. He refers to the nature of nurture, meaning much of what we think is due to environment is due to heredity, and we are able now to tease some of that apart.

The net message? The way we experience what occurs in our life is heritable; it comes from DNA. Even our ability to experience social support is genetic. That's why life events don't end up making much of a difference in who we are. We might decide that they contribute to the meaning of our lives, but they don't change who we are. Things happen, but we bounce back to our genetic programming. Although genes aren't destiny, we aren't all equally able to overcome adversity, not just due to environmental factors, but due to genetics.

We can do something about how we prepare for and meet life events, and the manner by which we actually do this is also largely determined by our DNA. Not completely—largely. Plomin is fond of saying: "Heritability describes what is, not what could be."[9] The substantial caveat here is that through the study of epigenetics, we have learned that there are many factors that control whether a gene expresses itself. This tosses a whole bunch of leeway into the discussion of heritable differences.

What makes this discussion so important? Replacing bad habits with good ones is a simple process for some people, and anything but simple for others. Being happy—whatever that means—doesn't

come naturally for some people, and others wake up on the sunny side every day, no matter what. Change is welcome, natural, and fluid for some people, and terrifying and paralyzing for others. Cultivating a mindfulness practice involves habit creation, mindset shifting, and behavior change. Be kind to yourself and try not to judge yourself if you find the ideas or the practices in this book difficult. Maybe just sit with what that feels like. It's fine; there's nothing wrong with you.

Furthermore, when you're with a client who, in your mind, continuously fails to understand something or do something "right," there can be many things at play here, including that they are nervous or fearful. There might be shame involved. However, you also might want to create some room for the possibility that they don't think the way you do and maybe the way you're thinking about them is the problem. Maybe you want them to be someone they're not, because it would be easier for you if they were that person. Meet them *where* they are as well as meeting *who* they are.

Finally, when it comes to the construction of the brain, DNA is "merely the first domino that kicks off the show,"[10] as we don't pop out of the womb with developed brains, and we spend over two decades interacting with the world to develop the neural networks we'll take into adulthood. The people who raise us and the culture we're raised in determine what language we will speak, what we think food is (and what/who isn't food), which God we will believe in (if at all), what emotions we will construct, what those emotions will look like, and whether we have healthy attachment to others. That last one isn't something you are likely to be able to do anything about, as I'll discuss later, and you need to be okay with that.

What is here in your body now?

What thoughts are present?

On Self-Efficacy and Locus of Control

Life is change. It's a series of planned and unplanned events, no matter who you are. In a way, it's a great equalizer. We all have a January 1, and not one of us can be certain of what life has in store for the year. Life is like that during times of major transition, and life is like that every day. Regardless of how we look on the outside, we all have our own internal experience of the many and varied twists and turns in our lives. That internal experience is informed by the particular way we meet life. Do we have a sense that life is happening to us? And if we scoff at that notion, claiming we and our free will are the navigators of our voyage, how does that notion hold up to scrutiny?

Self-efficacy[11] is the belief that you have the ability to affect change with your actions. Related, is internal locus of control,[12] which is the idea that you have control over outcomes. These are mindsets, and I'm wondering where you are in relation to them. When reflecting on your own education and relationship to learning and even behavior change ...

Do you believe you have the ability to affect change with your actions?

Yes No It's Complicated

Do you believe you have control over outcomes, or that luck, God, environmental factors, karma (it's just my karma to be in this position), fate (it was meant to be), and other variables out of your control, determine whether you will succeed?

Yes No

Maybe you don't land squarely on either one, which is fine as it's a spectrum. Which side are you closer to?

What's so important about this? People who attribute negative events to things they can control and change are less depressed and less likely to have health problems, and more likely to try harder when the going gets tough. They tend to have a hopeful, optimistic outlook, because they see themselves as agentic—they can change what happens and have an impact on outcomes. Optimists have better coping strategies in the face of adversity.[13] They confront problems rather than avoid them, plan better for the future, and persist when faced with obstacles. Optimism is also a quality that resilient people share.[14, 15]

Self-efficacy is related to all parts of client-behavior. From readiness to follow-through, people are more likely to move forward if they think doing so actually matters. The same holds true for you and the inner work this book offers. If you don't believe that you can, for instance, relieve your own mental and emotional suffering, you might have difficulty establishing a mindfulness practice. Even people who have high self-efficacy can find it difficult to establish a practice, which tells you how tough it can be (while being remarkably simple)!

I'll mention setting yourself up for success. A lot. And this goes for your clients, as well. It's helpful for people with low self-efficacy and external locus of control to be given the opportunity to make choices. When you make a choice, you have a sense of agency. And when your choice is then involved in success, first, you might be surprised, but second, it can be seen as evidence that the choices you make can indeed impact an outcome.

What is here in your body now?

What thoughts are present?

On Consciousness

It's been quite a wild ride for the field of neuroscience over the past 100 years. And while we know more than ever about the brain and the rest of the nervous system, the flip side of that is how much we still don't know. The grand prize will go to whoever can solve what philosopher and cognitive scientist, David Chalmers,[16] called "the hard problem of consciousness"—whoever can figure out how consciousness comes to be. First, everyone involved would have to agree on a definition of consciousness, which has yet to happen and won't, so maybe we agree to adopt one for convenience. The thorniest aspect of the definition of consciousness, perhaps, is related to how it is that you have the distinct feeling of being you. Not only is it the thorniest, but it's the one at the heart of long-term mindfulness practice. As Thomas Nagel wrote in "What is it like to be a bat?"

> No doubt [consciousness] occurs in countless forms totally unimaginable to us, on other planets in other solar systems throughout the universe. But no matter how the form may vary, the fact that an organism has conscious experience at all means, basically, that there is something it is like to be that organism.[17]

In 2022, the theory-in-the-lead for the definition of consciousness is that it's an emergent property of the brain, at least, and perhaps the whole body, and maybe emerges only if there are other human nervous systems around to show it how it's done and co-create with it. (Scientist and founder of Palm Computing, Jeff Hawkins, meanwhile, thinks that this conversation is way overblown and it's a lack of imagination and belief in scientific progress that says consciousness should be treated as mysterious as we treat it.)[18] Consciousness is related to mindfulness in that the subject of mindfulness is consciousness and its contents. Training in mindfulness is learning how to observe the contents of your consciousness—the thoughts, sensations, emotions, and sounds that come and go in your subjective experience of being you at any moment. We all have a sense of somehow being the author of our thoughts and lives and yet we can't manage to locate our *selves*. The contents are easy as we can identify them and experience them with our sensory pathways. But who is observing all of this? Where is this ... self we identify with? Where do our thoughts and choices really come from?

What is here in your body now?

What thoughts are present?

On the Hemispheres of the Brain

We used to think that brains couldn't change, and that neurogenesis (the creation of new neurons) stopped once we reached maturation. It seems that not just children and adolescents, but adults can grow new neurons in certain situations.[19] We used to think that emotions were all in the right hemisphere, and in specific places, and the left hemisphere was solely responsible for reason. We used to think that visual imagery was only in the right hemisphere and language only in the left. But none of this reflects the current thinking. Another area that has been upended is that the corpus callosum, which connects/divides the hemispheres has gotten smaller over evolution and its main function just might be inhibitory. In other words, its main job seems to be keeping the hemispheres separate and communicating very little.[20] Mind. Blown.

For imagination as well as for reason, we need both hemispheres. The difference between the hemispheres isn't so much in what they process or focus on, but how, with the left hemisphere specializing in narrow, focused attention, and the right in broad, sustained attention, alertness, and making connections. Furthermore, the way the hemispheres approach the world is different, with the left's role being more dependent on abstraction, yielding clarity about things that are known, static, and lifeless. The right, meanwhile, yields a less-clear vision of a world of individual, interconnected living

beings that can never be perfectly known. The hemispheres, therefore, offer two versions of the world, and again, we need both.[21]

This is notable because mindfulness meditation works with both hemispheres, strengthening their respective types of attention. Because they use different types of attention, they reveal different contents of your consciousness, and they do it in different ways. The left's focused attention gets a workout during all types of focused attention practice, including the body scan and mindful movement, and the right gets enlisted most during practices like open awareness, where your guidance will be to resist attending to any one object that arises. The right also seeks novelty, which you will likely experience plenty of during the mindful movement in Chapter 8.

What is here in your body now?

What thoughts are present?

On Stress and Emotions

Stress is like consciousness in that it can be defined and described in a variety of ways and how you define it might reveal your mindset about it. The definition most people are likely familiar with is: the perceived demands of a situation outweigh the perceived resources the individual has to meet them.[22] That's two "perceiveds," which tells us that the individual's response isn't apples-to-apples with

whatever is occurring, and an onlooker could easily have a different interpretation. In addition, our perceived inner resources fluctuate wildly, sometimes from moment to moment. Nothing about this definition says anything objective is happening.

That's what I like about this definition, though—this emphasis on perception. It maps onto the experience during mindfulness practice in that the mind predicts a story about the sensations that are occurring in the body, and it's the story that's at the root of how you end up experiencing the sensations in your body—whether you end up with an emotion, stress you define as negative, or excitement (stress of the positive variety). The brain is an inference-making machine; its job is to simulate what's going to happen and help you deal with it. In other words, what you experience is really a story that's a product of perception and guessing.

In the last handful of years, a small group of neuroscientists have become widely known for talking about the predictive nature of the brain, the construction of stress and emotions, and the various ways our brains reorganize themselves according to what's relevant to the body. They frequently begin the story something like this: Your brain is locked in a dark, silent vault called your skull. It gets vague sensory data that's the effect of an external cause, but it doesn't know what the cause is because it's locked in a dark, silent vault. The data we're talking about come from sight, touch, smell, hearing, taste, interoception (i.e., internal cues such as a racing heart and a fluttering stomach), and nociception (i.e., cues related to sensations of pain). The brain's job is to keep you alive, so it searches through your past experiences to find something that matches the sensory data it has gathered in an effort to predict the cause of the data and what will happen next. It makes a best guess (a simulation) about what's going to happen next and prepares your body for it. Yes, it does seem that you are living in a simulation after all.

The brain is making sense of the small amount of data it has. Maybe its best guess is you need to move—you need a change in your internal systems. Maybe its best guess is an emotion, and if that's the case it constructs an instance of emotion (which means emotions don't happen to you, they are made by you).[23] Either it's correct about what you next see, hear, and feel based on its predictions, and it thereby has bolstered that particular prediction for the future, or it needs to update its prediction base so it can do a better job next time. In other words, either it strengthens a similar scenario that has occurred previously, or it learns that doesn't always happen, and now it has a viable alternative scenario to consider next time.

Barrett uses the term *body budgeting*[24] to describe what the brain is doing here. It's budgeting hormones, glucose, salt, and water, among other ingredients, trying to keep all of your systems in balance (homeostasis) by predicting when it's necessary to save or spend its resources. When something isn't predictable, you experience arousal, which isn't good or bad; it just means preparation is underway. Maybe it's a little preparation (low arousal), and maybe it's a lot (high arousal). If things aren't going well with your predictions on an ongoing basis, anxiety is the result because it's costly to constantly make

adjustments (i.e., learning takes resources). Learning and moving are expensive activities, therefore when your body budget is running at a deficit, movement and learning suffer.

In Barrett's language, stress is your brain preparing for a big metabolic outlay, which isn't necessarily negative, hence the reality that stress, as she is fond of saying, isn't bad until it's bad. Whether you're chronically preparing for big metabolic outlays that *don't* materialize or chronically preparing for big metabolic outlays that *do* materialize, if you don't have the necessary resources, the body can't take it and exhaustion (at least) and illness can result.

Here's how this specifically relates to my mindfulness practice: I begin to experience some of this process as discrete steps, despite the reality that we don't know some of the mechanisms underlying them. My various sensory pathways are always gathering information. If I'm paying attention, any time I'm awake I can experience the second foundation of mindfulness—mindfulness of feeling tone. Feeling tone is always present; it's a sense of comfort/pleasantness, discomfort/unpleasantness, or neutrality. This isn't granular. Accompanying pleasant and unpleasant is also a level of arousal—basically high or low. This feeling tone is part of what your brain uses to predict what's coming. It uses the vague sensory data it has to search through your memories and patterns, in addition to your location, to make a best guess at what's happening and what you need to do next.

In my perception, the feeling tone comes first, but evidently predictions don't just explain sensory input, they anticipate it.[25] Regardless, my brain predicts I might need to use some resources to address whatever has caught its attention via sensory input. This prediction creates either an emotion or a plan of action—the movement of my body to prepare for what the brain thinks might be coming.

In other words, your brain doesn't react to things—it predicts them. Your brain is running an internal model of the world that includes you and your body, and it's built from prior experiences. It's the source of all the actions you take. When you're perceiving emotion in another person your brain is guessing. When you "read" someone's body language, you're guessing at the meaning of their bodily movements based on *your* prior experience.

This guessing and looking back for interpretations is when thought comes on the scene in the form of cognitive appraisal. According to neuroscientist Antonio Damasio in *The Strange Order of Things: Life, Feeling, and the Making of Cultures*, what he calls "feelings" develop with the introduction of thought. He says feelings permeate our existence, are woven into all our decisions,[26] and originate in the brain's categorization of what it thinks is happening. Maybe it lands on "This is a threat to your survival!" Maybe it lands on: "How exciting is this?" In other words, cognitive appraisal gives a meaning to an event that has occurred, and Damasio calls this meaning a feeling. He writes:

> Feelings are for life regulation, providers of information concerning basic homeostasis or the social conditions of our lives. Feelings tell us about risks,

> dangers, and ongoing crises that need to be averted. On the nice side of the coin, they can inform us about opportunities. They can guide us toward behaviors that will improve our overall homeostasis and, in the process, make us better human beings, more responsible for our own future and the future of others.[27]

Let's get back to my experience. A story is now being constructed about the sensations in my body. Thoughts and feelings about them are forming, and this is what results in how I end up experiencing the sensations—whether they are stress or excitement or some emotion (which is largely culturally encoded and depends on context). High arousal and high unpleasantness could be fear, test anxiety, or determination. It depends on what has happened previously and what the present context is. There's a lightning-fast, multifactorial process that taps into memories, patterns, culture, context, location, and reference frames (which are like maps)[28] and lands on the prediction that matches the inputs best.

Fortunately, we can change the way we experience the sensations by using our thoughts. This has been called cognitive reappraisal and also reperception[29] and involves reframing or reinterpreting the meaning of what has occurred, which thereby alters the experience we have. Using this flexibility we have leads to greater well-being and is crucial for adaptability and resilience. We need to be agile—constantly on the lookout for different interpretations and imagined explanations. This prevents us from thinking we know what's happening and that there's only one way to respond. Plus, it puts space between noticing feeling tone and drawing conclusions, thereby allowing more time for consideration of options.

Research has shown that cognitive reappraisal can shift decision-making from being emotion-based to being more rational. It can even turn potentially traumatic events (PTEs) into events that are not seen as trauma. Experiences aren't inherent in events; they reside in the event's psychological construal.[30] Emotions and stress are not responses to objective events that are "out there" and can be called "reality." They are predictions based on sensory data and they can be (deconstructed and then) reconceptualized if we are aware of what is occurring from moment to moment inside our bodies. This is even true for pain.

We can also edit our stories about what has occurred far after the fact (as well as real-time) to decrease their emotional intensity. With a strategy called self-distancing,[31] we can write about or talk about an upsetting event as if we are a fly on the wall, describing what happened from the third-person perspective.

Self-distancing training has been shown to increase well-being and emotion regulation during times of vulnerability (e.g., high anxiety), as well as long term. It's similar to the decentering we do in mindfulness, where we realize we are not our thoughts, and we simply let them go rather than allowing distress to form. This is thought to be a crucial factor in the benefits of mindfulness.[32]

What is here in your body now?

What thoughts are present?

On Learning and Avoidance

James Baldwin famously wrote, "Not everything that is faced can be changed, but nothing can be changed until it is faced."[33] Learning begins with curiosity—moving toward something to discover more about it or to integrate it in such a way that leads to enrichment, progress, and well-being. If you're avoiding, you're opting out of that opportunity. Awareness, therefore, is foundational to learning. And awareness is the essence of mindfulness.

From self-awareness to other-awareness/intersubjectivity to situational awareness, awareness isn't exactly a sexy topic for most people, financial advisors included. Awareness has a branding problem. More than once, I've been counseled to stay away from self-awareness as a topic for advisors if I wanted to have a career. Evidently it's a bit of a nonstarter. Whether we're talking about having but not *being* your thoughts, the workings of your nervous system and how you can shape your experience, or feeling the source of your connection with others, knowing your mind and body is a topic that doesn't feel compelling to many people. Meanwhile, avoiding it can actually be detrimental to your health and well-being.

Awareness is tantamount to learning, and avoidance makes that impossible. Research on the treatment of depression with Mindfulness-Based Cognitive Therapy (MBCT) has demonstrated that the awareness brought to the present moment results in learning to respond more wisely and compassionately. In addition, it has been shown to reduce self-criticism and the tendency to brood and

worry. It liberates us from the burden of low mood and the stress and exhaustion that go with it.[34] Awareness should be embraced. It should be prioritized. It's intimately tied to well-being.

What is here in your body now

What thoughts are present?

Emotional Flexibility

Deficits in emotional clarity—the ability to distinguish between and name emotions—have been associated with multiple problems of emotional regulation.[35] Let's investigate your emotions and get a feel for how much you already know.

- What emotions are common for you?
- What do you call them?
- Where do you experience them?
- What color are they/would they be?
- How big are they?
- If they were an animal, what would they be?
- When do they tend to show up?

- Describe the sensations.
- Draw the emotion.

What's the context of your emotions? By this, I mean pick one and ask:

- Does this show up frequently?
- Is there a pattern? Is this a habitual response?
- What environment does it usually show up in?
- What do I usually do when this emotion arises?
- How does that work out for me?
- What might I do differently?
- What do I hope to accomplish by doing the thing differently?
- The last time I experienced it, where was my choice point?
- What was my choice?

The point is not to change who you are. Rather, it's to wake up to the actual experience of who you are—of what your life is like, from moment to moment. Research shows that people who are more granular about their emotions are less likely to experience depression and more likely to have higher emotional intelligence.

Are there good and bad emotions?

Emotions aren't good or bad. It's not cliché to say that it's what you do with them that ends up being positive or negative. Anger, for instance, can be the source of transformative action, and it can also lead to tremendous physical and emotional harm. At their most elemental, emotions are a type of connection with our social world.[36, 37] They emerge from interactions with the environment; emotions are relational engagements. With that said, there's discussion in mindfulness circles about emotions being constructive or destructive, which feels different and helpful. I think the difference here is related to implied intent. Is your intent wholesome? When you are constructing an emotion, what is it serving? Is your intention to support or, well, destroy?

What is here in your body now?

What thoughts are present?

On Narratives

Is your life a story wherein you're the protagonist or the hero and you're on a journey that has an identifiable arc and a theme of redemption or rising from the ashes? Do you think that a good and meaningful life needs a coherent narrative to be considered good and meaningful? Do you create your identity by way of a narrative that has a temporal structure and wherein you are the author of your actions and the agent of change?[38] Are you the main character in a tale that begins maybe even before you were born, with the travails of your ancestors and the way money was viewed and handled, and you see yourself as the inevitable product of generations of, say, financial and emotional dysfunction? Is it natural for you to see the origins of your thoughts and behaviors in your immediate and extended family's mindsets and actions?

On the other hand, do you have a basic idea of the chronology of your life, remember a bunch of episodes and moments from the past, and you're just here meeting what the day brings as best you can, wondering why everybody needs to make everything and everyone into Homer's *Odyssey*?

A narrative identity is a person's internalized and evolving story of how they have become the person they are becoming.[39] It's natural for many people, but not for everyone. Being a product of your past doesn't mean that the best way to understand yourself is through narrative.[40] Furthermore, if

storying our individual lives was something fundamentally human, we'd all do it, but we don't. For example, people in the West tend to favor personal narratives that prioritize themselves and their self-expression, and people in the East focus more on historical events and social interactions.[41]

Money stories are common in financial services. As with change and uncertainty, however, we don't all have the same relationship to the autobiographical narrative; we don't all view our lives as narratives or think that's necessary. And for those who use a temporal narrative framework, the situation is complicated by the reality that our memories have been shown to be perplexingly varying. As anti-Narrativist, Galen Strawson, writes in an article with revealingly entitled, "Narrababble:"

> We human beings differ profoundly in the way we experience and handle memory. We differ in the amount of time we spend remembering things, in what kinds of things we remember, in how much of our lives we remember. We differ astonishingly in the accuracy of our memories. Taken as a whole, these are among the largest and deepest differences between us.[42]

The human memory appears to be so subpar that it can be said that all we really have are stories—as in fictions—about our lives anyway. It's possible, if not probable, that the people present for many of our "memories" have their own stories that don't map onto ours. As Jerome Bruner writes about life, "In the end, it is a narrative achievement. There is no such thing psychologically as 'life itself.' At the very least, it is a selective achievement of memory recall; beyond that, recounting one's life is an interpretive feat."[43] We don't observe the world; we interpret it.[44]

Furthermore, memories can change over time, depending on how, when, and why we access them. Remembering is an act of storytelling, and our memories are only ever as reliable as the most recent story we told ourselves. Meanwhile, we act like this narrative is real and contains the underlying reasons for our behavior. We're just telling some stories and leaving out other possible stories.[45] We also have an illusion of continuity—that we are the same person over time, but upon closer inspection we find that our sense of self varies across situations.

On the one hand, we have people who tell themselves stories that they believe (i.e., they have a narrative mindset), and on other hand, we have people who don't think of their lives as stories at all, or could easily tell their story, but understand it's a fiction. What does this mean in practice? I wonder about the wisdom of working with money stories. They're fictions. Mindsets. They're beliefs people have, and their content is the past. Meanwhile, just because they have them today, doesn't mean they have to have them tomorrow. Who is keeping them alive? As the protagonist, Nick Bannister, played by Hugh Jackman says in the film *Reminiscence*, "The truth is, nothing is more addictive than the past."

Through mindfulness practice, or maybe this is just the way you are wired, you might one day be struck by the notion that the stories you tell yourself and that you believe are just thoughts. And you can decide not to believe them or engage with them. This usually doesn't happen immediately nor is it like a light switch for some beliefs, particularly those relating to trauma. But if your life is a narrative and you have a story about money and your relationship to it, and even if you have a story about your unchanging identity, you can choose to opt out of any of that. You can even choose to change it—to edit the story.

And although cognitive behavioral therapy is designed to teach people how to shift their negative thinking patterns into healthier ones, and certainly Mindfulness-Based Cognitive Therapy does the same, for story editing you don't need a therapist or to be a therapist. Story editing can address a wide array of personal problems, through either writing about them or talking about them, reframing the behavior and the story.[46] I'll discuss this in more detail later. For now, just know that story editing helps people see themselves differently. They change their current *I'm-the-kind-of-person-who* narrative to one aligned with the identity they prefer.

What story from the past do you keep alive today? It could be about anything: money, family, your success, why something happened or didn't happen, how you got to be who and how you are ... Do you currently have a story that says "*I'm the kind of person who* ... "?

Write a new one. What kind of behaviors are characteristic of that person? Name three things you can begin to do, today, to be more like that kind of person.

1.

2.

3.

What is here in your body now?

What thoughts are present?

On Happiness

In *Sapiens*, philosopher and historian Yuval Noah Harari discusses several ways to operationally define happiness:

> People are made happy by one thing and one thing only—pleasant sensations in their bodies. A person who just won the lottery or found new love and jumps from joy is not really reacting to the money or the lover. She is reacting to various hormones coursing through her bloodstream, and to the storm of electric signals flashing between different parts of her brain.[47]

I'm entirely on board with that definition. Also true is that I have no idea what happiness should mean in a conceptual (i.e., non-operational) sense. It seems to be more of a container that holds everything from mild contentment to awe to sensory pleasure to satisfaction to joy to delight, and each of the contents has positive sensations and thoughts that travel with it. There's also a deeply subjective, first-person vibe that comes with happiness, which is supported by noting that in the research literature, happiness is also referred to as subjective well-being and life satisfaction. Well-being without the subjective qualifier is more of a third person notion and thereby easier to define and objectively measure.

As much as I like Harari's definition of happiness in *Sapiens*, also in *Sapiens*, as well as two years later in *Homo Deus*, Harari writes: "On the psychological level, happiness depends on expectations rather than objective conditions. We don't become satisfied by leading a peaceful and prosperous existence. Rather, we become satisfied when reality matches our expectations. The bad news is that as conditions improve, expectations balloon."[48] I like that one, too.

Molecular geneticist-turned-Buddhist monk, Matthieu Ricard's definition is inextricably tied to mindfulness. He calls it a "deep sense of flourishing that arises from an exceptionally healthy mind... .

Happiness is also a way of interpreting the world, since while it may be difficult to change the world, it is always possible to change the way we look at it."[49] Meanwhile, Eleanor Roosevelt said it's: "A feeling that you have been honest with yourself and those around you; a feeling that you have done the best you could both in your personal life and in your work; and the ability to love others."[50]

In *The Time Paradox: The New Psychology of Time That Will Change Your Life*, social psychologist, Philip Zimbardo doesn't exactly define happiness as he defers to Sonja Lyubomirsky (below), but he does remind us: "Whether you look for happiness in the past, the present, or the future, you experience happiness only in the present… but nothing will increase your baseline level of happiness for long, not even money." [51] He's referring to Lyubomirsky's happiness-set-point explanation, which is supported by research in behavioral genetics. It states that we all have a baseline of happiness that's unique to us, determined by DNA (at least 50%, and Plomin would likely put it higher), and to which we keep returning (more or less), regardless of our life circumstances.

We tend to think that happiness will come from changing what we experience, such as by buying a new house or a new car or flying first class. But what we really need to change is how we experience and relate to our experience. Zimbardo recommends practicing mindfulness to increase happiness in the present. He laments that we habituate quickly to positive states like happiness, and slowly to negative states like pain. "This means that good times do not last, but bad times endure."[52]

Laurie Santos,[53] who teaches the most popular class at Yale, "The Science of Well-Being," talks about subjective well-being, life satisfaction, and happiness with life as well as in life, and her science-based recommendations, like Lyubomirsky's, include mindfulness as well as other habits I'm sure you've heard are related to subjective well-being (and you will find them in Chapter 9). Finally, there's a fairly large contingent that claims happiness is entirely a choice. Methinks they haven't met anyone living with depression.

If you'd like to explore happiness, I highly recommend Ricard's *Happiness: A Guide to Developing Life's Most Important Skill* (despite my lack of clarity about what happiness is) and Sonja Lyubomirsky's *The Myths of Happiness*, which includes tidbits and musings such as:

- The effects of I'll be happy when… and I can't be happy when… mindsets.

- We overestimate how long and how intensely a negative life event will throw us into despair, and how long a positive one will throw us over the moon.

- We aren't good at anticipating what will make us happy in the future.

- We are prone to take for granted pretty much everything positive that happens to us.[54]

There's also the counterintuitive-until-you-start-to-think-about-it research that shows the hassles and uplifts we experience daily impact our well-being more than the major life events, or, annoyances are worse than calamities.[55] This is largely because major incidents motivate us to cope quickly and seek comfort and make sense of the incidents. This doesn't happen with small disappointments. We suffer more from the little things than the big things.[56]

What is here in your body now?

What thoughts are present?

On Empathy and Compassion

I'm sure you've heard about empathy and being able to walk in your client's shoes. And you may have heard about at least two types of empathy: cognitive and affective. Cognitive empathy is like role-playing—putting yourself in someone else's position to understand their experience. The problem is we're not good at this kind of perspective-taking. University of Chicago's Nicholas Epley, who studies why we misunderstand others, writes, "Never have we found any evidence that perspective taking—putting yourself in another person's shoes and imagining the world through his or her eyes—increased accuracy in these judgments. In fact, perspective taking consistently decreased accuracy."[57] As it turns out, the most effective strategy for getting someone's perspective is to just do that. It's called

perspective getting.[58] Just. Ask. "I don't understand. Tell me about your thinking here." Notice it's about the thinking. How did they come to believe what they believe or how did they get into the position they're in?"

We don't role-play in mindfulness classes. When you role-play, you act how you believe the other person would, and all that does is create the illusion that you know how someone else thinks or feels. At best, it's a performance wherein you're being yourself making assumptions. Do you see how this might not be helpful?

Here's one thing you can say for sure: You know what it's like, for instance, when you were in the middle of a family disagreement. And because you know what you were thinking at the time, you know *something* about *the idea* of thinking about being in the middle of a family disagreement. Therefore, you might know something about what someone else might be thinking about if they think about it. Something. The knowledge of that part of your humanity is a bridge to theirs. Maybe. But realistically, you don't know what they're thinking unless you ask them and they tell you. They could easily be in the middle of a family disagreement and not think much about it, or have a completely different take on it because of their family history, which isn't yours!

As far as affective empathy goes—feeling the feelings of another—the combination of self-knowledge, clarity, and calm that mindfulness practice cultivates, sets the stage for it if it has a chance of occurring. As Daniel Goleman writes in *Social Intelligence: The New Science of Human Relationships*, "The more sharply attentive we are, the more keenly we will sense another person's inner state: we will do so more quickly and from subtler cues, in more ambiguous circumstances. Conversely, the greater our distress, the less accurately we will be able to empathize."[59] In other words, at best, we might be able to sense someone's state if we are sharply attentive. However, just as with cognitive empathy, our ability to accurately assess the feelings of others has been profoundly exaggerated and is frequently based on what *we* are experiencing emotionally at the time.[60]

Compassion, on the other hand, is less fraught. It's wanting the very best for someone and acting from that desire. You want them to be happy, healthy, safe, and at ease. You're in a state of care for them. Compassion activates your reward circuitry and is a positive, healing experience. It's boundless. Compassion heals, while empathy hurts.[61] They're connected, though, in that it's the capacity for empathy—the ability to feel suffering *with* another, that, as Matthieu Ricard writes, "allows us to open ourselves with compassion to those who suffer as we do, or even more than we do."[62] In other words, compassion springs from empathy, and whether we're actually good at empathy isn't as important as this idea that we know something about the suffering of others because we know something about our own. Full stop.

I'd be remiss if I didn't mention the fatigues here: empathy fatigue and compassion fatigue. Empathy fatigue is exhaustion you feel because of ... feeling so much of what you believe are other

people's feelings but are frequently your own. Compassion fatigue, on the other hand, is exhaustion resulting from dealing with people who are behaving emotional or who are traumatized.[63]

Mindfulness practice provides a way of parsing empathy fatigue, as when we become adept at paying attention to our own experience and getting to know our own process of emotion-construction, it's easier to identify when our thoughts are about to potentially land us in an emotion that's exhausting or otherwise unhelpful. With practice, we can, as Lisa Feldman Barrett frequently discusses, deconstruct and recategorize our emotional experiences in the moment. "It sounds like a lot of work, but like any skill, it becomes habitual with practice."[64]

Recent feedback from a participant of a class over a year ago included this:

> Since I took the class, I've taken this work a lot more seriously. I was exhausted at the time, and I didn't understand the source of that constant tiredness. I didn't do much of the home practice then, but now I do and now I see what was going on before. I was attached to the idea of suffering alongside my clients. I thought that was just who I was—this person who's keenly aware of the suffering of others and feels it with them. But that was a story I had about myself. The more body scans I did and the more I paid attention to what was happening internally, the more my own feelings were coming out. I know what's mine now, and I own it. And I know when I'm getting caught up in someone else's story of their suffering. My attitude and how I am is much different now, and the suffering isn't the center of my work or thoughts. It comes up and I acknowledge it, but I'm no good to anyone if I'm not taking care of myself, and part of that is knowing when I'm getting carried away with being in their anguish.

I so related to this. When I took my first MBSR class at a medical center, as that's where the classes were first offered and where they are widely offered today, I was the youngest and physically healthiest person in the room. The other participants were either terminally ill or in chronic pain. There were a few with debilitating anxiety and someone who was court-adjudicated to participate for anger issues. I remember feeling as if I was feeling all the suffering in the room at first. It was almost paralyzing. And there was guilt on top of it: *Why them and not me?* What emerged with time, practice, and guidance, was that I, too, suffered, but silenced my suffering. Seeing others suffering so visibly gave me an excuse to get upset, and eventually I could touch my own pain and work with it. Also, anything can happen to anyone at any time, and just because I wasn't terminally ill at that moment, didn't mean I wouldn't be at

some point. Perhaps when I'm their age I'll be in a similar position to them. I might not even make it to their age.

Fast forward to me teaching MBSR, which frequently means being in a room with people who are there because of physical and emotional pain. At first, I was very much in their suffering with them: not just naming it, but keeping it alive by engaging with them about it rather than separating their thoughts from the sensations, and doing that on my end, as well. As one of my mentors at Brown lovingly cautioned, "you're not helping them when you do that."

What is here in your body now?

What thoughts are present?

Name one good thing that happened today.

What are you grateful for right now?

What are you looking forward to?

Did you notice or perform an act of generosity or kindness today?

Chapter Five

Getting Stressed Out: The Call is Coming from Inside the House

"When you are distressed by an external thing,
it's not the thing itself that troubles you,
but only your judgment of it.
And you can wipe this out at a moment's notice."

Marcus Aurelius[1]

When people talk about "getting stressed out," no matter whose definition or model they're using, they mean their body is preparing for something that may or may not be real and actually coming, and they clearly question whether they have what it takes to meet the thing, otherwise they wouldn't be "stressed out." All we really have is our subjective experience of what's going on, and all our brain has is vague sensory data and predictions.

A helpful model for thinking about how we meet what's happening in the mind/body comes from psychiatrist Dan Siegel, developer of the framework of Interpersonal Neurobiology. It's called the Window of Tolerance.[2] Briefly, when you're in your window; you're feeling safe and brave. You're in a

state of alert wakefulness, curious and ready to learn, and if you make a mistake it's not a big deal. Your ability to make good long-term decisions is intact. Your window is the optimal level of arousal for your nervous system.

Your window isn't static. It varies with the time in your life, the topic at hand, and the person across from you. We all have someone in our lives who "pushes our buttons" without saying a word. We'll keep returning to this person as they're a wonderful teacher. Let's call them The Button Person. We feel dysregulated around this person—instantly either anxious and/or hyper-vigilant, or going numb and checking out—sometimes at the mere mention of their name. Clearly, we've got a history with this person, we're attached to that story, and our brain is all: *here we go again!*

Sometimes your window is wide for all things, and sometimes, maybe when you're overworked, under-exercised, eating poorly, and/or you're not sleeping well, your window is narrow and you're in a chronic state of low-grade agitation, where it doesn't take much for you to fly off the handle. In Barrett's language, at times like these your body budget is running at a deficit.[3] The wider your window at a particular moment, the greater the fluctuations of "stress"/adversity/uncertainty/change/prediction failure you can handle without becoming dysregulated. The wider your window, the friendlier you are to mistakes, failure, and ambiguity, as your brain doesn't think they're anything to get all worked up about.

When we experience what we perceive as a stressful event, we're bumped outside of our window—it's a protective response and not a problem. The brain is preparing for ... something. Ideally, we're able to get ourselves back into our window via our own inner resources. We regulate ourselves and recover. This cycle is never-ending while we are conscious: arousal/activation, regulation, and recovery. This is how we cultivate resilience—we get tossed out of our window, are able to experience our body's response to whatever adversity has tossed us there, and we're able to get ourselves back in. Without regulation and recovery, our Window of Tolerance narrows.

All systems have windows. Your family, your community, your country. When we're inside our window, we're stable, present, and regulated. When we're outside, we might call ourselves triggered, out of control or some-other-flavor-of dysregulated. This doesn't mean we can't get back into our window, nor does it mean being outside is bad. In fact, being outside is necessary for us to learn to adapt to constantly changing circumstances.

The Window of Tolerance is also an assessment tool you can use during your mindfulness practice. Mindfulness practice helps us identify the edges of our window and also helps us build capacity so that

we can widen our window. Part of a developing practice is being with what it's like when you're tossed out of your window for a bit—if it feels safe to do that—before using what you've learned to bring yourself back in.

The Autonomic Nervous System and Polyvagal Theory, or, Explanations of What's Happening When We're "Stressing Out"

What we as individuals end up calling "stress"—as well as our mindset about it—is crucial to how we show up in life. Recall that your sensory pathways collect data and your brain gets that data. Maybe your heart begins to race, your stomach is all aflutter, and your chest and jaw tighten. This is the sympathetic branch of the autonomic nervous system at work, which is responsible for maintaining homeostasis and preparing you for quick action. Your brain, through its inference-making, creates a prediction about the cause of the sensations you're experiencing and what needs to happen next. You may recall this is *appraisal*. Let's say the mind chooses "this is a potential threat." (This by no means a lengthy deliberation undertaking, by the way, but through mindfulness practice we become increasingly aware of the felt sense of this entire process.) If you have ample inner resources because, for instance, you have a mindfulness practice to call upon and know how to ground yourself, you do that and move on. You use the parasympathetic branch of the autonomic nervous system, which is like the brake pedal, to regulate yourself. You can slow your heart rate, lower your blood pressure, return to normal digestion, and release the tightness in your chest. You're then positioned to more accurately assess the level of threat. If, however, your brain doesn't predict a way to skillfully handle what has occurred because you haven't skillfully handled such things in the past, there are three other levels of help you can call upon.

1-Social Engagement/Mindful Engagement

In 1994, Stephen Porges revolutionized how we think and talk about physiological arousal with his Polyvagal Theory[4] and by naming the Social Engagement System (SES), which has also been called the Mindful Engagement System.[5] Very briefly, the vagus nerve is the longest cranial nerve in the human body, running from the brain stem to the small intestine, and it has both sensory and motor functions. It has two branches: ventral and dorsal (front and back), and it touches most of your organs. Porges

coined the term neuroception we touched on earlier to describe the way the nervous system listens to what's going on and determines if you're safe or not, including between your nervous system and someone else's. It looks for cues of safety and danger, and when you're able to be still and quiet yourself a bit, you can identify those cues your body sends, and then be on the lookout for them consciously. They're always present, and you can check in on them once you've identified them. You might remember they were referred to as mindful gauges.

If you can't soothe yourself or it's not an option because you were never made aware that it could be one, your SES kicks in, oxytocin ("the love hormone") is released, and the topmost part of the vagus nerve is stimulated, which governs parts of the body used in relational contexts. This ventral vagal complex (VVC) influences tone of voice, facial expressions, and head tilting, and sends signals that you're seeking help, safety, and connection. You hear the human voice well and you're able to create soothing sounds with your own voice.[6] When you're in your VVC, you feel resourced and resourceful. You're able to be flexible in your responses, and the stories in your head are about possibility. You're in your Window of Tolerance, and you can easily reach out for help. Ventral vagal is known as the Goldilocks of your autonomic nervous system. Note that to receive the full benefits of mindfulness practice, you need to feel safe and be in ventral vagal. Fortunately, the practice teaches you how to return there when you've been bumped out.

A simpler way of explaining the how, what, and why of our behavior is that we're mammals. We're social animals who are highly collaborative and cooperative by nature. It's a biological imperative; we have a longing to connect because we know we can help each other survive. From talking a friend "off the ledge" to going to therapy to seeking help by screaming for it, we have evolved to reach out for help from those we've learned can reliably provide it. This includes the family dog. Simply petting the dog might be all that's called for in some situations. Maybe you call your partner and talk for a few minutes.

This is the parasympathetic branch of the autonomic nervous system at work here, the level of threat is workable, and reaching out is a natural response. It's commonly referred to as the tend-and-befriend[7] or rest-and-digest response. Tending and befriending can easily go unnoticed as a response, particularly for people who have developed it and frequently make use of it. Do you have a client who calls you seemingly randomly and wants to talk? When that happens what do you do? There are all kinds of motivations for picking up the phone to call your financial advisor, and one is regulation of the body budget. Maybe the client calling you has identified you as a helper. As Lisa Feldman Barrett is fond of saying: "The best thing for a human nervous system is another human." I suppose I need to

add that she finishes her thought with, "and the worst thing for a human nervous system is another human."[8]

Finally, when someone reaches out to touch you (in a non-threatening way), that person likely feels safe around you and you could very well be regulating them without knowing it. They could be reaching out to better connect to your regulated nervous system. Unless of course you're the one who is clearly dysregulated and they're reaching out in response to your signal for help. *Hmmm.*

2-Mobilization

When your social engagement system fails you or you bypass it entirely, perhaps because you're convinced no one would help you or know how to help you anyway (such as in the case of learned helplessness), you escalate to mobilization. Learning is unlikely (at this point your body budget is running at a deficit!), and you can forget about concentration and good decision-making. Mobilization is actively combatting the stressor by fleeing from it or fighting with it. This is your sympathetic nervous system at work, and it still involves your vagus nerve. The prediction is that you're going to need to move, therefore the middle part of your spinal cord unleashes chemicals that allow you to move, your digestion slows, and your story is that the world is unsafe. You've been tossed out of your Window of Tolerance.

For some people, and this initially referred to women,[9] the tend-and-befriend response can carry them even during what others might experience as a time when only fleeing or fighting would do. This has an evolutionary benefit, as fleeing or fighting are less likely to protect both you and your children than reaching out to someone for help. Fighting leaves you (i.e., the caregiver) vulnerable to predation, and fleeing slows you down. But coming together as a group provides a greater defense and resource protection.

During fight or flight, the sympathetic nervous system prepares the heart, lungs, and muscles to act. As a result, the heart pumps faster, and the voice gets louder and quicker. The liver dumps sugar into the bloodstream allowing a quick burst of energy. You may have noticed unpleasant sensations in your abdomen when you're feeling "stressed out." Those sensations are the result of the energy for digestion being reallocated to meet the perceived/predicted threat. Survival is more important than digestion (or sleep or procreation) at that time. Do know that if you're able to remain regulated (e.g., through your

mindfulness practice), your body can rest and digest despite needing to use some resources to attend to something that has popped up.

Mobilization is an adaptive response, in a vacuum, in the short term. However, if it's continuously called upon when it's not actually needed, or its duration is unnecessarily long, it becomes maladaptive. Furthermore, many trauma survivors experienced their trauma during this stage.

A bit more on trauma ...

The brains and bodies of people who have experienced trauma don't behave the same way they did prior to the trauma, so they evaluate danger differently. They feel out of synch with those around them, frequently experience dysregulated arousal, and tend to have a more heightened sense of physical and emotional vulnerability. This is also the case for people with a history of abuse and neglect. As a result, their level of response to threat is often skewed and their perception is that they're experiencing a breach in safety when they really aren't. The sympathetic nervous system gets activated to fight or flight, complete with all the instantaneous expenditure of physical and chemical resources.

People with unresolved trauma experience the past trauma in their bodies in the present—as if it's occurring in the present. Trauma is a chronic disruption of connectedness—with others and with the individual's own body. Signs that someone might be dealing with unresolved trauma include observation of the following or the person telling you about:

- Being unreceptive to the regulated nervous system of another; unable to use someone's groundedness to ground themselves, as their drive to survive is at the forefront. They might even say, "I'm just trying to survive." Common words: numb, foggy, disconnected, despair, hopeless.

- Uncertainty is experienced as terror.

- Tough to sit still; calm creates panic. States of anxiety, panic, irritation, and anger.

- Emotions, confidence, and relationships lack consistency.

- Inability to trust others, as trust isn't safe.
- Unclear boundaries.
- Mistakes are intolerable.
- Concentration is impossible. Constant rumination.
- Inability to enjoy life or even consider happiness.
- Body tense and in pain. Difficulty with digestion.
- Getting out of bed requires Herculean effort.
- Sleep difficulties.
- Suddenly engaging in high-risk behaviors, disordered eating, and/or overusing substances.
- Shame and a desire to hide or disappear. Shame is frequently a response to helplessness and the indignity suffered by the hands of another. People in shame believe they're not worthy of help and they often "choose" to isolate themselves. Unresolved trauma often results in shame and believing nothing can be done. They speak of being "stuck."

Make sure your professional network includes a trauma therapist. Even if you have trauma training, it's not likely that your handful (or fewer) of meetings in a year are going to resolve someone's trauma. As important, if you see yourself in the list, perhaps there's something in *you* that needs some gentle exploration prior to seeking professional help (shout out to Mindfulness-Based Cognitive Therapy, which incorporates mindful awareness into the work and is led by a therapist with a mindfulness practice).

3-Immobilization

When fleeing or fighting fail, or there's the perception that neither would help, the body begins to shut down; it goes into a state of collapse to preserve energy and expend as little of it as possible. At this point, all attempts to withstand an attack or get away from an attack have been abandoned. The dorsal vagal complex (DVC) is activated, affecting the kidneys, stomach and intestines. Metabolism and heart rate slow considerably, as does breathing. It might even be difficult to breathe. There's no experience of pain or much else. Think opossum. Someone in this stage has learned to shut down terrifying sensations and has an impaired relationship with their inner reality. They either miss or misread signs of safety coming from others. They might seem apathetic, with a face that has lost its color and appears lifeless and unresponsive, and a flat voice.

Dorsal vagal is there all the time to take care of us, though, and we'd be worse off without it. The way to get out of it is to bring the person back to the present; by definition they're not present in their bodies.

Safety and Resilience

These three states are present for all of us, always, when we are conscious. Whichever is at the forefront will create the story that can end up dictating what happens next. Mindfulness practice allows us to hear the story and then say: *that's just a story*, and proceed with practice or with connection. We all get pulled out of ventral—out of that safe, alert, connected, confident space into a more alarmed, hyper-vigilant space or we start checking out. The getting tossed out of ventral isn't the concern, it's a constant part of life, and it's necessary for adaptation and resilience. Cultivating inner resources that allow you to get back is what's crucial; that's what makes the adaptation and resilience possible. We all need tools for regaining control and negotiating a relationship with our body that allows us to stay present in it. The equation for resilience and adaptability is adversity + inner resources (+ genetics), with mindfulness being on or at the top of most lists of resources. Mindfulness practice is considered a cornerstone for recovery from trauma, according to renowned trauma researcher, psychiatrist Bessel van der Kolk.[10]

Resilience, then, hinges on the opportunity to cultivate resilience in the first place. You must be able to be with the sensations in your body and the thoughts in your mind to benefit from the application of your resources. You must choose to engage rather than disengage first. As I discussed in Chapter 4, avoidance equals disengagement, and the same is true for distraction. When you immediately distract

yourself from something uncomfortable, you're not giving yourself a chance to expand your capacity for discomfort. You might momentarily succeed in moving away from it, but you're not building resilience.

When working with adversity in your mindfulness practice and in your life, perception is paramount. George Bonanno, head of the Loss, Trauma, and Emotion Lab at Teachers College, Columbia University has found that when what trauma researchers call PTEs—potentially traumatic events—don't become traumatic events, it's largely because of the how the person conceptualizes the event. Do they view it as traumatic or as an opportunity to learn and grow? "Events are not traumatic until we experience them as traumatic."[11] Bonanno's decades of research with bereaved people as well as with people who have survived the 9/11 attacks and major accidents have led him to a conclusion that others have also reached: resilience is prevalent and is not the exception. However, research has focused on the challenges and damage of trauma for years, and that focus has contributed to the misconception that resilience is not prevalent.

As it turns out, there are qualities that people who are resilient tend to share (which doesn't mean it's necessarily easy to predict who will or won't experience post-traumatic stress disorder[12]), including that they are emotionally flexible, they understand that life happens, and don't think they're immune from anything. They don't ask: *Why me?* They understand and accept what they can't change, and they know how to tune into the good and be grateful. They also ask if what they're doing is helping or hurting them.[13] They believe their thoughts and behavior can affect outcomes and they ruminate less.[14] People who are resilient will continue to be resilient even in the face of more than one PTE. This all beautifully aligns with mindfulness practice.

It needs to be said that there are types of life events and traumatic events that are predictive of lower resilience because of sociocultural stigma (e.g., rape) or because the life event occurs at a time in life when it is less expected (e.g., losing a spouse very young).[15] There are also cases of chronic grief and gradual grief, which linger beyond six months, but aren't the majority of cases. Those exceptions aside, according to Bonanno, "most people recover from potentially traumatic life events without lasting harm and without professional intervention."[16] We're talking about the ability to maintain healthy psychological and physical functioning.[17] To be clear, this doesn't mean anyone has "gotten over" a loss or traumatic event; it means the person has accepted it occurred and is unchangeable. They have integrated the event and it's not intrusive to their thoughts.

We humans are so adapted for grief that we have a grieving response, according to bereavement researcher, Thomas Attig.[18] Grief responses are full of choice and agency. They are about how we

choose to respond to the loss and begin to address the challenges of relearning the world of our experience. The idea of choices involved in the grieving response dovetails nicely with the discussion of habits for resilient grief,[19] which happen to be the same as the habits for well-being described in Chapter 9. On the flipside is what we hear more about: grief *reactions*, such as loneliness, sadness, helplessness, loss of courage, physical symptoms, and other things that happen to us.[20]

Resilience is a natural capacity we all have to varying degrees. It's likely part genetic, part environment, and part deliberate practice, meaning that even if you don't have a high genetic capacity for resilience, you can learn it. Fortunately, that learning requires very ordinary practices, one of which you did at the beginning of this book when you were noticing and being with an experience of safety and stability.

During mindfulness practice, we purposely connect to resources that bring us a sense of ease, well-being, and regulation. This resourcing can be done through bringing mindful awareness to interactions with nature, art/creativity/music, animals, and awareness itself. Being aware that you're aware can be profoundly resourcing. Remember that you're not getting something new here; you're noticing what you already have, connecting to it, and amplifying it. And by doing this, you're creating a brain that's more likely to do it in the future.

[INSERT CYCLE GRAPHIC]

Resilience Practice

This practice involves reflecting on a time when you moved through getting activated/upset and were able to regulate your nervous system and recover. You likely have moved through an arc like this many times, but you haven't thought about it. If nothing comes to mind, that's fine, because you can imagine a situation where you became dysregulated and managed to ground yourself and get your nervous system back to ventral vagal—back to safe and brave—and even stillness and clarity. More than once, I've heard stories like this at maybe week five or six of an eight-week class ...

> I saw his name on my calendar and my insides instantly turned upside down and my chest tightened. My face was scorching hot. It's amazing how looking at a name on a screen could make all of that happen. That I could make all of that happen inside me by looking at a certain handful of letters arranged a certain way. I then started thinking about all the conversations we've had that have been frustrating, at least from my point of view. I couldn't stop thinking about them. Finally, I came around to: these are just thoughts—all of them. You're sitting in front of your computer on a beautiful day, you're perfectly safe, your family is healthy, and business is good. You just had a great call with your favorite client, and this other person might someday be your second-favorite client. Even you're favorite. Who knows? I felt my feet on the floor and settled in for some deep, slow breaths with long exhales like we do in class, and in a few minutes I was steady and strong.

Resilience practices help you recognize and connect with what's in your life and inside your body that can or already is helping you be with experiences of adversity and recover from them. And notice how there's reframing, too. The client relationship can easily change. "*Who knows?*"

Experience

Set-up
This practice can be done in any position. Being in a quiet place where you won't be interrupted for five minutes is what's important.

Guidance
Bring to mind and heart, an experience of a quality that refuels you—an experience that supports resilience and invites a feeling of positivity, aliveness, or calm. Allow yourself to be present with that experience—the image or feeling of it. Notice sensations in the body relating to temperature, notice your breath, notice your heart beating. Are there any sensations in the body that are traveling with any thoughts? Are you constructing an emotion while you're having this refueling, resourcing experience?

And can you play with the sensations and the idea of the emotion by intensifying it or dialing it back? Does your experience have colors or shapes attached to it? Get granular about precisely what this quality of resourcing is like in you, and sustain it. Noticing the impact and being present with it.

Is it possible to settle into your heart and allow your refueling, restorative experience to fill your heart? We call this heartfulness. For now, maybe the idea resonates with you, and maybe not. If not, simply allow whatever is here. Have an agreement with the experience. Not trying to shift or change it. Feel into the body and notice what sensations are most dominant, just for a minute or two.

Capture

What is here now? How is it, the experience of resourcing and resilience? What sensations, emotions, and thoughts arise?

Reflect

Did anything surprise you? Did it take a minute to find a quality that refuels you? What did you learn?

Integrate

What might you do to make this kind of practice more of a habit? What parts of the experience did you like best and might be easy to tack onto something you already do? Remember that we become what we practice, and that the more you do practices that promote resilience, the more it will occur to you to do

practices that promote resilience. Get into the habit of noticing things you do, places you go, and feelings you can conjure that resource you, and make a list of them. During those moments, savor them. Deepen them. Keep adding to the list. Narratives of resilience—where you actually write all of this down—help install resilience, as you are being with them and then working with them by writing them down.

Name one good thing that happened today.

What are you grateful for right now?

What are you looking forward to?

Did you notice or perform an act of generosity or kindness today?

Chapter Six

Our Bodies Our Selves: The Body Scan Practice

ENOUGH

Enough. These few words are enough.
If not these words, this breath.
If not this breath, this sitting here.

This opening to the life
we have refused
again and again
until now.

Until now.

David Whyte[1]

What do I say when my client:

- *Starts crying*
- *Gets angry*
- *Stops talking*
- *Retreats, physically and/or verbally*
- *Isn't behaving like themselves*
- *Becomes very emotional and I have no idea why*
- *Becomes very emotional and I (think I) know why*

I get these questions a lot, and my response is ... what few people want to hear: *it depends*. But it depends on a specific constellation of factors.

Looking for Why in All the Wrong Places

I find the preoccupation with the question why perplexing. It might be an entry point to conversation, but it's not necessary, and it delays getting to the real question. *What is it you're feeling right now, and what is it you want to feel?* That's the gap you're closing. Forget the why head trip. Those are just thoughts swirling around in your head. Instead of focusing on the why, focus on the what. What does it feel like in the body? Drop into being curious about what you have refused again and again, until now.

Do I really need to constantly check out what it's like inside my body?

Yes. Remember that we are all ever-changing, complex systems. We have nervous systems and muscular systems and respiratory systems and immune systems. They're constantly adjusting to their circumstances and seeking balance (thanks to the brain). And we are all part of other, larger systems, from families to teams to communities to cultures, and beyond. We are open systems, meaning we're subject to the influence of other people and things and events. We're constantly reorganizing ourselves based on information we receive and the situations we find ourselves in.

Our priority as living, breathing systems who walk around getting influenced by things and people around us and who, in turn, influence things and people around us, is to position ourselves to do what

is wise and called for in any situation. Consciously, at least, as there are biological and evolutionary imperatives at work here as well and frankly they don't care about any of that. They're just trying to survive, conserve resources, and pass on their genes.

Our nervous systems are continuously responding to internal stimuli, such as thoughts, as well as external stimuli, including another nervous system that has walked into the room. I'm sure you've felt something like this.

> There you are, on the couch, lights dim, cat on your lap or dog at your feet, having spent 30 minutes decompressing from your day. Maybe you're savoring a cup of tea (we'll get to the benefits of savoring in a bit). Your partner or child storms into the room, punches the light switch on, and begins ranting about something that just happened "to" them, gesticulating wildly, arms flailing about, volume at eleven. You can sense their chaos.

In this situation, your nervous system could get hijacked by theirs, but it doesn't have to. And just because you were calm before they walked into the room doesn't guarantee you'll remain that way when they storm in. What happens inside you depends on your way of being and on how well you know—and know how to work with—your own nervous system. A regulated nervous system is an invitation to another nervous system to regulate.

We can feel the dysregulation in and around us. We can feel the spinning, the urgency, the chaos, the inability to even think about what's good for us or whether there are alternatives to the way we're acting (out). And we can feel the same from others. Once you're routinely able to sense and adjust the state of your own nervous system, you're in a position to make an informed choice about what to do or say next. Your next move comes from the wisdom of your own body and its experiences, as well as your own mind and its pattern-recognition, memories, and biases. And of course, your budding mindfulness practice. Your next move is the prediction that you're going to handle the situation with heart and wisdom.

When you're embodied, as in, acting from what's occurring, moment to moment, in your experience, you're then in a position for wise speech (or silence). You might find that the most skillful thing to say to one person could be quite unskillful to another. Rather than trying to plan what to say in a circumstance, in advance, prepare yourself for saying or doing what any moment calls for. There's a

sense of liberation and agency that travels with an intentional, organic way of being that doesn't travel with behavioral prescriptions, scripts, and checklists.

My Introduction to Mindfulness

Twenty years ago, I was a different person. So were you, I'd imagine. The person I was proudly walked around like a brain inside a skull covered in a walking meat suit. I had accomplished a lot, had a lucrative career ghostwriting and editing books and creating study guides and practice exams—mostly for the financial services industry.

I had no idea I was pregnant, and I had no idea ... at month five ... that I was having a miscarriage. I didn't go to the hospital or urgent care. I made an appointment with my doctor, who said: "I have good news and bad news. The good news is that you can get pregnant because you *are* pregnant. The bad news is that this time around, you will not be carrying a baby to term." There was nothing I could do, and there probably wasn't ever anything I could do to prevent the inevitable outcome. I was at the mercy of my biology. It was just information to me, though. I wasn't devastated, I didn't fall apart, I didn't mourn, and I didn't feel guilty. In fact, I didn't feel anything at all. This profound disconnection from my own body would impact the rest of my life.

A few months later, I was with two friends, replaying the physically painful and gory episode. I'll spare you the details. One friend said something like, "Wow. That's bizarre that you didn't realize—" And the other cut her off with "Of course she didn't realize. Mary doesn't live in her body." She gave me her copy of *Wherever you go, there you are*, by Jon Kabat-Zinn. So began my journey to a different way of being in myself and the world.

I was already a practicing meditator in the transcendental meditation tradition, but when I read the Kabat-Zinn book, I had a deep knowing that it was what I needed; mindfulness was what I needed. It impacted me so deeply that I spent the next decade getting trained to teach mindfulness to people of all ages, including making sure I knew how to recognize and meet trauma when it showed up. This is why I say books are important and apps can be helpful, but at the beginning especially, learning mindfulness in a group, with a trained and experienced guide, is crucial.

Probably because I veer toward striving, I took my mindfulness practice seriously, considering it deliberate practice in the service of eventual expertise. This isn't the best attitude, but it's the one I had,

and it got me to where I am so I'm grateful. I befriended the numbness that was protecting me from integrating the miscarriage and so much more, and peeled it all back, working through layers and layers to reveal what I genuinely felt.

After a bunch of years of mindfulness practice, the police knocked on my door in the middle of the night. "Call your mother," they said. "She's been trying to get in touch with you and you're not answering your phone." I've been known for not paying attention to my phone, but in my defense, I was also asleep.

When your mother is so interested in speaking with you at 12:30 a.m. that she calls your police department from 1,500 miles away to have them knock on your door, this can mean only one thing. "Maryterasa, Judy is gone. Your sister is gone." It was exactly one week after Judy's 49th birthday, which I thankfully had celebrated with her.

I flew to Long Island a few times from Florida to sort through her belongings, plan a private memorial (she was a public figure) and also a public one. Then I had to attend those memorials. My parents were in no condition to do anything and were down to only one child. And not even the favorite one. Extensive post-mortems revealed nothing conclusive, although there was blood in Judy's skull. Her death was deemed due to "natural causes."

I chose the arts cinema in Huntington, Long Island as the venue for her private memorial. Our family had gone there for years, and she lived nearby so it was a natural choice. Friends of hers played live jazz, people came from near and far, and the evening was a celebration of her contributions to the lives of others, her humor, and her achievements. There was wine and cheese, and I spent the day baking hundreds of her favorite vegan chocolate chip cookies for the guests. There were index cards and pens on each table, and everyone wrote a brief message or favorite memory of Judy. Friends read them as we all laughed and cried. I even created a 30-minute presentation of photos and videos of Judy that I put to her favorite songs. I asked those closest to her to record short videos and I edited them into the production. The vignettes were stories, poetry-readings, and expressions of disbelief that Judy was gone. All who recorded them loved her with their words and faces.

Every detail of the evening was planned with her preferences and personality in mind. I cried a lot, I got it all done, I made good decisions, and I had the help of wonderful friends and chosen family. I think Judy would have enjoyed her private memorial immensely.

This is a tale of the benefits of preparation, and it could have gone in a drastically different direction. I'm not sure how different it would look to the untrained eye, though. I've always been a

doer, so things would have gotten done no matter what. But I don't think I would have been able to do what I did with heart and presence. And I'm not sure I would have been able to be with and work with my grief; I probably would have locked it up inside me, the way I used to. Locking it up is easy, at least for the short term.

Just a few days ago, my mother, who lives in my home, asked me how I managed to pull all that off in 2015. She called the Judy Martin Retrospective a masterpiece (LOL, so not, consider the source). I was able to feel what I was feeling: the emptiness, the regret over things said and left unsaid, the time wasted. Guilt. It all sounds so trite. What else is there, though, except love and how we prioritize other things and then are left with regret when the light goes out unexpectedly.

I was able to locate what I needed and do what I needed to do. It wasn't pretty, but I processed her sudden death, real time, while making solid decisions. And while parenting a 4 1/2-year-old and caring for a geriatric, diabetic Greyhound, a husband, and an ancient cat. And writing a book (not this one). I have my mindfulness practice to thank.

The Moral of the Story—Do Your Body Scans

The essence of mindfulness practice is being with what is and working with what is.[2] We need both; they're necessary to attune to the truth of the constant shifting of our lives. That's where practice takes us; it prepares us for a front-row seat to constant change. We're able to stay present with the not knowing, yet we have developed skills for moving from moment to moment without grasping, ignoring, or pushing away what those moments bring. We become agile in mind and response, able to adapt, and resilient as a matter of habit.

The first foundation of mindfulness is mindfulness of the body, and we cultivate awareness of the body via the body scan, which can be 45 minutes long. The body scan I provide in this book is just 10 minutes, and of course you can do it on your own for however long you want. The intention is to get accustomed to bringing awareness to all parts of your body, even when nothing particular is happening. The better you know your body when nothing much is going on, the faster and easier it can be to notice when something is a bit off. Or when sensations are beginning to arise in your body when someone else is talking. For example, when a client is upset about something, sensations might begin to arise in you, and your interpretation might be that you're reacting to the story the client is telling. But in reality, you

might find you're reacting to your own story. These are the kinds of insights that regularly occur when we practice.

Physical pain can also affect your life and work without you realizing it. In *Paintracking: Your Personal Guide to Living Well with Chronic Pain*, clinical social worker and sociologist, Deborah Barrett, writes about the benefits of mindfulness for meeting pain:

> When you are tuned in to your bodily sensations, you are more inclined to observe signs that it's time to slow down, take a break, or change activities. In contrast, mindlessly pushing through pain may result in your ignoring mounting pain until it is severe. When people are experiencing pain but are too busy to register this fact, they are more likely to lose their patience, misunderstand or snap at others, or react in ways that do not represent their best self, only to realize later that their distress stemmed more from neglecting their pain than anything else.[3]

Being vigilant about scanning your body regularly will go a long way to preventing acting out from pain you don't realize you're experiencing and you're not addressing. Physical pain is to be respected and attended to. If ignored, it will show up in other ways.

Before we get into the Body Scan Practice, a word or 500 on trauma.

The Body Keeps the Score (Bessel van der Kolk)[4] is a wonderful book on the reality that your issues are in your tissues. Your body remembers what has happened and holds it all, and it can teach you a lot about yourself if you can learn how to listen. If you're embarking on a journey of self-discovery and you already know that there are areas that are evocative for you, that's helpful information that you can work with, at a speed and depth that's comfortable for you. If you're thinking, "I'm good, I've got nothing," that's okay, too. However, please humor me by doing a brief experiment.

Please conduct this experiment. Read it through first to get the gist.

[INSERT CYCLE GRAPHIC]

Experience

Find a quiet place where you're able to sit for just a minute without interruption, do that, and orient yourself like you did at the beginning of this book. What's around you? What colors? What objects? What sounds are in the environment? How does the air feel? Is there a sense of time of day or weather?

Once you're oriented, eyes still open, ask yourself if you feel safe. Check in with your cues—your mindful gauges. On a scale of 1-10, what's your perceived level of safety in your external environment? A 10 would mean you perceive nothing that's threatening to you in your external environment in this moment. You don't need to be at a 10. Some people would rarely report being at 10 and feel more comfortable with a 9, as their mindset is that anything can happen. Although it's tough to get onboard with the notion of anything, I get the point.

Next, bring your attention to your feet. You're not thinking about your feet, but noticing what there is to be known in and on your feet. Notice contact points, gravity, pressure, air on the skin, the feeling of socks and/or shoes ... whatever can be known in this moment about your feet. Unless your feet are injured or healing from injury, your experience of your feet probably isn't extraordinary. In mindfulness classes for children, we have them focus on their feet because the feet don't have thoughts or feelings. Plus, it's easy and natural to experience them as grounding, particularly when they're physically touching the ground or floor. Feet can be profoundly stabilizing.

After a minute or so of focusing on your feet, the next bit of guidance is to close your eyes. Do you feel anything in your body when you read "close your eyes?" Is there anything happening in your body—do any sensations arise with the words? We're bringing a sense of curious friendliness to this moment. If nothing arises for you and you close your eyes and once your eyes are closed that feeling of nothing continues, note that.

If nothing arises for you and you close your eyes and once your eyes are closed for a solid minute, sensations of some sort emerge, note that. If closing your eyes for a minute is dysregulating for you, meaning you experience sensations you'd call antsy, anxiety, fear, or terror, open your eyes. There's nothing magical about closing your eyes. Doing so reduces the quantity of sensory stimuli because it virtually cuts off one of your senses from receiving signals, but it's not necessary. There are meditation

traditions where open eyes are the norm. After all, life is full of potential distractors coming at us all day long from all our senses.

Some people who have trauma they haven't worked with yet find that closing their eyes brings discomfort or even extreme upset. They usually don't know why. If closing your eyes isn't a neutral experience and is somehow charged for you, keep them open. There's no judgment around this; it's just information right now. If you choose to keep your eyes open, softly gaze, eyes downcast, at a stationary spot a foot or two in front of you. As you experiment with distance, there might be a feeling of less work involved at a certain distance, as if you've found the spot your eyes are most comfortable settling on.

Next, bring attention to your breath wherever you experience it most obviously. Maybe your belly rises and falls and that strikes you. Maybe your chest heaves a bit. Maybe there's a sense of the air entering and exiting your nostrils and the temperature of the air is different on the inhale than it is on the exhale. Bring a curious friendliness to where you vividly experience your breath for a handful of breaths with the intention of keeping your attention on your breath while you breathe through your nose (it's made for breathing!) Just see what happens.

Capture your experience. What's here now? How was that for you? Anything notable about your feet? How did closing your eyes go? How about paying attention to your breath?

Reflect – Is there anything you want to remember about this? Now's your chance to get it on paper.

Integrate – Is there anything you'd like to remember to do or not do, going forward?

Maybe nothing much happened. Maybe you took a few breaths and your mind wandered. Maybe focusing on your breath wasn't a great experience for you. If you have asthma or COPD, or some trauma in your past that's still living in your body, maybe the breath isn't a friendly place for you. Maybe you can't put your finger on a reason, but putting your attention on your breath wasn't a neutral experience. If you have or have healed from Covid and were symptomatic—or maybe you weren't but the breath reminds you of the experience—maybe the breath isn't friendly for you. After watching George Floyd calling for his mother and pleading "I can't breathe," many people experienced an ambivalence around their own breath that became upsetting.

I'm spending time on this because there's no reason to focus on your breath. Particularly if it makes you uncomfortable. Mindfulness isn't about your breath. In fact, if you put attention on your breath and you notice you experience unpleasant sensations in your body as a result—that's mindfulness.

The takeaway from that brief experience is threefold:

1. There's no need to close your eyes.

2. There's no need to focus on your breath.

3. Noticing what's occurring in your present-moment experience—in your body—is a crucial component of mindfulness. The body is constantly giving you information about its assessment of relative safety, and you can tailor your practice to what's happening in the moment.

[INSERT CYCLE GRAPHIC]

The Body Scan Practice

The Set-up

As with all the practices in this course, set yourself up for success. Success might not mean what you think it means here. Here, it means: make it to the end of the practice in a place where you won't be interrupted and you'll be able to capture your experience for a few minutes immediately thereafter. That could be a tall order as many people have a tendency to fall asleep as soon as they begin a body scan, and if they don't fall asleep immediately, they're not sure when they do, but they do know they don't make it to the end. Ever. It's a bit of a joke in the mindfulness community.

But because our intention here is to capture the experience and reflect on any patterns from day to day, having an intention to remain awake might not be sufficient. If you're a morning person, for instance, perhaps doing it right before bedtime isn't wise. Feel free to try it if you have been drinking alcohol, however that combination is the express lane to snoozing. Plus, I know of exactly zero studies concluding that alcohol is healthy. Keeping the lights on is helpful, as the next step is to get up and capture your experience immediately after, in writing. Keeping your eyes open can be helpful, too. Realistically, you need at least 15 minutes for the entire practice.

With all of this said, you also might end up using the body scan to help you when sleep isn't coming when you want it to. And that's just fine.

Posture

You can do the body scan in any position, as you're training yourself to be aware of your body, and not just your lying-down body. It's traditionally done lying down, arms and legs uncrossed, on a bed or mat, in a location where you won't be disturbed. Again, set yourself up for success.

Time

I recommend setting a timer for 10 minutes in the event you fall asleep. A joke among teachers is that the one time we're almost guaranteed to stay awake and make it to the end of the body scan is when we're the one leading it. This is an advantage of guiding yourself through the scan. It will take time to get the rhythm of attending to all of the parts of your body, as 10 minutes will fly by. It could seem absurdly brief, and I welcome you to do it for 20, 30, or 40 minutes instead if you are so moved. There's no need to rush. At first, the goal, if there can be said to be one, is to get accustomed to scanning the body from the tips of the toes to the top of the head, and then to capture your experience for a few minutes.

Guidance

You're not looking to feel anything in particular or to manufacture any sensations. The body scan is a way to touch on various body parts with curious, friendly attention, wondering what there is to be known. If that sounds abstruse, here are some things that can be known during a body scan. Note that they are all sensations.

Sensations relating to:

- Contact points (parts of the body contacting a surface or other parts of the body)
- Pressure
- Gravity
- Tension
- Temperature
- Circulation

- Digestion/indigestion
- Discomfort of all kinds (but what kind? Be specific)
- Itching
- Tickling/fluttering

We're attending to sensations—not thinking about the various parts of the body—and here's the difference. Let's say you're getting curious about your toes during minute one of your body scan and you stubbed your right, big toe this morning. You notice you've got a sharp pain under the nail of your right, big toe. You might move on to explore the rest of the toes of your right foot and then the rest of your body.

Alternatively, you might start reliving the stubbing incident, then thinking about how you should have been wearing shoes, which could lead to an internal monologue about an article you just read comparing running shoes, and then you might land on planning the purchase of some shoes if you can just remember the website that had the best deal, before your timer rings and you have no idea where the rest of your time went. This is perfectly normal. It's okay.

Mind wandering will likely happen during the body scan, the focused attention practice, and any other time you practice ... anything.

Encountering The Unwanted

> "For meditation to do its work, we have to be willing to do ours.
> We must be willing to encounter darkness and despair when they
> come up and face them, over and over again if need be,
> without running away or numbing ourselves in
> the thousands of ways we conjure up to avoid the unavoidable."
>
> Jon Kabat-Zinn[5]

During the body scan, as in life, there will be discomfort. You will encounter sensations, emotions, and even sounds that, at first, will be experienced as "things that make me unhappy." The cause of all your

suffering, after all, is wanting things to be different.[6] You want the landscapers to stop with the leaf-blowers. You want the pain in your knee to go away. You want your partner to behave differently (and you're surprised when they act like themselves). You want the other side of the political aisle to grow up or wake up or ... think more like you do. What is wrong with them, anyway? (More on that in Chapter 10.)

There are different ways of handling what we call "The Unwanted," whether it comes in the form of thoughts or sensations or sound (which we then label noise). We've already established that avoiding The Unwanted or immediately distracting yourself deprives you of the opportunity to be with it and learn from it and develop/expand your capacity for being with it.

In mindfulness practice, we emphasize being curious about discomfort rather than immediately moving physically or shifting the attention. The same is true for pain. What are the boundaries of the pain, what's the quality of the pain? Is it sharp? Dull? Throbbing? Participants in class are always surprised to find that when they move toward their discomfort, they notice it's not consistent. It changes, even begins to fade away. Or it doesn't fade away, but it morphs and moves.

I should mention that the body scan can touch on parts of the body that evoke memories of trauma or thoughts that result in distress. Trauma-associated sensations might also arise. Sometimes very quickly. There's no need to endure any particular level of discomfort, and you can always open your eyes if they're closed, find a neutral part of your experience to focus on, or stop the practice entirely. You have agency; you can control where your attention is. Over time, you might notice that physical sensations come first, and then thoughts start to form around them that result in your suffering.

Discomfort is inevitable, but misery is optional. Misery is what happens when thoughts enter the picture, and part of what you're developing is the ability to notice when that appraisal is occurring and put some space around it and interrupt it. You can notice the thoughts, and at first maybe even label them: thinking. Whether or not you choose to label them, you can then let them go. Stay with your experience of the sensations and let the thoughts go. You can even reframe them, if you like. Or thank them. Whatever they are, they're partially responsible for you making it to this moment in your life.

The flipside of letting the thoughts go is being with them—allowing them to latch onto the sensations and create a story of suffering. This can be instructive and provide insight into your habitual ways of thinking, being, and behaving. The caveat here is to be conservative at first, as you can easily lose the plot of touching on your experience and become enveloped by the story that's being constructed. You can reach a point when you don't realize you're not in control of where your attention

is. You can't locate the breaks on this freight train of misery, mostly because the thought that breaks exist never occurs to you. Realistically, then, you aren't in a position of control because you're not present with the reality of control. You're trapped in a story; you're in a story-trance.

Week 5 brought this share early in 2021:

> I've been sad for a long time. Years. I live alone and my husband passed a few years ago, and what I've found from the scans is that four weeks ago I had tension all over. And now I lean into it and do some softening and self-compassion. It's so simple. It's as if I needed permission to relax and stop holding so tightly to things. And to care for myself. For the first time, I felt some joy after the scan, and it was strange. Strange in a good way. At my age, learning to face my feelings for the first time, it's wonderful. I should have started a long time ago.

Working with Physical Pain

Physical pain is sometimes just that and isn't attached to an emotion. There are no thoughts to interrupt on their way to becoming emotions, although the pain might have second-order effects like exhaustion, particularly if you're fighting the pain and focusing intensely on it. There's nothing like physical pain to bring us into the present moment and into our bodies.

Here are five options for working with physical pain during practice and life.

1. Immediately move, massage the area, go for a walk, take a hot or cold shower—do whatever you do to provide relief.

2. Bring mindful awareness to the idea of moving to relieve your discomfort, then bring the same awareness to the actual moving and the sensations that occur because of the

moving. See how little you need to do in order to provide relief. Make the whole thing a mindful awareness practice.

3. Soften and relax as much as you can, and move your focus toward the pain, with as much curious friendliness as you can muster.

4. Add pendulation and titration to #3. When you bring your attention to the pain, stay with it for a bit and then shift your attention away—perhaps your anchor point—for some resourcing, and then go back to the pain (like a pendulum). Maybe see if you can increase the amount of time you're with the pain (titration). Maybe not. These brief moments of exposure therapy build capacity.

5. Broaden your field of awareness. Let's say your knee is throbbing, and naturally you're focusing on it. Broaden your field of awareness to your entire leg, and then both legs, and then legs and arms, and then your entire body. We sometimes use the analogy of salt. A tablespoon of salt is a tablespoon of salt. When you put it in a cup of water, you get some seriously salty water, but it still contains a tablespoon of salt. When you add a tablespoon of salt to a gallon of water, it's still a tablespoon of salt, but the water tastes less salty. When you add it to a bathtub of water, it's still a tablespoon of salt, but it's less concentrated with salt.

Working with Stress and Emotions

During a body scan, if you feel "triggered" upon attending to a certain part of your body, that's your brain, making a prediction based on the sensory input it received, interpreted through the lens of whatever has happened in the past.

Here you are, experiencing hyperarousal or hypo arousal—either getting jittery, anxious and panicky, and perhaps continuing to a full-blown panic attack, or going the other way and checking out and not feeling anything. You didn't plan it, you don't think about it, and it might vary depending on the situation. We all have coping styles we've developed over years of meeting people and circumstances that dysregulate us; we have our ways of "dealing with stress." This history is part of why

it keeps happening; we have a story and we're sticking to it. Unless and until you provide your brain with cause to make a different prediction, it will keep making the same prediction. Remember, the brain takes the path of least resistance.

When you're experiencing what you would call anxiety in the body, instead of focusing on the why—the thought, the story about it—focus on the what. What does it feel like in the body? Get curious about what it is. Get curious about the sensations in the body and decouple them from the story. The story is just a bunch of thoughts; don't get caught up in it. Do learn from it though, and this is most undervalued part of mindfulness. When you notice that the sensations and thoughts are familiar, you can mine that moment for insights that can help you prevent future, identical experiences. Continuing to repeat the past is not obligatory, but it will keep happening until you provide an alternative. Mindfulness allows you to wedge some resistance into those moments and provide alternative outcomes.

Gentle Warning: Make an Exit Plan

Note that the extremes of hyper and hypo arousal (freeze and collapse) are challenging to deal with on your own. This short body scan likely doesn't get into enough depth to trigger either of those responses. However, if you aren't consciously aware of trauma that your body is holding, it might. For our purposes now—getting through the body scan—you would open your eyes, shift your attention, or stop the practice entirely long before your condition escalated to freeze or collapse.

During the body scan, if you touch on a part of your body with your attention—frequently it's the pelvic area or the genitals—and you begin to experience panic, emotional distress, terrifying thoughts, or you begin to "check out," while you are still at-choice, make a choice. Decide what you're going to do while you still can. Now would be a good time. Recall we tell children to focus on their feet when they become very upset, because feet don't have thoughts or feelings. Feet are pretty innocuous and uneventful for most people; maybe you want to use your feet as your exit plan. We also tell children to take a nice deep breath with a long exhale, as the long exhale stimulates the vagus nerve and gets them back into ventral (no we don't tell them that), where they can be safe and brave.[7]

The successful integration of a traumatic event involves understanding that it's a coherent event that happened in the past and doesn't presently live in the body. If you have an experience of trauma that feels like it is occurring right now and this is surprising to you, be compassionate and loving with yourself, and don't push. This isn't an endurance contest, and it can also be harmful to take on an

unconscious trauma on your own. A trauma-sensitive mindfulness class, live, with a trained teacher, or trauma therapy would be better options.

All of us with human bodies need to learn how to inhabit those bodies and feel safe in them and with them. We need to be able to listen to them continuously for the wisdom they share with us, and do so with a clear mind. Meeting what they present to us isn't always easy, and if you can find your way to self-compassion and non-judgment during the challenging moments, you'll go a long way toward recognizing your wholeness and loving all of the parts of your body and behavior that have helped get you to where you are now. Reading this book. About to do a body scan.

The Instruction for the Body Scan Experience:

1. Set a timer for 10 minutes. I have body scans of various lengths on my website, www.marymartinphd.com, under Guided Meditations. The "right" length is the one that's right for you.

2. Breathe normally. Maybe take a few deep breaths with long exhales.

3. Close your eyes if that's comfortable for you.

4. Begin by noticing what your posture is like. What can be known about your whole body, in whatever posture it's in, and whatever surface it's on? Do this for a minute. You'll do it again at the end for a minute. That's two minutes. Get in the habit of doing even just this part a few times a day—checking in via your sensory pathways, including your interoception and neuroception (your cues/gauges).

5. With your remaining eight minutes, bring the attention down to the tips of your toes to start. If you do the math and you want equal coverage of your entire body, you're going to allocate your time something like this:

    - 2 minutes for the feet and legs

- 2 minutes for the torso
- 2 minutes for the arms and hands
- 2 minutes for the head and neck

And remember that you have a front and a back. I include this not so much as a recipe, but to emphasize that eight minutes isn't a lot of time and you're going to have to play with how you do it. Take a moment to plan, but then don't hold that plan too tightly. This prevents time-related frustration that might arise and then be used as an excuse to not continue to practice.

Some humans will go to great lengths to avoid delving into their own beings—particularly the humans whose greatest fear is the unknown. Anxiety might arise. Reframing can be helpful here, as well as the continued invitation to use an attitude of curious friendliness.

Here's some sample verbiage from a body scan:

What is there to be known in the feet right now? The toes, the tops of the feet, the heels, arches, and soles. As you circle your ankles with awareness, what do you notice? Anything? Nothing is a fine answer. As you move up the calves and shins, what's here? What's the skin like? Can air be felt on the skin? Is there a sense of temperature at all? As you move up to your knees and their bones, tendons, and ligaments, are there any sensations?

With that said, when you do a self-led body scan, you're not having a conversation with yourself. You're simply moving your attention systematically across and through your body, noticing everything that's present in the moment. When you happen upon a sensation, whether it's an itch, a pain, or a rumbling, perhaps a felt sense of digestion, bring curious friendliness to that sensation. How big is it? Does it come and go? Visit it without thinking about it or telling a story about it. *Now off you go. Lead yourself in a 10-minute body scan.*

Capture: What Did You Notice and What's Here Now?

Record your sensory experience. Note any drifting into thinking. Maybe all you did was think and tell stories! Thoughts happen, don't judge yourself.

Facility with the body scan is crucial, so I'll provide some of my own responses as samples. Here's a Capture I did years ago in my Practice Journal.

> Throbbing heel pain in left foot, left ankle ache, air was super cold on the skin of the feet, nothing much in the legs, back body contacted the mat a lot but not everywhere, like small of the back and knee pits. Heartbeat slow and steady. Sensations of hunger, emptiness, hollowness. Shoulders and upper back tense, nothing in or on arms, neck okay, beginnings of ear and back of throat pain when swallowing. Jaw clenched; eyes tightly closed. Holding breath. Softened everything during the last minute. Heavy, stillness. Deep breaths.

Capture: Now it's your turn.

Reflect: Introduce thought.

When you read the words about your sensory experience or you look at the image you marked-up, what thoughts come to mind? What insight? Did you learn anything? Was anything surprising?

My Reflection:

> Left foot still isn't great. Noticed tension and heart rate went up with that. I was thinking about a conversation that didn't go my way and about deadlines and also there were images from Twitter and *The Walking Dead* that were flashing and were upsetting. I noticed I was holding my breath when I noticed the tension. Not sure which came first. Intentional softening helped. Reliving that conversation and the flashing images all worked their way into the practice and clearly affected what was happening in my body.

Integrate

Sit with what you have come to know for a moment. Does it lead you somewhere? Is it a confirmation of something you already know? What does it call for? Anything? In other words, have you learned something that moves you to want to shift how you are in relation to a person or a situation? This is where the possibility of intentionally crafting your way of being comes in. What might be nourishing—helpful to do now?

My Integrate:

> Upsetting images can be managed, at least the ones that come from the outside. Why cause myself suffering when I don't need to? Lay off *The Walking Dead*. Back off Twitter. Maybe re-evaluate the Twitter relationship? What do I gain from it anyway? What function does it have? That conversation went the way it went and it's in the past. For all I know, it went completely differently for the other party. Does it really matter? Me reliving it and changing what happened isn't going to alter what actually occurred in the perception of the other person. Consider a clarifying phone call or just leaving it alone. Does anything really need to be done? I always do this. To myself. Time to go for a walk.

Your Integrate

Indulge me with what is probably the most cited poem in relation to the body scan ...

The Guest House

This being human is a guest house.
Every morning a new arrival.
A joy, a depression, a meanness,
some momentary awareness comes
as an unexpected visitor.
Welcome and entertain them all!
Even if they're a crowd of sorrows,
who violently sweep your house
empty of its furniture,
still treat each guest honorably.
He may be clearing you out
for some new delight.
The dark thought, the shame, the malice,
meet them at the door laughing,
and invite them in.
Be grateful for whoever comes,
because each has been sent
as a guide from beyond.

Jalaluddin Rumi, translation by Coleman Barks[8]

Name one good thing that happened today.

What are you grateful for right now?

What are you looking forward to?

Did you notice or perform an act of generosity or kindness today?

Chapter Seven

This is Your Brain on the Red Pill: The

Focused Attention Practice

"To understand music, you must listen to it.
But so long as you are thinking,
'I am listening to this music,' you are not listening.
To understand joy or fear,
you must be wholly and undividedly aware of it.
So long as you are calling it names and saying,
'I am happy,' or 'I am afraid,'
you are not being aware of it."

Alan Watts[1]

A few weeks into a class for advisors a year or two ago, someone commented: "This is like the blue pill/red pill thing" (from the hit 1999 film, *The Matrix*, where the pill you choose either awakens you to the truth about life or ... you continue to live your life as it is). That told me the advisor had been doing their home practice of 10 minutes per day of focused attention.

Attention changes the nature of what we find. It changes what we see. Yes, it might also change what we look at, but what we end up seeing is something different. You may recall that psychiatrist Iain McGilchrist[2] discusses the types of attention we employ, which hemisphere each lives in, and that we need both hemispheres and all types of attention. And as I touched on in Chapter 3, mindfulness cultivates all types of attention during its different practices.

More important and to the point about the red pill, those types of attention begin to awaken from their slumber during times of day when you're *not* doing your formal mindfulness practice. Your formal practice is in support of the rest of your waking day. Your practice is creating a brain that's more likely to pay attention when you aren't in formal practice. You suddenly go through your day with a level of awareness of things you took for granted or never gave a moment's notice to, as well as to moments with presumed importance, such as decision-making.

In a way, the focused attention practice is the most misunderstood of the mindfulness practices because the intention seems obvious and in no need of explanation. It's about learning how to pay attention, right? Sure, but that's nowhere near the whole story. Attention is the foundation and it's crucial for the whole endeavor. But it's more like a doorway into self-awareness, the workings of the mind/body, and any number of futures you never believed were possible or would never have dared to imagine. Most important is that paying attention is done as a way of decreasing suffering and increasing freedom. We are applying awareness to everything, not to fix anything, but to strengthen the capacity to be aware of all aspects of our lives. And the struggle is real ...

The Attention Crisis

You don't have to be a fan of The Center for Humane Technology (CHT)[3] Stanford Internet Observatory's Renée Diresta[4] or Harvard's Shoshana Zuboff,[5] and you don't have to have watched *The Social Dilemma* [6] to feel the reality of what CHT's co-founder, Tristan Harris, calls human downgrading.[7] You experience the fracturing of your attention; I know you do. The sense of overwhelm is palpable if your attention is trained even just a little.

We're more than a decade into an experiment, made possible/inevitable? by the Internet, that has gradually resulted in the erosion of our social fabric. Each of our individual brains has slowly been repurposed by technology, and is working in the service of corporations with prediction engines that rival the ones in our dark, silent vaults. We're social animals, yet we're wary of others like never before, and often on a visceral level. Where there was once an ease of compassion and care, there's now hyper-vigilance, distrust, and fear of others who aren't on "our team." Where we once had deep, lengthy conversations on the phone, we now avoid real-time voices in favor of texting with increasing brevity, often to the point of swapping emojis and calling that a conversation. Where we were once capable of

civilized debate with neighbors and friends, we're now hunkering down with our factions, in our virtual echo chambers.

Do Your Consumption Habits Perpetuate This Human Downgrading?

> "What you do over and over becomes reflected in the structure of your brain."
>
> David Eagleman[8]

As discussed in Chapter 1, your lived values and your perceived values are both connected to your identity. Sometimes they're aligned and sometimes they're not, and you'll do with that what you'll do with that.

Part of your lived values comes from what you take in—your consumption habits of all kinds. What you actually take into your body—what you consume (e.g., food and drink) and even when—tells the world, *I'm the kind of person who* ... Furthermore, the events and information in your field of awareness, which you choose to attend to or not and some of which you have sought out, create your perception of what the world is like. They create your lens. Including your fundamental beliefs—your mindsets—about how the world works.

Here are some other consumption habits that tell the world the kind of person you are; they tell the world where you direct your attention:

- What you choose to watch on television or other screens (the news 24/7? horror shows?)
- Your relationship with social media (e.g., how much time, which platforms, what the heck are you doing there? Liking? Sharing? Posting? Trolling? Doomscrolling? Do you even know?)
- The books you read/listen to. Genre, length, author, topic, how many in a year, so much here ... If you read, are you doing it to finish; if you listen, do you do it at 2x speed?
- The people you listen to, where, for how long, and under what circumstances?

- Where you spend your days. (Do you make a point to get outside? Or even to a specific place regularly?)
- What kind of push notifications you have on your phone or other device.
- Is your phone always on?
- Do you sleep with your phone?
- How many tabs, on average, do you have open on your computer at one time?
- How many times do you check your email?

Why not investigate your own consumption habits? Examine the sensations that arise in the body when you:

- Reach for a bag of chips
- Have a glass of wine or other alcoholic beverage
- Have another glass
- Engage in yet another fruitless conversation with someone over the same topic
- Hear or see a notification on a device (yours or anyone else's)
- Attend to a device when you get a notification
- Read something (or not) and then share it
- Take stock of your likes and followers and shares
- Check your email

- Watch your favorite show
- Take a walk in nature
- Snuggle with the dog or cat
- Share stories about your day with your children or partner or friend
- Eat mindfully
- Savor a wonderful memory
- Fill-in-the-blank with a habit of yours

Do you have any habits that end in you feeling not-so-fantastic? Do you have any that *begin* when you're feeling not-so-fantastic? What habits leave you feeling good *or start* because you're feeling good?

Unsurprisingly as I'll discuss in a bit, bringing mindful awareness and curiosity to habits you'd like to change, just might be the recipe for that change. For example, I like Syltbar Prosecco. I usually drank it to celebrate. I found that I was drinking two glasses of prosecco when I drank it. This was just once or twice a week, but it still bothered me. It messed with my sleep and gave me a headache. Meanwhile, I really enjoyed the taste. When it comes to habits we'd like to change, mindfulness tells us to go toward them rather than away. So I went toward. I brought curiosity and mindful awareness to my Syltbar drinking, savoring it, pouring it slowly, enjoying watching and listening to its bubbles, smelling it ... just like a mindful eating practice. And you know what? I realized that the first glass was spectacular, and the second was entirely forgettable. It's tough to be present for something when your senses are dulled. Habit changed!

On Habits, Attending, and Paying Attention

Habits are a mixed bag of good new and ... other news. When something has become a habit, we attend to it automatically. In no way does automaticity imply paying attention. For this reason, when we're

doing something that has become a habit, we frequently aren't paying attention. This is why every mindfulness class involves choosing something you do with automaticity and doing it with mindful awareness, or a different way. For instance, brushing your teeth with your non-dominant hand, taking a different route to work, or walking mindfully (see Chapter 8). When we do things that are different or novel, we need to pay attention precisely because they are new.

Learning how to pay attention to your moment-to-moment experience has many benefits, one of which is it positions you to reclaim your brain. Automaticity and habits can be time and lifesavers, but they can also numb the mind. There's a fine line between becoming what you practice and not being present for that becoming. Mindful awareness is a window into the inner workings of your own thoughts, sensations, and emotions, and it gives you tools for snapping out of the trance of habitual thinking and behaving. Living a life composed of habits—even healthy ones—doesn't presume presence or reflection or insight. If you're looking for insight, cognitive and emotional flexibility, reduced maladaptive rumination, improved executive function, and the capacity to better support the causes you care about, mindfulness has been shown to get you there.[9]

Focused attention is one of the core practices of mindfulness. It's the one most people think of, where you sit upright, focus on your breath, and "stay in the moment." Meanwhile, it's easier to sit in your chosen posture and not do it than it is to do it. It's easy to just sit there and think, and when your timer on your phone chimes, go off on your merry way. We all do that sometimes, particularly if we don't have guidance. But sitting quietly and planning your day isn't mindfulness. What do we do when that happens, though? We acknowledge it and its context; that's reflection and builds insight. And what do we do the next day? We begin again. No judgment, no ridicule, no talk of failing, not being able to "do it right" or having a brain that "can't meditate." We heap some compassion on ourselves and we begin again.

Mindfulness meditation is a non-doing and can feel strange to those accustomed to doing and who value doing. The strivers, the planners, the achievers ... frequently are unnerved by the idea of an experience that's not going anywhere. But if you've made it this far, you clearly have an inkling that there might be something to this idea of being.

Having the ability to choose to pay attention is a bit of a superpower, although it shouldn't be. Most people spend most of their days mindlessly going from one habitual thought and behavior to the next, avoiding the reality of maladaptive patterns, and instead getting some comfort from their familiarity. Most of us have a running monologue, and sometimes a dialogue, in our head. All. Day. Long. This is

the brain's default mode, also called its intrinsic activity, and it's inversely correlated with executive function. Mind wandering has been associated with unhappiness and unhappiness has been associated with a wandering mind.[10] We're most happy when we're present. This is one of the many benefits of mindfulness.

As wonderful as all of this sounds, being in the moment and experiencing what's actually happening in that moment isn't a day at the beach. It's hard work learning how to pay attention and positioning yourself so that choosing the object of your attention is even an option for you. Opting out of the trance of story, the ceaseless narrative of identity, and the illusion of the self isn't something the average person does. But something tells me you're not the average person.

[INSERT CYCLE GRAPHIC]

The Focused Attention Practice

As with all guidance, read it through, and then try it on.

The Set-up
You can do this anywhere, at any time, although I wouldn't begin by doing it while driving or doing anything else that demands your attention. Set yourself up for success by choosing a quiet place where you won't be disturbed for 10 minutes. You'll increase the amount of time to 20 minutes over weeks or months, but 10 is fine to start with. You're building a muscle, and you don't want to demand too much at the beginning, experience disappointment, lose confidence, and ditch the project altogether.

Posture
An upright posture of dignity and wakefulness. A loose spine—not rigid.

Eyes
Your eyes can be open, downcast and looking at a stationary spot, or closed. For most people, closed eyes remove one level of sensory input (potential distraction), and that aids in their attempt to ... look

inward. Recall the guidance about eyes closed and getting antsy from the body scan. You might have done the brief experiment of closing your eyes and been just fine. But that was then, which isn't now, so be on the lookout for building anxiety with eyes closed, and know that you can always open your eyes.

On the other hand, part of our intention is to build capacity for being with The Unwanted. If we instantly do the thing that provides relief—opening the eyes or changing the posture—we aren't giving ourselves the opportunity to build resilience.

Breath

There's no special breath, and you may or may not focus on your breath, as you'll see ...

The Guidance

Take a minute to settle into your body and your posture. Feel whatever sense of gravity, heft, or weight is present. Notice contact points, circulation, air, pressure, and moisture. Take a moment to explore inside your body, too. What's here? Any sensations related to digestion? Heartbeat? Other inner body sensations? Be curious! Remember to breathe. Choose an anchor point for this practice (as in, next time feel free to choose a different one).

What's an anchor point?

An anchor point is a neutral point in your experience that you put your attention on with the intention of keeping it there. When we talk about cultivating focus and concentration, we're referring to the ability to choose what you're attending to, for the amount of time you choose to attend to it. The anchor point is also referred to as a point of refuge, as you'll rest your attention with it sometimes when you're met with The Unwanted.

How to find yours

It won't take long. Simply try one at a time for a minute. The only "rules" are that it should be a neutral point, it should be part of your sensory experience, and you shouldn't try different anchor points within

the same practice, unless it's the practice to find your anchor point. Once you've settled on one, that doesn't mean all that much. Tomorrow you might use a different one. Common anchor points are:

- The breath, where you feel it most vividly (the abdomen, the chest, the nostrils)
- The feet, flat on the floor
- The hands
- The feeling of the solidity of the entire body

The Most Common Anchor-Point Questions

Q: Can I use a word? The word love is so special and wonderful and calms me.
When you're using a word, you're conjuring it up. That's thinking. The word love isn't in your body or in your present experience unless you put it there. You're not observing a naturally occurring phenomenon; you're creating something. People who've practiced mantra-based meditation frequently get tripped up about this. Mindfulness is about what's here. Your mantra isn't here; it's in your head, and only if you put it there. Also, a single word is the gateway to ... more words, and more thinking. What you're learning here is to notice thoughts as they arise, not to generate them and the conditions for generating more of them.

Finally, the original question refers to wanting to use something that's experienced as pleasant. Wanting to feel good and choosing something that has a history of making you feel good isn't what we're after. I completely understand wanting to feel good; I think we all want that. This practice, however, calls for choosing something neutral. Do you know what happens to good feelings? They don't last. Not one of them. And that puts you in the unenviable position, eventually, of having to recharge your good feelings, perhaps with a different word or some other shift in what you're doing, because your intention is to feel good. You have a potential mini-internal rollercoaster ride of feeling

good and less good and then maybe good again, and this entire project is supposed to be about training the attention. Do you see how we've lost the plot when we use a word?

Q: I'm a new mom and I like to use an image of my son. See above, as this relies on the conjuring mind to keep it going. Your son isn't in your present moment experience; you're creating him in your mind.

After a week or so, I promise you'll experience at least one option as neutral. Neutral is important because, although there are ways to skillfully work with pain or loud sounds, starting with either one of those probably isn't a great idea. Set yourself up for success and learn how to focus with the aid of something that's reliably neutral for you. We tend to want more of experiences we have deemed "good," while we push away those we have deemed "bad." Neutral experiences tend to be ignored because they're not all that interesting. If you can meet something neutral with curious friendliness, and maintain that attitude for minutes at a time, I dare say you can do anything.

It might need to be said that your anchor point isn't forever. Different days, different venues might call for different anchor points. But I'd also caution about that and wonder if someone is approaching the idea as if they should in some way be entertained by the anchor point. Your anchor point owes you nothing; it's merely a place to put your attention and through which you learn how to focus and concentrate. Be curious about the neutral, while not looking for or waiting for something to happen, and not thinking about it.

Congratulations for making it this far! To recap:

- Set a timer for 10 minutes.
- Choose a posture of wakefulness and dignity if your intention is to remain awake (no judgment if you want to go to sleep!).
- Close your eyes if that feels comfortable.
- Choose an anchor point for this practice.

- And here comes the actual practice ... Keep your focus on your anchor point, with an attitude of curious friendliness, for 10 minutes. Your attention will get pulled away to thoughts, sensations, and sounds—and stories about them—many times in the 10 minutes. It's evidence that you officially have a human brain! Know that you can always choose to go with it when that happens. There's no need to be in tension with what has taken your attention away; maybe investigate it for a moment. Be curious. Just know that being curious about the shiny new thing that has your attention can quickly turn into becoming lost in thought about it. And once that happens, you're no longer in control of your attention. It's likely that the wiser course of action at first, is to celebrate the moments when you realize your attention has wandered. That, after all, is mindfulness; it's knowing where your attention is at any moment. However, it won't be long before your mind gets pulled away again. And when you notice it has, although everything in you will want to do the habitual thing and pursue thoughts and stories that have captivated you, simply bring the attention back to the anchor point, with kindness.

The kindness part is crucial. It's easy to reprimand yourself when you notice your mind has wandered. It's also easy to become discouraged when you tally the frequency of the wandering. Self-compassion, non-judgment, and kindness cannot be over-emphasized, here. And if it at all helps, know that the seemingly unending returning of the attention isn't just normal; it *is* the practice. It's how we're able to move toward reflection and insight; it's fodder for reflection and insight.

Off you go ... 10 minutes ... attention on the anchor point and return it, without fanfare, when you notice it has wandered.

Capture

What was that like? Calming, maddening, boring? What distractions were in your mind? What's here now after your 10 minutes of focused attention?

Reflect

Were there any surprises? Obstacles?

What did you learn?

What did you do about the distractions?

What do you think might have contributed to whatever happened during your practice? Have you been sleeping well (or not)? Eating well (or not)? Exercising (or not)? Drinking alcohol (or not)? Caffeine? These and other factors affect our practice ... affect our lives.

Other questions you might reflect on:

- Where in my body am I getting activated?
- What am I grasping onto?
- What am I overlooking or not seeing clearly?
- Where can I bring peace and ease?
- Am I diminishing suffering or amplifying it?
- Am I trying to get to something ... or somewhere?
- Am I trying to get away from something ... or some place?

Integrate

Was there a moment that you'd like to plant a flag on—an insight that arose as a result of your experience and reflecting on it? Try this practice each day, knowing that it will be different each time. Each time teaches you something new if you think you have something to learn. Approach practice with *shoshin*: beginner's mind.

In *The Bookshop*, which was shortlisted for the Booker Prize, Penelope Fitzgerald writes, "Understanding makes the mind lazy."[11] We think we know ourselves, but the more we practice, the more we question what we know. As your practice grows and develops, you might begin to experience thoughts and stories as separate from sensations in the body or the sounds in your awareness. At this point, your capacity will build for resisting the temptation to get hooked by the stories and dragged into another round of rumination or whatever your habitual pattern is. This is what leads to the liberation of the mind.

Perhaps the earlier quote from Yuval Noah Harari lands differently for you now ...

> Happiness isn't an emotional state and comes not from pleasurable feelings but from accepting the sensations as they are, without attributing value to them. This kind of acceptance requires mindfulness, which may lead to happiness. In this way, we live in the present moment, not anticipating pleasure in the future. We focus on knowing ourselves and knowing that we are not our sensations and emotions.[12]

Your Integrate

On Reframing Boredom

You might experience boredom. But boredom is just a failure of attention. If your attention has an attitude of curious friendliness, and you're open to discover whatever there is to discover, boredom will be kept at bay. Curiosity has this wonderful ability to build bridges and keep things interesting. You'll see in Chapter 10 that one of the best conversation strategies for potentially explosive discussions is to simply be curious about the position of the other person.

One way to demonstrate curiosity as an antidote is through mindful seeing. Wherever you are, look around and choose three things in your visual field and then describe them as you would to an alien. No matter what three things you choose, in order to describe them, you'll have to get curious about everything about them. And if you're describing them to an alien, things can get playful.

During my doctoral studies, we did something similar. Everyone was given something—I got a Sony Walkman (this was the 1990s, before Apple's crushing blow of digital music arrived via iPod)—and we had to behave like a child who had never seen our thing and talk through figuring out what it was for. We were allotted 30 minutes and had to take the entire time. Thirty. Minutes. Talk about curious friendliness. I remember wanting to keep going because when my time was up I still hadn't

figured it out completely yet. I never got around to the idea of recording onto the cassette tape and playing back, after exploring it and playing with it for half an hour.

Mindful eating is similar. The next time you eat, and this can be a big hit with kids, explore your food by approaching it as if for the first time. Let's use my daughter's favorite, banana ice cream (frozen bananas + plant milk + peanut butter, whipped to perfection in the blender), as an example. One could say it was a pale yellowish, uninteresting creamy blob.

But my daughter and I would ask:

- What color is it?
- Can you tell if it's hot or cold, and if so, how?
- Does it look heavy?
- Does it feel heavy? Compared to what?
- What utensil should be used and what makes you say that?
- Does it look chewy? Crunchy?
- What does it smell like?
- Do you think it's sweet? Salty? What makes you say that?
- Does it make a sound?
- Put some on the utensil and bring it to your lips? What's that like?
- Put some in your mouth. What happens?

- Do you need to chew it?
- Swallow it. What does that feel like? What is swallowing like?
- What do you notice about the rest of it in the bowl? What's happening?
- Can you make any predictions about what will happen?

When you bring a playful, curious friendliness, even to a pale yellowish creamy blob, you might be surprised by what's hiding within—by what you can know about it. It's not entertaining you, but it keeps your attention because you're convinced that it's interesting and there's always more to know about it.

Mindful listening might be my favorite practice because I live in a steamy rain forest (just kidding—South Florida) surrounded by the most glorious birds and frogs and insects, many of whom produce enchanting sounds. Plus, I live near the beach and its aural buffet. Before you get all envious, I also live in the town where many hurricanes are forecast to make landfall, so there's that.

There are day sounds and night sounds at my house and by the ocean. It's mostly birds that signal whether it's day or night, but there are other sounds at play, too. There are more traffic-related sounds during the day, for instance. And more people-related sounds, too: voices, runners, and cyclists. How about sitting outside for 10 minutes tomorrow morning, closing your eyes, and just listening? Not thinking about the sounds or trying to identify who's making the sounds, but just allowing them to come and go. Not going out searching for sounds, but instead noticing them in your field of awareness. Noting what's present. Maybe do it at night, as well. Get to know how your life sounds.

You might notice that the way I describe it, I use mindful listening as a resourcing experience, and sometimes I do. However, you can also sit where you are right now and listen. Listen to what's in the room, in the building, outside, maybe even inside your body. That's mindful listening as an awareness practice. And it's available to anyone, anywhere, at any time.

Bringing Awareness to Routine Practices

To exponentially increase your novelty and awareness, try something you do with automaticity, such as brushing your teeth, not only slowly and mindfully, but with your non-dominant hand. There's nothing more humbling. From opening the toothpaste, to turning on the faucet, to all the movements of brushing and rinsing, you just might be surprised by what it's like to brush your teeth with a beginner's mind (and hand).

Brushing your hair, putting on your clothes and/or shoes, and every aspect of driving, from start to finish, might surprise you if you approach them in a new way, eager to learn about them. Even standing in line at the grocery store and other moments when you think you're not doing anything. "Waiting" in line at the grocery store, do you start reading the headlines of the tabloids or looking at the candy and gum? Do you take your phone out and start scrolling social media or checking your email? Do you have the urge to fill even one minute standing in a line with some sort of *doing*? What is *waiting*, anyway? What are you waiting for? Is there a break in your life and you're waiting for it to begin again and you need to fill that time? How about noticing the feeling of your feet and your posture? How about checking in on the air on your skin and any sensations related to clothing on your skin or the shoes on your feet? How about *being* in line for that one minute? As Jon Kabat-Zinn writes in *Full Catastrophe Living*, "If you can name something or even feel it, you can be mindful of it."[13]

Focusing on Nothing

No discussion of mindful awareness practice is complete without an introduction to pure awareness, which is also called open presence and choiceless awareness. The focus here is on nothing in particular. Recall how it felt mentally to focus on your anchor. And with mindful seeing, there was a directing of the visual attention to an object. This was also true for mindful listening, where the object of your attention was sound. For all of these practices, there was a sense that you were directing your attention somewhere, to something. There was an object for your attention to focus on.

The most helpful way—in my experience—to describe open presence is the analogy of the sky and clouds, hence the image on the cover of this book. We can access this space of awareness in a few ways; it's not the same for everyone and it's not easy for everyone. Try the first one, and if it doesn't resonate, try the second.

1. Close your eyes and imagine that your consciousness—your field of awareness—is the sky, and all of the contents of your consciousness—the phenomena that come and go in your field of awareness—are the clouds. For example, the sound of a car comes across your field of awareness: that's one cloud. No need to label it "sound of a car;" just let it come and go. And certainly no need to think about it. *"Is that the delivery person? Awesome! I wonder if my new thing is here. Wow, that was quick if it is; I need to write a good review for them."* A sensation in your belly arrives in your field of awareness—that's another cloud. You wonder whether a certain prospect will call—that's a cloud. It's a thought. Just let it go. All contents of your consciousness will come and go if you let them. It's when you grab them and cling to them that they linger, and when you insist on thinking about them that they become general distractions and mind wandering. Or suffering. So just sit back and observe your life from moment to moment. For one minute, watch and feel and hear everything that comes across your field of awareness.

2. Was your reaction to #1: WHAT ARE YOU TALKING ABOUT, WOMAN? If so, then close your eyes and do some noting. Label each object that drifts or bounds into your field of awareness, with just one word, in your mind. Keep it simple. For example, *crushing sound of garbage truck, cool air on feet, planning tonight's class, wondering what time it is*, becomes *loud, coolness, planning, thinking*. Keep repeating the label as long as the object is in your awareness. In one minute, you will note dozens of objects. This is instructive on its own, particularly when it comes to mental activity. You might notice that you spend a significant amount of time thinking about the past. Or the future, by worrying or planning, or by concocting montages of what the future might look like. There are disadvantages to noting, particularly if you're a word person and you use the experience as an opportunity for mental anguish over what word to use. However, I'm using noting here as a way to get to open awareness.

3. What you did with #2? Do that again, but this time without the words—without the noting. Be an observer. It's as if you are the sky, and all of the mental activity, physical sensations, and sounds are just clouds floating by, and you simply allow them to. No need to think about them, name them, grasp them, or push them away.

How was that? What's here now?

Allow

There is no controlling life.
Try corralling a lightning bolt,
containing a tornado. Dam a
stream and it will create a new
channel. Resist, and the tide
will sweep you off your feet.
Allow, and grace will carry
you to higher ground. The only
safety lies in letting it all in –
the wild and the weak; fear,
fantasies, failures and success.
When loss rips off the doors of
the heart, or sadness veils your
vision with despair, practice
becomes simply bearing the truth.
In the choice to let go of your
known way of being, the whole
world is revealed to your new eyes.

Danna Faulds[14]

5 Bonus Tips for Reclaiming Your Attention

Practicing awareness is the way to a brain that chooses awareness. But there are other things you can do to improve your attention. Here are my top 5.

1. Dramatically decrease/curate your social media use. How we come to know what we (think we) know about the world is important. You have to put a reasonable amount of effort into figuring out what's going on in the world these days. And if you're getting your news from your social media feeds, without curating and vetting for bias, that's a problem. If you want a good example of how social media has been used to warp our realities and create panic in the United States all the way from Russia, HBO did a fantastic job with its documentary about the Internet Research Agency, called *Agents of Chaos*.

2. Use social media for news by actual journalists and for, believe it or not, cat videos and anything else that makes you smile. Here's the thing, though: don't like or share those cat videos, or anything else, unless you want a feed full of cat videos and whatever else you liked or shared. That's the purpose of recommendation engines. Meanwhile, even not liking or sharing isn't going to completely inoculate you from becoming a victim of the algorithms, as the number of seconds you've watched something is probably all the information they need. To make matters worse, cat videos have been called "engagement bait" and have been used to redirect unsuspecting cat lovers to sites and publications peddling misinformation.[15] Is nothing sacred?

3. If you have an addiction to being on social media, whether that comes from your need for social approval and likes or because you just can't stop scrolling because stopping cues have been designed out of the platform (that's why the infinite scroll was designed—to eliminate cues you'd normally have that tell you you're up to speed), at least flip the reason you're there. Go there to smile and to connect with actual people you know. As in, you know they are real people, and you have real conversations with them. They are the friends you would see if you could. Studies show that social media use is correlated with unhappiness—with the degradation of well-being. Maybe we can turn that around by using it for joy and connection rather than to spread social contagion

and vitriol. Pause before you go onto social media, pause before you like or otherwise react to anything, and pause before you share anything. Just ... pause.

4. Ask yourself, "Who am I saying I am when I share this?" "What am I feeling inside when I reach for my phone to go to Instagram or wherever?" And when you get to your feed, notice your feelings. When you read something you want to react to or share, notice how you're feeling. What is the function of your reaction or share? What makes you do it? What's it going to get you? What's it going to say about you? Are you trying to change someone's mind with your action? You have heard that facts don't change people's minds, right?

5. Do one thing at a time. When you eat, eat. When you're writing an email, do just that. Finish the email and send it, assuming it's not one of those write-it-with-the-intention-of-not-sending-it things. If you're reading an article or a book, see if you can do it without interruption. Newsflash: Humans cannot multi-task, yet we're in environments with increasing numbers of competitors vying for our attention. We can do multiple things at once—that's not the problem. The problem is that the kind of parallel processing that computers do or that our unconscious brain does in order for all of our biological systems to work simultaneously and where nothing suffers, isn't something we can do with our conscious minds. When we put our attention on two things more complex than walking and chewing gum, both suffer, as there are switching costs with going back and forth between the neural networks necessary for each one.

I like Cal Newport's idea of deep work vs. shallow work[16] with the latter being the walking and chewing gum. When meaningful, valuable work needs to be done, the environment for delving into it needs to be designed/structured to make it doable. This includes no social media, email, daydreaming, or other distractions, and scheduling time without interruption. And if you want to take the discussion about email to the next level, check out Newport's latest book, *A World Without Email: Reimagining Work in an Age of Communication Overload*.

"Instructions for living a life.

Pay attention.
Be astonished.
Tell about it."

Mary Oliver[17]

Name one good thing that happened today.

What are you grateful for right now?

What are you looking forward to?

Did you notice or perform an act of generosity or kindness today?

Chapter Eight

What's Movement Got to Do with It?

"No one can listen to your body for you.
If you want to grow and heal, you have to take
some responsibility for listening to it yourself."

Jon Kabat-Zinn[1]

I'm hoping that, like me, your appreciation for your body is growing. You're experiencing your body as your most fundamental and essential place of residence during this lifetime. Movement, I think you'll find, has a similar conceptual texture to it. You've taken it for granted, maybe, or not fully realized its import. Unless you've recently taken on a new physical activity, which requires paying close attention to your movements, or you're rehabbing from an injury, you likely go through life moving rather automatically and intuitively. In the spirit of novelty, experiencing your body in a different way, finding

your limits, and deepening your awareness of the most ordinary moments, I bring you mindful movement.

Here's the kind of thing that happens in class because of incorporating mindful movement ...

> I'm constantly tapping something, in meetings, not in meetings, while driving. It feels obvious and sounds loud and it distracts me now, at certain times. I now know right before I'm about to start because there's a feeling that comes first and I can catch myself and decide whether or not to do it. So far, only in the presence of music from outside of my head, and in an appropriate place (so not in a meeting) have I decided to move forward with it since I took the class. When I see other people do it, I find it very distracting and sometimes I want to tell them. How many people wanted to tell me? Also, I know I don't have someone's complete attention when they're tapping because if I did they wouldn't be tapping. And then there's the mindful walking. As a result, I realized I've been walking around with a lot of foot pain. At first, I felt it during the body scans and I found it confusing because it seemed new. But then, through the walking practice, it was clear that it had to do with the way I walk in shoes, which is different from the way I walk barefoot. Long story short, I now have orthotics and my feet don't hurt.

There are so many roads to mindfulness of how the body moves. You can choose literally any movement for this practice. When I work with little kids, we go from sitting to standing, first in five seconds, then in 10, then 20, then 30. The longer we take, the more we notice all the small and large muscles and parts that need to be engaged in order to accomplish what's usually a simple movement that takes one second. And of course, the more we giggle.

In mindfulness classes, we have a formal practice of mindful walking. This can be done anywhere, and the guidance is clear that it isn't a nature walk or exercise. Maybe look up labyrinths near you (go to www.labyrinthlocator.com, there are thousands just in the USA); they're wonderful for mindful walking. Mindful walking is a mobile body scan. It's an exploration of all of the tiny and large sensations that travel with tiny and large movements. It's a systematic investigation into what exactly is necessary for your unique human body to walk.

We frequently use a yoga mat for mindful walking. It takes a lot of decisions out of the picture, but you'll be surprised by the number of decisions you still have to make walking less than seven feet, turning around, and then walking back to where you started from. If it's your first time, yoga mat or not, choose a space where there aren't a lot of people. During retreats, we're sometimes at venues where there are groups who aren't on retreat, and it's always interesting to mindfully walk among them. We practice custody of the eyes on retreat, which means we don't look at anyone or talk to anyone. It's a wonderful rule that makes directing attention inward very easy and natural, however it doesn't mean we don't feel the gaze of others who aren't on retreat as we slowly walk and turn and walk and turn. Whatever space you've chosen for your walk, decide on a lane of sorts, with the intention of remaining in that space. And do yourself a favor by opting out of a public space, just this once.

The Guidance

1. Set a timer/alarm for 15 minutes.

2. Orient yourself by looking around for a moment like you did in the Introduction. Where are you? What surrounds you? What's up above? Check in with your exteroception, interoception, proprioception, and neuroception. What is standing like? What do your cues tell you about where and how you are? What's your level of internal and external safeness/safety?

3. At some point, you'll decide to begin to walk. What is that moment like? Which foot will you begin with? *The suspense!*

4. Your pace should be slow enough to allow you to notice the sensations involved in walking, but not so slow that you lose your balance. You'll figure that one out pretty quickly and it's different for everyone.

5. When you get to the end of the mat or the point where you've decided to turn, how exactly does the turn play out? Maybe experiment with turning in different ways, each time noticing which parts of the body are engaged and when, and what sensations are involved. How and when does your weight shift? What's that like? Do you do a 10-point turn? Do you pivot and turn in one fluid movement? Do you go clockwise? Suddenly, everything involved in the simple act of walking and turning, which you ordinarily do quite easefully, is drenched in awareness. No intentional beginner's mind necessary at first, as it's likely you'll feel like you suddenly have no idea how to walk.

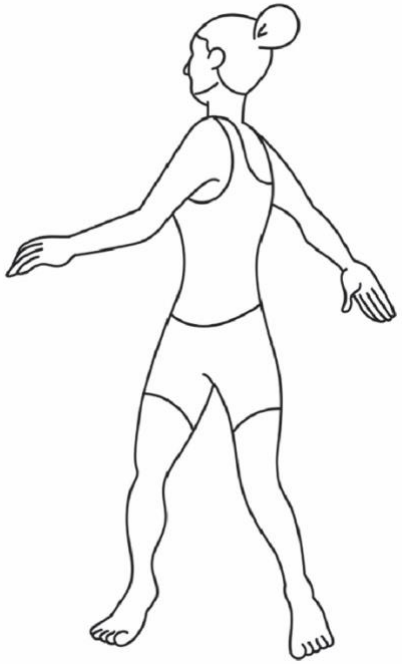
6. You might find yourself thinking a lot about how you're walking and turning, when usually you don't think about such things at all. When this happens, the guidance is just like the guidance for focused attention, and here, the sensations of the body moving are your anchor points. Mindful walking is a focused attention practice, with an intention to keep your attention on the sensations related to walking. Each time the mind gets pulled away from the body and starts to think about how you're walking or turning (or about anything else), kindly, gently bring it back to the sensations in the body. And I do mean in the body, as any movement of your body is accompanied by movement in your body.

As with all awareness practices, remember that you're not looking to like the practice. You're just there for whatever shows up, and to greet it with curious friendliness. At a recent mini retreat, a gentleman who had never been a fan of mindful walking was in attendance. He had a serious dislike for the walking, and during his daylong Mindfulness-Based Stress Reduction (MBSR), he had a tough time getting through it, and we do it more than once during the daylong. At this particular retreat, however, he found it "charming to walk a 6-foot mat with no place to go." The lesson here is not new but is worth repeating; anything can change, and everything changes.

The Qi Gong Washing Machine: A Must

One of my favorite movements during multi-day retreats, when we practice all day in silence, is called the washing machine, or, Knocking on the Door of Life. It's probably exactly what you think it is when you think washing machine.

- Stand with feet shoulder-width apart and knees slightly bent and soft. Hips and ankles should be soft and open as well. Firmly plant those feet. Breathe naturally.
- Ears should be aligned with shoulders and hips and heels. Notice any sensations related to standing forward (on your toes) or backward (onto your heels).



- Rotate your waist from side to side, with your relaxed arms swinging along, just like the turning of a washing machine drum. You'll notice that your weight shifts from one foot to the other and back while the arms flop around.

- Your arms will naturally slap your sides and back.
- Enjoy the release, the flopping, and the flapping.
- Move your arms up to the waist area, again, flopping and flapping.
- Move them up again, to your chest. Again, just enjoying loosening and releasing.
- Move back down to the waist and then to the hips and bum.
- Come to stillness. Pause and be with whatever sensations are present, including heartbeat, body temperature, and circulation. Notice if you still feel like you're moving.

Other Movement Practices

Let's say you don't have the kind of mobility that would allow you to walk seven feet, turn, and walk back. Or it's inappropriate to do a washing machine or you don't feel like getting up to do it. There are myriad options for mindful movement.

Here's one from Qi Gong that includes the breath and is done while sitting. We'll call it Raising the Arms:

1. Sit upright with a straight but loose—not rigid—back. Shoulders relaxed. If you can place your feet firmly on the floor, do so. If that isn't an option for you, that's fine.

2. Place your hands on your knees, and just be with this posture for a moment. Feel the stability of the feet on whatever they're touching, if that sensation is accessible to you. Also feel the engagement of the torso and notice what the hands feel like on the knees.

3. Take a few deep breaths at your own pace—those regulating ones with a pause before each one and a pause at the top of the inhale. Exhale little by little, so that your outbreath is twice as long as your inhale. For example: inhale for a count of four, pause, linger at the top of the breath for a count of two, and then exhale for a count of eight.

Pause and linger for a count of two prior to beginning again. Note the lingering. The pause isn't a stiff holding of the breath. It's more like a luxurious moment of suspended time. Notice sensations of the breath, the feeling of the hands on the knees, the contact points of the feet and the floor. Maybe your legs are touching each other. Notice weight, tension, temperature ... anything that can be known, including how clothing and air feel on the skin.

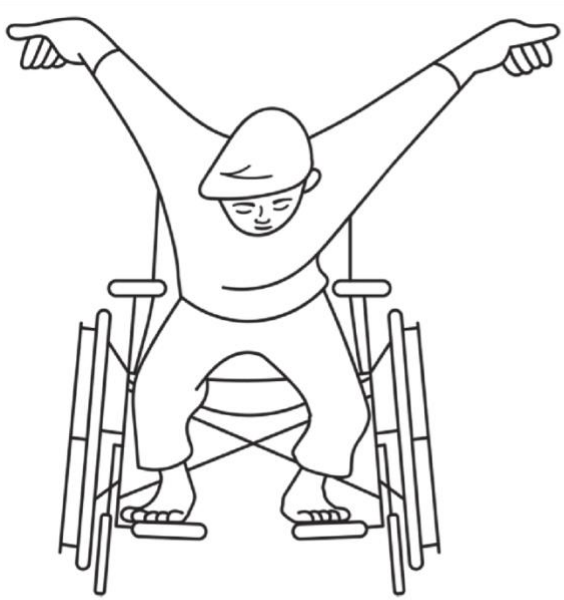
4. Lift your arms slowly as you inhale, pausing when they are parallel to your lap—at shoulder height, and then exhale slowly as you bring them back down, elbows leading, to graze your knees for a moment before beginning again. You're not resting your hands on your knees; you're brushing them softly before inhaling again. This is a flowing, wavelike movement, with supple wrists and relaxed shoulders. Do this slowly, bringing all of your awareness to what it takes. Does your back get involved in the project? Which muscles in your arms become activated and when? How about your wrists and hands? Is there anything happening in your waist? What is there to be known in your chest?

Throughout this large movement, which you repeat 10 times, allow each small movement to reveal itself. When you're finished, pause and allow plenty of time to integrate the movements and notice the residual sensations you feel, even after you've paused and are outwardly still.

One more ... Be the Crane

Crane postures are wonderful ways to open the heart and chest and enliven the back and arms. Here's a seated one.

1. Again, seated, feet flat on the floor, if possible, and hands on knees. Breathe into this posture a few times. Maybe gently roll the neck a few times in both directions, and even the shoulders, again in both directions. Slowly. Remember to breathe.



2. We're going to embody a crane now, flying over a valley. Leaning forward a bit, with the chin up and back flattened, stretch out the arms on the inhale and back down on the exhale. Just like a crane, flying gracefully. Flowing, relaxed movements, with stability and strength. If you're able to lean over your knees while doing this, feel free. Whatever range of motion is comfortable for you, never moving to the point of pain.

3. Do this 10 times, being aware of the parts of the body that become engaged and when, and what those sensations are like. Breathing, noticing heartbeat and temperature and circulation. From the opening of the body and how the air feels on the skin and even on

the webbing between the fingers, not to mention the sensations of clothing shifting, to what it's like to bring the arms back down. Be present for all of it.

4. Rolling the spine back up to upright, hands on knees, noticing everything that continues to occur in the body even though it is still. Breathing.

5. Pausing there for a moment, resting and being with whatever sensations are present.

If you aren't feeling up to or you're not able to move in any of these ways, please know that your imagination is more powerful than you may know. It doesn't require sensory information from the outside world. You can do whatever you want with it, including recover your sense of agency. You can walk on a mat or a labyrinth, in your imagination. You can even do yoga in your imagination. Speaking of which ...

Mindful Yoga

I wasn't a yoga fan for decades. But as you now know, I wasn't living in my body for decades either, so I had no mechanism for the appreciation of the restorative powers of movement of any kind, or how much I could learn about myself through movement. I now have an intense appreciation in my heart for the yoga we teach in MBSR classes. It's comically slow for most people, and yoga aficionados frequently complain about the pace and confess that they did the yoga they prefer rather than the one they were "supposed to do" for home practice. That's how maddening they find it. But I'm never convinced that the speed is the real issue. Or maybe it's that the speed signifies something or reveals something that is frightening, uncomfortable, or otherwise undesirable. Regardless, many self-described "yoga people" learn a different relationship to movement when they're given permission to not strive and to go only as far as is comfortable. Or in the space of the imagination.

What follows are the original yoga postures, in the original sequence, from Jon Kabat-Zinn's *Full Catastrophe Living*, which are used in the Mindfulness-Based Stress Reduction course. I toyed with not including this particular yoga, however it is part of MBSR and has been shown, even apart from the rest of the curriculum, to decrease anxiety and perceived stress.[2] Anecdotally, when I teach MBSR, it's frequently the yoga that people respond most dramatically to. They enjoy the opportunity to relish the

movement and rest into the postures, as well as the permission to only do what their body can comfortably do—if not a bit less.

You can do your own yoga or stretches, however, and I've even done home-based, floor Pilates and barre as a mindful movement practice. My advice is to do what you will actually get up and realistically do. If you're convinced that yoga isn't for you, what is for you? What will you do for 15 minutes, with mindful awareness?

One advisor said ...

> I'm a competitive swimmer and tried swimming mindfully. I knew after we did the walking that the point was to go slowly, so I did backstroke. I would go a few yards, with all of the instructions from the walking in my head. I was aware of my strokes and flutter kick, and of course my breath, and it was nearly impossible not to vividly experience the air and water on my body. And then I'd float on my back, not intentionally moving at all, and when I did that I noticed the internal activity was more dominant for me. It was like I was still moving, but not, but also yes, because I was floating. I highly recommend it. I could never be that aware in competition because it would be mentally paralyzing and then physically paralyzing to pay attention like that, but as an experience of recognizing what it takes to do what I do, it was amazing. I appreciate my body when I get injured usually. But this helped me appreciate what it does when it's not injured, too. It also helps me pay attention to my posture, the way I walk, and the way I sit. I realize that my body says a lot about me, and I need to make sure it's saying things that are helpful to my clients, or at least neutral.

I enjoy guiding and experiencing MBSR yoga, so I'm including both the lying-down yoga and the standing yoga we do in class, with a set of generic guidelines (i.e., not pose by pose). Again, the illustrations are adapted from Jon Kabat-Zinn's *Full Catastrophe Living* by a wonderful illustrator, Rodney Cooke (rodneycooke.com).

[INSERT CYCLE GRAPHIC]

Guidelines for Mindful Yoga:

1. Decide how much time you want to take. The entire sequence takes 45 minutes. Maybe choose a chunk of the sequence, set a timer for 15 minutes, and see what it's like and how far you get. It's not about completion or specific poses; it's about feeling into the postures and experiencing the release that's possible. There's much to learn about your body, and this is a wonderful opportunity to allow it to teach you. Just work within your body's limits, and choose what you're willing to do, however small, and do it. Begin.

2. For lying-down yoga, begin in corpse pose: lying down, legs and ankles uncrossed, arms at your sides with palms facing up. How about just being there for a few breaths, settling into the body and the moment? Releasing tension, softening the face and jaw, and just sinking into the mat. On a recent Zoom call for mindfulness and MBSR teachers, Jon Kabat-Zinn spoke of how powerful and difficult corpse pose can be. "Corpse pose is inviting you to die now. Die to the past and to the future and wake up to the now."[3]

   For standing yoga, begin in standing Mountain Pose, feet hip-width apart, straight spine, arms at your sides. You might want to play with the fingers pointing down and how the arms provide energy and power for that to happen, versus the palms facing front, which naturally opens the chest and exposes the heart. Note to self: this is a posture of vulnerability and can be helpful when with people whose way of being might need some softening.

3. Only move in ways that protect any sensitive areas. The neck, the knees, the back—whatever areas have brought you pain in the past—respect them and don't push. There will be no striving!

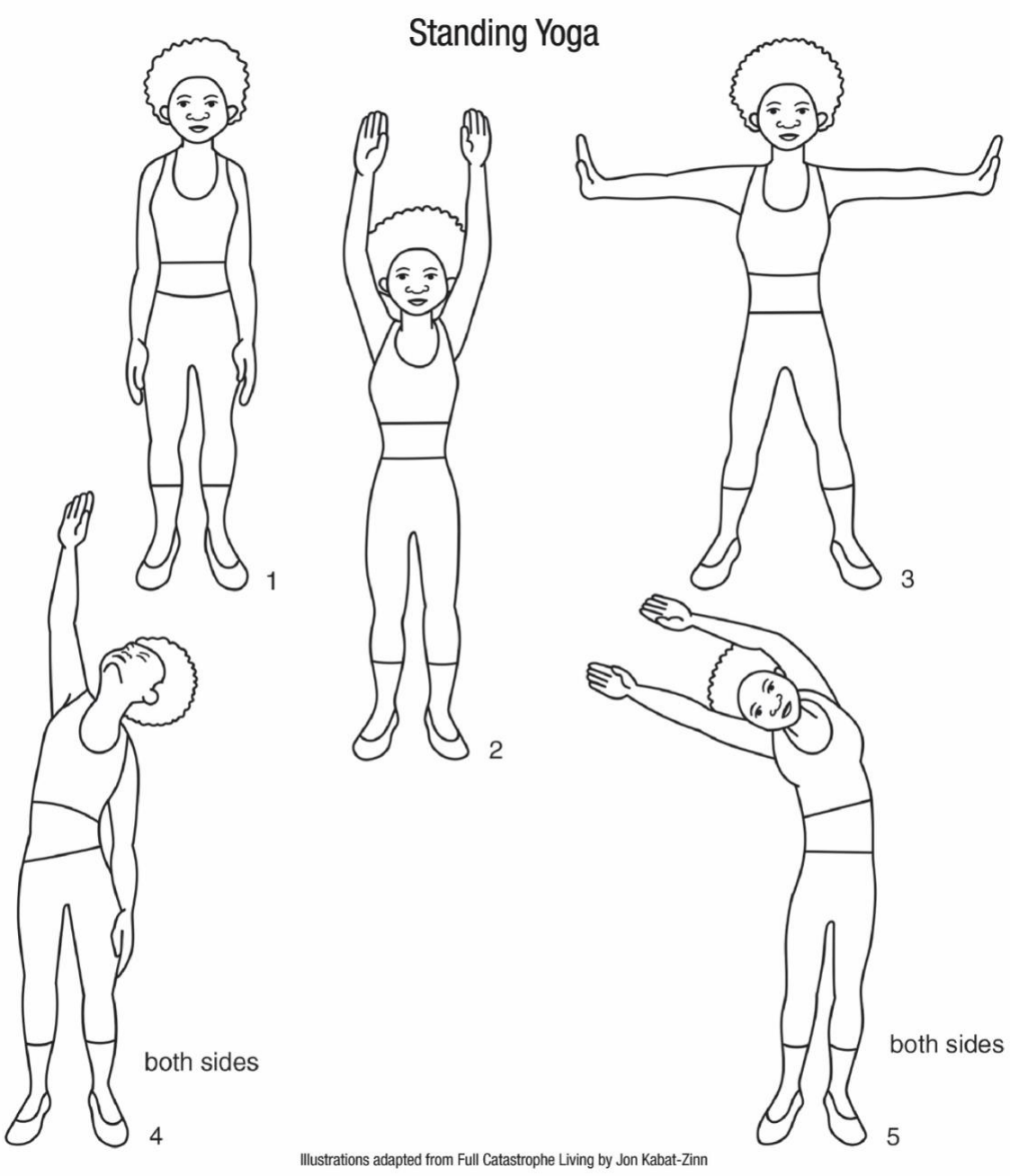
4. Mindful yoga is a traveling body scan. As you move, you bring your attention to the various parts of your experience, simply to get to know what your body is like when you move. Breathe into each posture; relax into each posture. Notice contact points, pressure, gravity, and circulation.

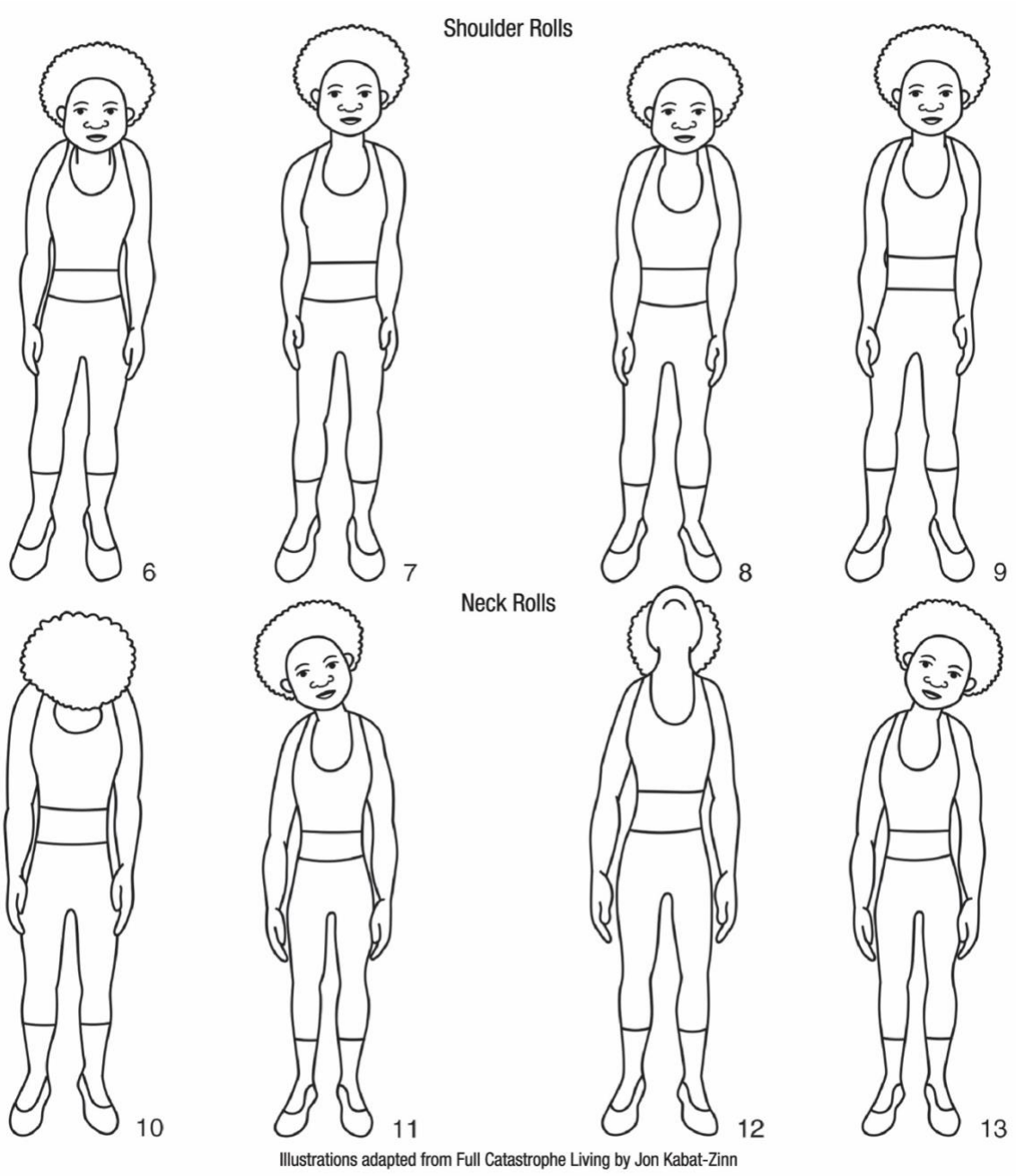
5. Mindful yoga is also a focused attention practice. When your mind wanders from the present moment experience of your body, kindly and gently usher your attention back to your body.

6. Check in with your body temperature, notice any moisture, and remember to breathe.

7. Dwell in each posture for a moment—be with it and in it long enough to release into it and be there for whatever it reveals.

8. Smile.


Standing Yoga
1
2
3
both sides
4
both sides
5
Illustrations adapted from Full Catastrophe Living by Jon Kabat-Zinn


Shoulder Rolls
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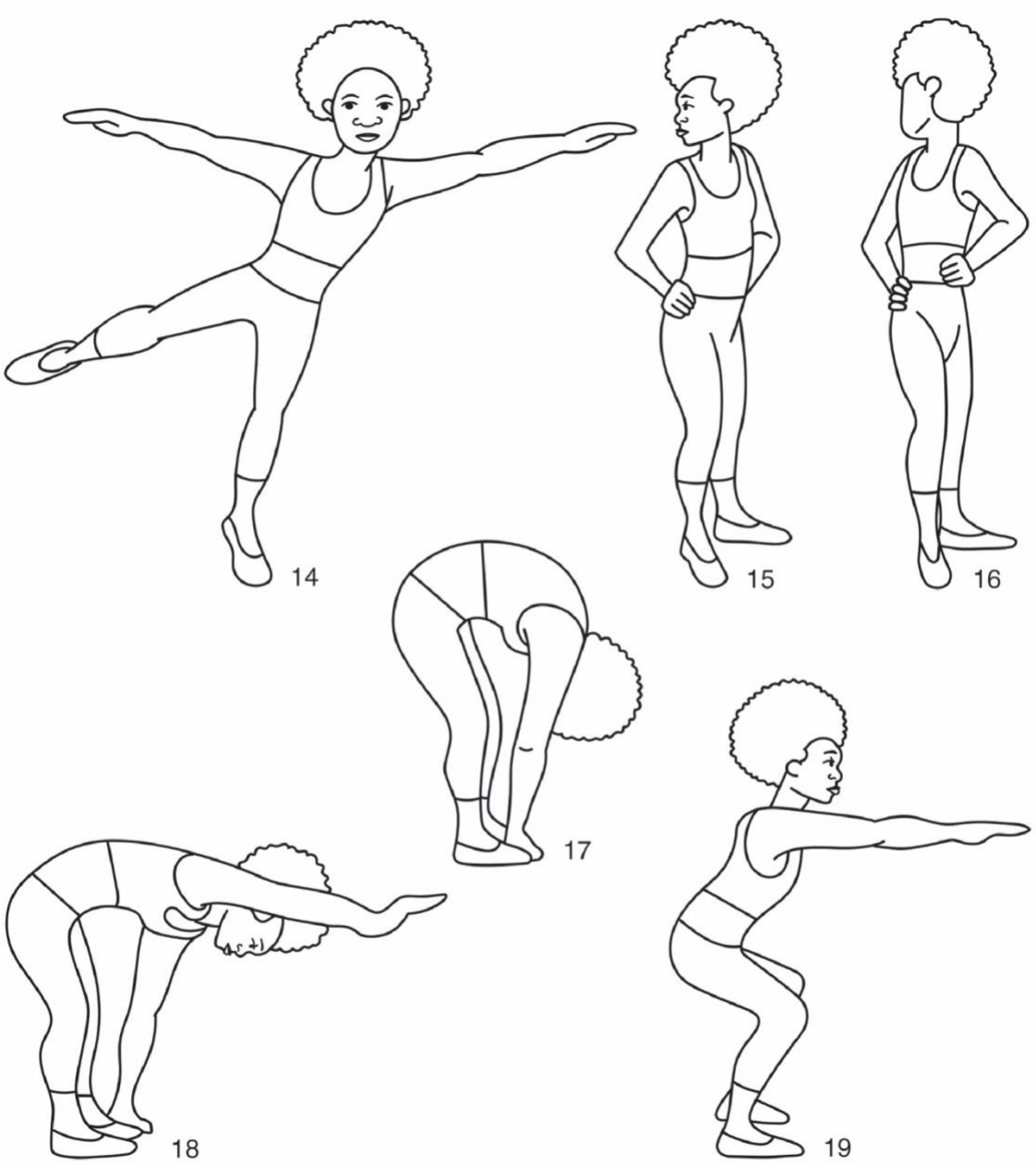
Illustrations adapted from Full Catastrophe Living by Jon Kabat-Zinn



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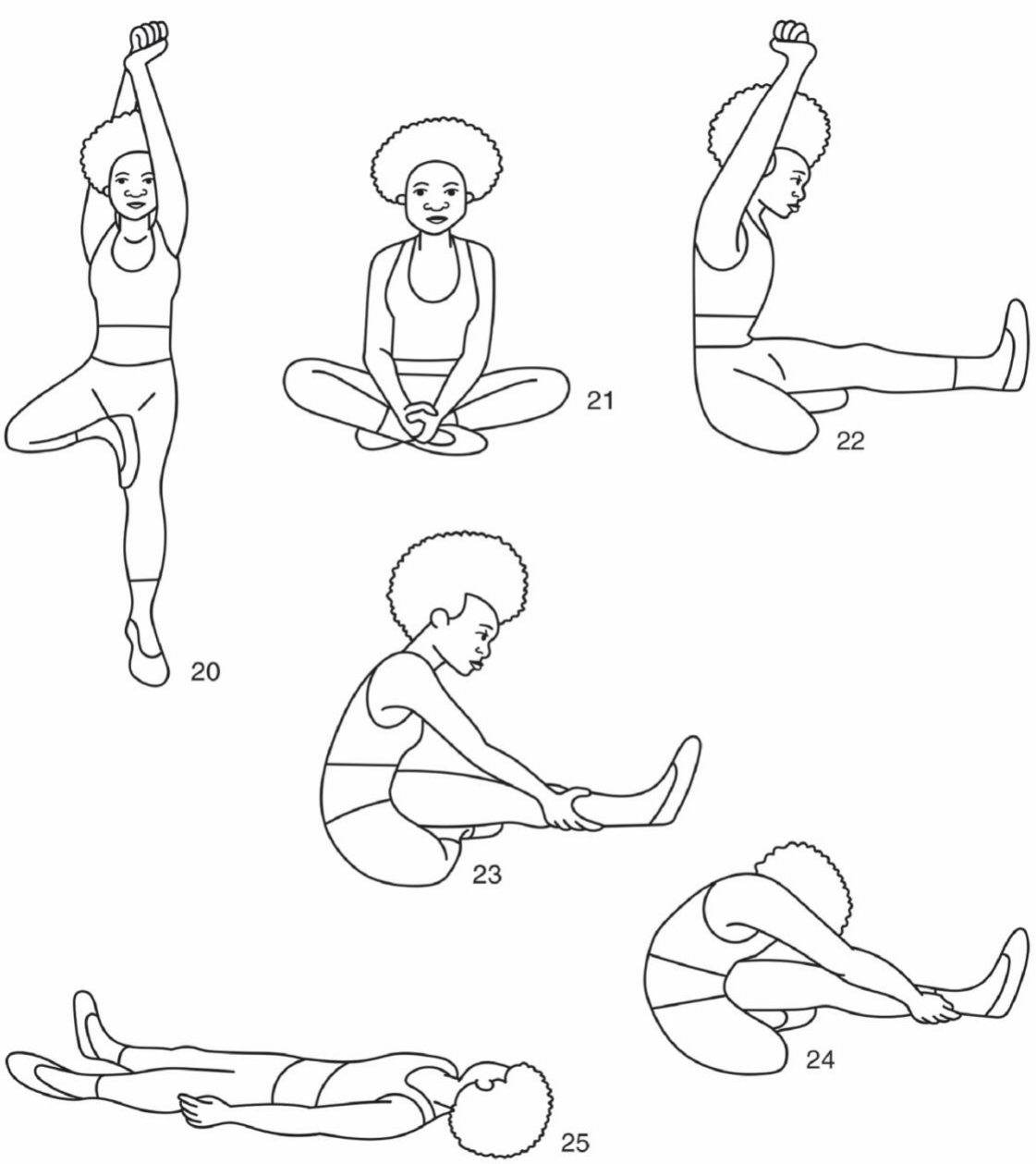

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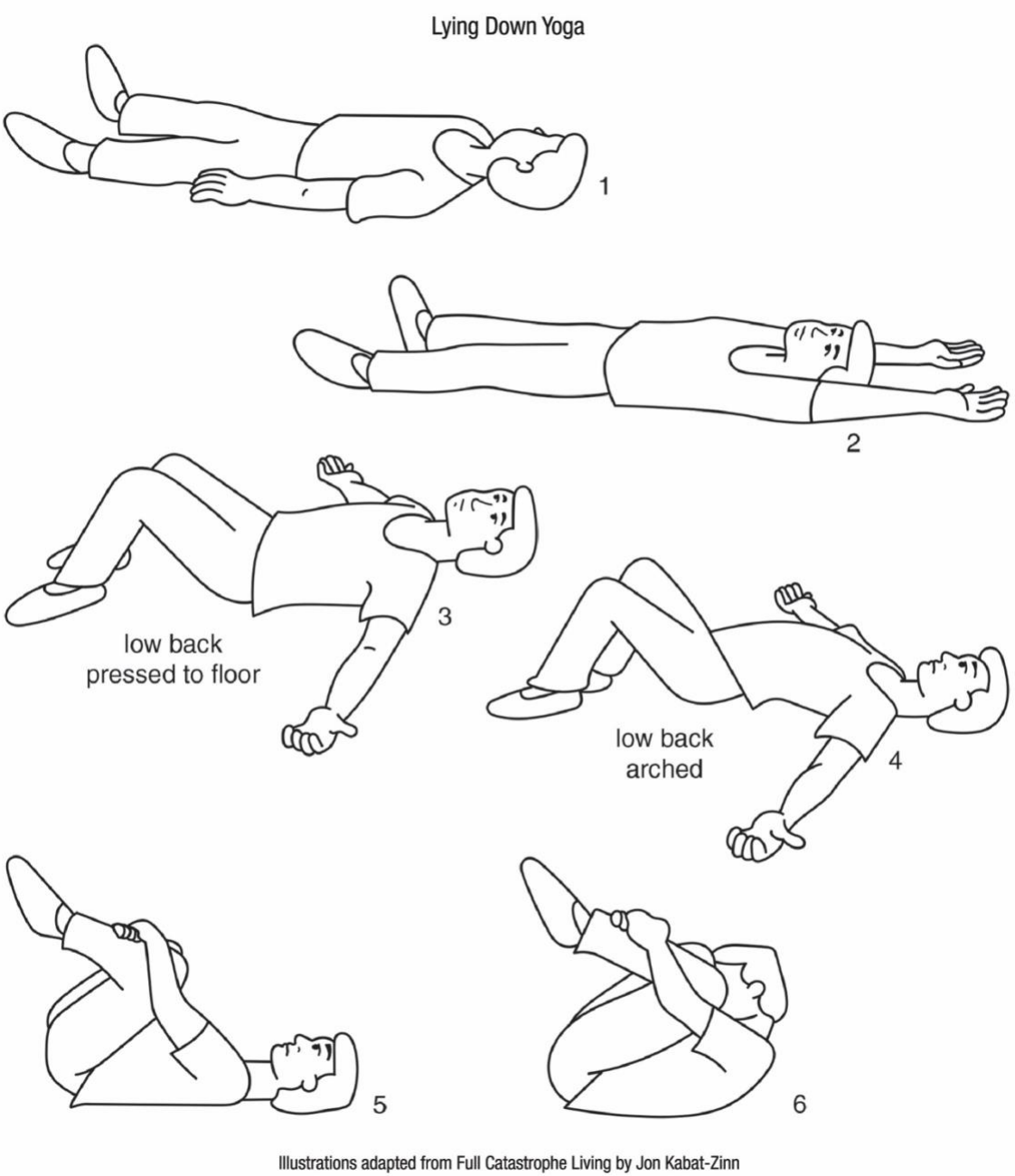
Lying Down Yoga
1
2
low back
pressed to floor
3
low back
arched
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5
6
Illustrations adapted from Full Catastrophe Living by Jon Kabat-Zinn

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both sides

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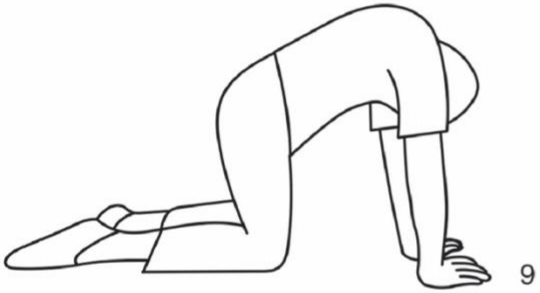
both sides



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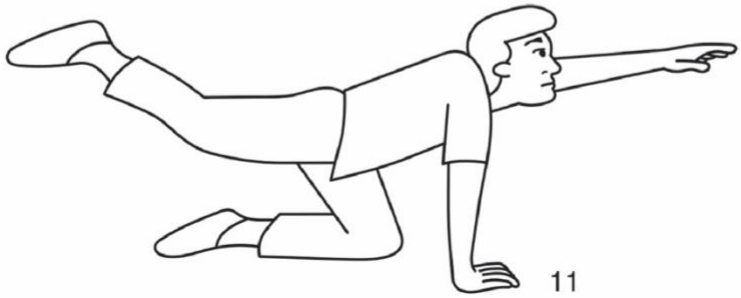

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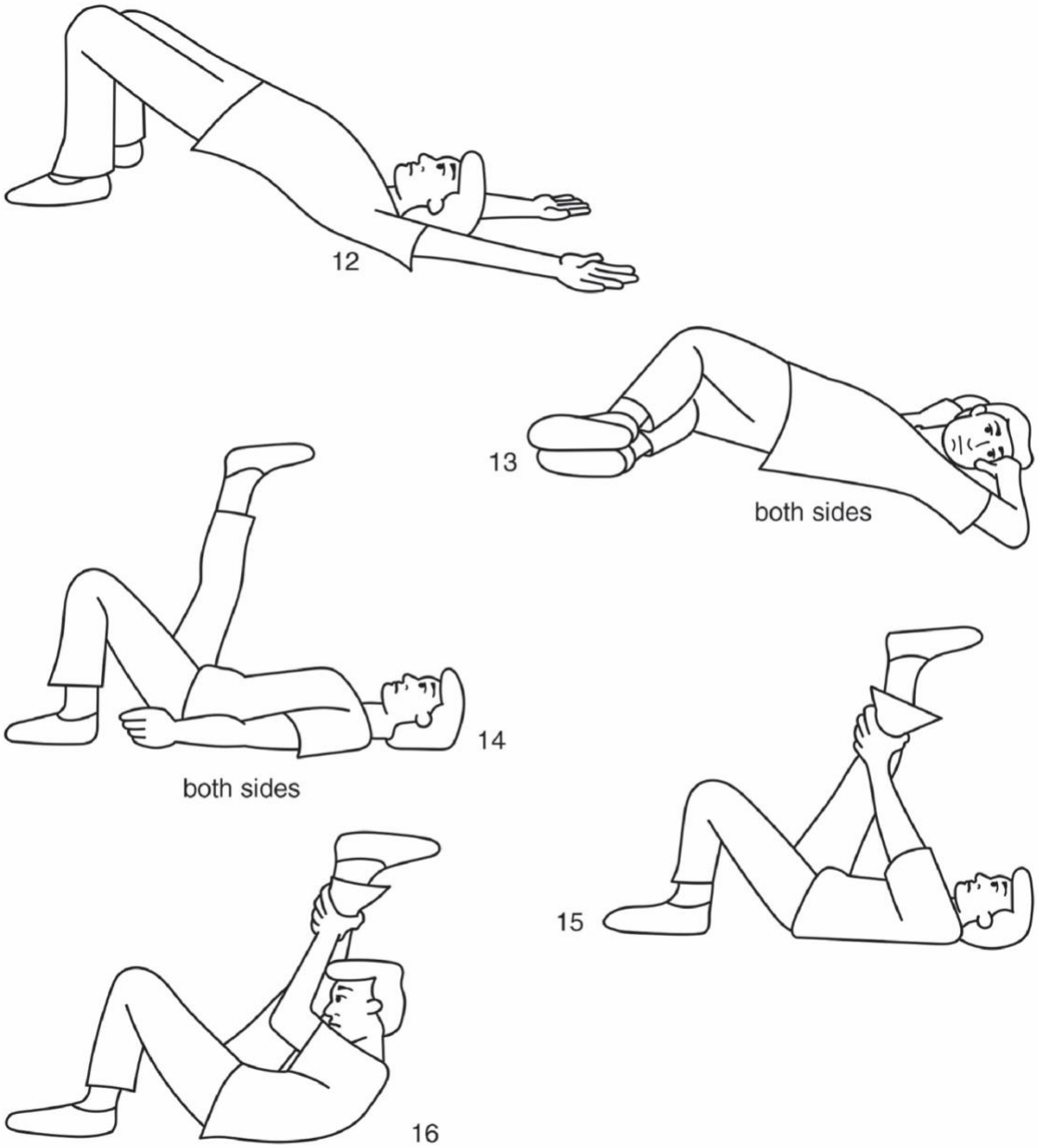
both sides

Illustrations adapted from Full Catastrophe Living by Jon Kabat-Zinn



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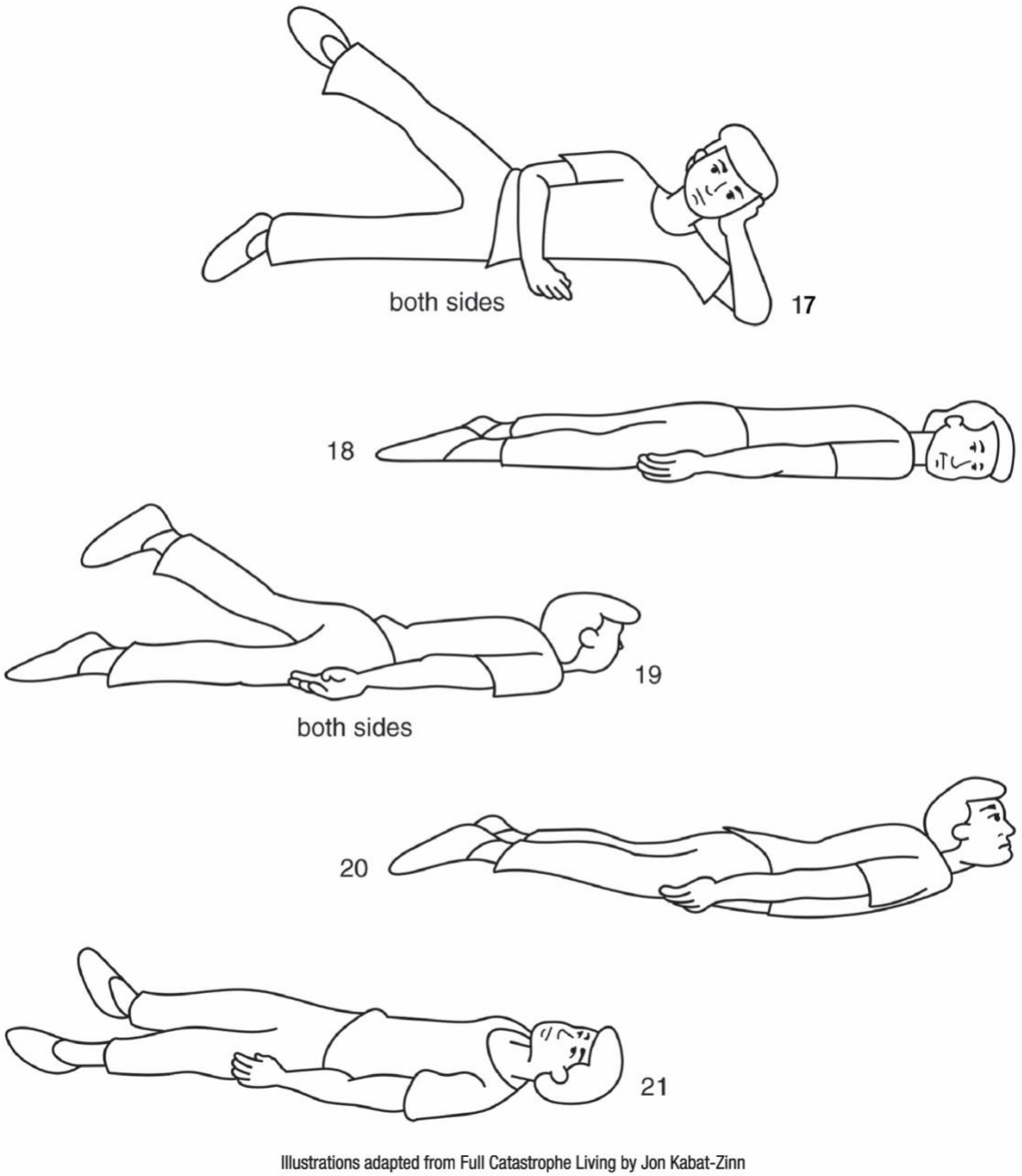

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Capture

Which movement-series did you do this first time, and what was it like?
What's here in your body now?

Reflect

Were you able to be with your sensations and movement, or did you end up thinking about them? Were you plagued by thoughts of preferences or assessment (e.g., I hate this and I'm terrible at it. This is stupid.)?

Integrate

What might you be able to do to make mindful movement part of your day, even briefly, if you don't think formal practice is something you will do? With that said, the formal practice is only something you'll do if you decide to start doing it, thereby beginning to create a brain that does it. Thinking you won't do something tomorrow is tantamount to giving up.

There's a profound byproduct of listening to your body and being with it as it moves; you start to listen more to it when it's not moving. You begin to see and hear what your posture is communicating as you sit and listen, or as you walk into a room. You notice when your posture is defensive or aggressive.

Right now, whether you're seated or standing, you can do a little experiment around this. Take on a posture of over-accountability for someone else. You think you're a protector and savior here. You're definitely important to the other person (in your head, at least), and maybe even vital to their survival. What are your various parts like? What was the first thing your body did or you thought of doing? What is your mood and shape? What is your breath like? How about your face? While we're at it, what would your voice sound like?

Now assume a posture of under-accountability. You aren't taking responsibility for another person here, and you're in a position to protect them or help them. What does that look and feel like? What happens to your breath? What might your voice sound like?

Finally, assume a posture of centered accountability. This is like Goldilocks and being in your window. This is a posture that is sustainable and resourced and value-aligned. You are open, accessible, receptive, and present.

What's here now?

"I must give up my desire to force, direct, strangle the
World outside of me and within me in order to be completely
open, responsible, aware, alive. This is often
Called 'to make oneself empty,' which does not mean
Something negative, but means the openness to receive."

Bruce Lee[4]

Name one good thing that happened today.

What are you grateful for right now?

What are you looking forward to?

Did you notice or perform an act of generosity or kindness today?

Chapter Nine

We Become What We Practice: Habits For Well-Being

Autobiography in Five Short Chapters

Chapter One

I walk down the street.
There is a deep hole in the sidewalk
I fall in.
I am lost…I am hopeless.
It isn't my fault.
It takes forever to find a way out.

Chapter Two

I walk down the same street.
There is a deep hole in the sidewalk.
I pretend I don't see it.
I fall in again.

I can't believe I'm in the same place.
But it isn't my fault.
It still takes a long time to get out.

Chapter Three

I walk down the same street.
There is a deep hole in the sidewalk.
I see it is there.
I still fall in ... it's a habit ... but,
my eyes are open. I know where I am;
It is *my* fault.
I get out immediately.

Chapter Four

I walk down the same street.
There is a deep hole in the sidewalk.
I walk around it.

Chapter Five

I walk down another street.

Portia Nelson[1]

I was part of a group of MBSR teachers who offered free, daily, 30-minute meditation sessions for six months beginning in mid-March of 2020 at the start of lockdown. It was moving to experience the depth of appreciation for these short sessions and the shifts in the participants, as reported by them. There were people who hadn't been touched by another human in months. One woman came to almost every session and said just talking to a mask-less human face each day prevented her from plunging into despair. Even if that face was on her tablet.

This reminds me of Jon Kabat-Zinn's thoughts about creating the 8-week MBSR course as "a public health initiative intended to shift the bell curve of humanity toward greater health, well-being, and wisdom."[2] This intention is often bypassed in favor of mental focus though, and that's a misguided shame. The treatment of well-being as a legitimate area of concern and research is rooted in the 1960s the work of social researcher Hadley Cantril,[3] who created well-being and life satisfaction assessments that are still used today or inform the assessments used today.

Like happiness and consciousness, there are many definitions of well-being, and universities have all kinds of labs dedicated to the research. The Internet is chock full of well-being quizzes that use a variety of domains (categories of well-being) and scales. Most frustrating for word folks, it is referred to as well-being, well being, and wellbeing. The number of domains included in definitions varies. Gallup,[4] for instance, has five (and uses wellbeing): Career, Social, Financial, Physical, and Community. Stanford's Catherine Heaney's research showed that well-being was composed of 10 domains: social connectedness, lifestyle behaviors, stress and resilience, emotional health, physical health, meaning and purpose, sense of self, finances, spirituality or religiosity, exploration and creativity.[5] Richard Davidson of The Center for Healthy Minds at the University of Wisconsin, Madison, comes at it from a different direction, referring to four constituents of well-being that are all skills: Resilience, Outlook, Attention, and Generosity.[6] And there's also the ubiquitous PERMA™ profiler created by positive psychology's Martin Seligman, which highlights Positive Emotion, Engagement, Relationships, Meaning, and Accomplishments.[7]

I'm partial to Richard Davidson's constituents of well-being because they focus on cultivating skills that are important to any and all of the domains you can name. He only has four constituents, but they cover everything. This renders moot any debate over which domains to include. Furthermore, it's in keeping with mindfulness in that you're not developing skills specific to "career" or "financial" or "accomplishments;" you're developing a way of being that is fundamental to all of these domains—to everything you do. Finally, however you define well-being, it is the product of your habits, and mindfulness can be the missing ingredient, along with curiosity, that helps with habit change, even where addictions are concerned.[8]

The How of Habit Creation and Change

We've established that we become who we are either by accident or on purpose. Similarly, we're creating habits all the time and we might not even realize it. The first step to cultivating intentional patterns and ways of being is to figure out who you are now. That's your Point A—your current habits. If you don't know where you are now, how do you know what you will need to most skillfully get where you want to go? This brings me to where you want to go—Point B. Point B is *the kind of person* who does what? Who understands what? Who's capable of what?

The journey to becoming Point B commences when you start *being* Point B, one moment at a time. And it continues as long as you continue. I'm sure none of this is a surprise. Each day you make the kinds of decisions Point B makes, each day you communicate in the way Point B does, each day you listen like Point B does, guess who you're becoming? Do you know of a way other than through your daily habits and being to get to Point B? It's much easier to change how you think by changing your behavior than it is to change your behavior by changing how you think. Act out the change you seek.

Habits, accidental or otherwise, become automatic for a number of reasons, and an important one is environmental cues. Some people have found success with creating habits and replacing habits by crafting their environments. They nudge themselves toward successful outcomes by setting themselves up in an environment conducive to success. People who live closer to the gym go more frequently. People who choose to socialize less often with alcohol drinkers drink less alcohol than they used to.

What's happening here isn't magic or rocket science; it's habit creation or replacement. With that said, it's also not easy; otherwise we'd all be our "best selves" right now. Furthermore, if there were one, easy-to-follow recipe for replacing a bad habit with a healthy one, someone would be very wealthy.

The biggest obstacle to habit creation and change is that we're human. We have human brains and emotions, all kinds of memories and biases, we're constantly making assumptions, and we're drawn to the negative. And to top it all off, there's this mythical thing called willpower that doesn't at all live up to its name. This is to say nothing of the other humans around us who provide varying degrees of support, including none at all.

If that's not annoying enough, when your daily routine is disrupted by, let's say, a pandemic, a hurricane, wildfires, or the death of a loved one, your habits are likely to get disrupted as well. And this is true for "good" habits as well as "bad" ones. Why? Because the environmental cues you either crafted intentionally or just happen to be there are often disrupted along with ... the rest of life.

Recall the beginning of lockdown. People couldn't go to the gym, and that reality was met with the closing of the door to working out for some people. Others figured out how to work out at home, and

others still created online classes to help people work out from home. New habits were created, either by default or purposefully. New businesses were even created! This is Habit Discontinuity Theory[9] at work: there's a window of time during which habit change is easier than usual. According to the research, that window extends around three months beyond the disruptive event (note to self).

The latest research on habit change, by Brown University's Jud Brewer,[10] who created award-winning apps for behavior change, is that bringing curiosity and mindful awareness to what you want to stop doing as well as what you want to build the habit for, is the magic sauce. Recall my experience with halving my prosecco intake once I realized the second glass didn't bring nearly the amount enjoyment as the first.

Back to the Future

Think about your future self and imagine every detail of your dreams, and then write about that future and how you got there. The writing, just like the writing in this book, is crucial. People who focus on the process of achieving a desired outcome by writing it down are more likely to achieve it than those who simply think about the outcome itself. Writing for 20 minutes each day about the ways you could reach the outcome helps maintain a sense of purpose.[11] Notice the word dreams.

Dreams motivate us to change. We have passion about them. They give us the energy and commitment to realize our visions.[12] They are resourcing! When we think about goals, on the other hand, we tend to think about things that are traditionally possible. Talk of goals is so limiting that in *Build to Last*, Jim Collins and Jerry Porras had to come up with the idea of the BHAG, the Big, Hairy, Audacious Goal,[13] which sounds a lot more like a dream. Dreams are farther out in time and also farther outside the box. Dreams allow us to imagine how our lives could be different, so writing about our dreams helps us create a way to make those dreams our reality. Dreams are achievable!

Built into the writing and the envisioning of your future self is specificity training, which is what it sounds like. Be as specific as you can about your future self, from what you look like and sound like to where you are and how you got there. Who is around you, what can you hear? What do you feel? The more vividly we imagine a possible future, the more likely we are to believe that future is possible, and this belief can give us greater hope and motivation to act.[14] If we pre-experience our goals through

writing and imagining them using all our senses, we are more likely to take action to prepare for them (this is technically referred to as episodic future thinking).

The practices included in this chapter will ask you to get specific and pre-experience your future self by experiencing your present self. Throughout this whole section, you should be asking yourself, "*Do my choices serve me? Do they resource me or deplete me?*" What different choices can you begin to make that will resource you, cultivate resilience and adaptability, and decrease your suffering rather than amplify it?

Ideally, this chapter will help you create a plan composed of the practices and habits your unique self needs to function as well as it can. I recommend phrasing each part of your plan as much like a rule as possible. Your bespoke rules will lighten your mental load and correct for noise in your daily life as well as your decision-making.[15] In fact, rules eliminate decisions, as once you make them—assuming they're well-crafted for who you are—the topic takes care of itself.

Examples of rules:

- I don't make decisions over the phone.
- I don't make financial decisions over $500 without my spouse or partner.
- I never drink when I am driving. Not even one.
- I only drink alcohol on weekends.
- I never have more than one drink.
- I always move, every day. Cardio, stretching, or yoga.
- I never add sugar to anything.
- I eat vegetables before anything else.

- I don't eat chocolate.
- I don't eat dessert at restaurants.
- I eat dessert only at restaurants.
- I always go to bed before 10pm.
- I do at least 10 minutes of focused attention or body scan practice, every single day.
- I don't go to bed unless I've done at least 10 minutes of mindfulness.
- I don't get out of bed without first *sitting up* for 10 minutes of mindfulness.

10 Practices for Inner Resourcing

1. *Mindfulness*
   This book's introduction to the core practices of mindfulness has, I hope, underscored the importance of what is essentially the ethics of mindfulness—the reduction of suffering, and the liberation from the stories and patterns that can make you miserable if you let them.

Rule or other commitment for daily mindfulness practice:

2. *Self-compassion*

Self-compassion is a valuable tool for caregivers of all kinds, and I put financial advisors squarely in the category of caregivers, as you're technically directly responsible for part of the well-being of your clients, if you are held to a fiduciary standard.

However, let's talk about you personally for a moment. Not as a caregiver, but as a human being and all that entails. How's your *intra*personal relationship going? On a scale of 1-10, how much do you like yourself? When you make a mistake at work or at home, are you able to see it as a mistake and move on? Do you get angry with yourself? Do you demand a certain level of performance from yourself? And what happens when you don't achieve that level? Do you find a way to punish or sabotage yourself? Do you spend time worrying about being perfect or better? Are you kind to yourself?

People who are more self-compassionate tend to be less anxious and depressed and have high heart rate variability (HRV), which is a measure of resilience.[16] Self-compassion is a protective, self-regulating mechanism that's resourcing and helps us get back into our Window of Tolerance. Unfortunately, however, it doesn't come naturally for many people.

There's someone in your life whom you cherish, right? You speak to them in the kindest, gentlest of tones. You're patient with them and all of their mistakes and missteps and misspeaks. You're generous and give from your heart, not even thinking about getting anything back. For many folks—and this is not a joke—this being is their dog. Now take all of that goodness you heap on whoever it is, and heap it on yourself. Go ahead, do it! Self-compassion is turning that ease of love inward. Be in a state of care with yourself. Speak to yourself with the tone of voice and language you would use for your beloved friend or family member, human or otherwise. Give yourself a hug. Put your hand on your heart or on your face. Feel your supportive touch as you feel the rhythm of your breath—the rhythm of your body breathing. The first time I put my hand on my face, it was so alien to me that I startled myself. I had never felt my own hand on my own face in that way—with the sole intention of connecting with it with compassion. But now I feel the difference it makes. Gentle physical touch releases oxytocin and I can feel the soothing and the calming of my nervous system when, for instance, I put my hands to my heart.

See if you can direct some care and compassion to yourself in this moment, no matter what's happening. If nurturing yourself in the way I've described feels difficult to access and connect with, what else do you do for yourself? In what ways do you treat yourself with kindness and care? Maybe you snuggle with the dog or you dance around the house. Maybe gardening is your thing. What do you do to make yourself feel good and to support yourself?

If the idea of prioritizing your own care feels difficult because to you it smacks of self-pity or weakness or self-indulgence, know that self-compassion comes from strength and courage. We're having the courage to stick up for ourselves, and if we can do that, guess what else we can do? We can fiercely protect others.

When does self-compassion come into play? Whenever you're struggling or are in pain. If you encounter tension during a body scan, maybe ask yourself: *What do I need in this moment to express kindness and compassion for myself?* Maybe a softening of the tense area and an acknowledgement. *This is hard, and I'm showing up. I'm doing my best.* The more you practice focused attention, the more likely it is that you'll notice the self-critical talk and tone of voice you use with yourself. That's one of the many benefits of the practice—becoming aware of the types of thoughts that seemingly fly out of your head unannounced and manage to stay in your head, to somehow be heard by ... you.

Gentle warning: In the moment, while practicing self-compassion, if it's new to you, there's the possibility that the tender opening you create might result in pain coming rushing to the surface. This is referred to as backdraft, and you should use the options discussed for working safely with The Unwanted and pain. If you become dysregulated during compassion, you can always stop and do a different practice. Use your Window of Tolerance as a guide. Maybe shift your attention to a neutral anchor. Earlier, I referred to the anchor point as a point of refuge; this is why. Rest in the presence of the anchor. Remember that if you don't feel safe, you won't benefit from practice, and that includes self-compassion.

How am I going to incorporate self-compassion into my daily life?

3. *Kindness and Generosity*

"We are never as kind as we want to be,
but nothing outrages us more than people being unkind to us."

Adam Phillips and Barbara Taylor, from On Kindness[17]

Week 6 share:

> I'd been visiting my mom in her assisted-living facility every day since I moved her in there. It was really starting to get to me. I'm all she has, but I have siblings who just don't do anything because it's not convenient for them. Everything is on me. Always. And I work a lot to make all of this happen for her. There's always this woman there, walking around being so nice to people. I figured she was a volunteer of some kind. Most of the residents light up when she's around, playing cards, getting them things, walking and talking to them in the garden, but a few push her off. She keeps trying to reach them, though, and she eventually kind of wears them down with kindness. I just marveled at how she was with everything and was thinking: *why can't I be more like that?* I decided to text my siblings, and at first they ignored me. But then they came around. It's not awesome or anything, but we connect weekly now. Recently, the woman at the facility sat down next to me and started talking to me. She thought I might want a listener, she said. And I talked, but more important, I then listened. This woman recently lost her husband, and she had this amazing marriage and thinks everyone should feel as cared for as she was.

In *On Kindness*, Adam Phillips and Barbara Taylor write, "Acts of kindness demonstrate, in the clearest possible way, that we are vulnerable and dependent animals who have no better resource than each other."[18] Kindness is a way of connecting with other living beings. It resources us as well as them.

It stimulates the vagus nerve and triggers the release of dopamine. It reduces stress, anxiety, and depression. It could be life altering or lifesaving, but it could also be something small, such as letting someone who is clearly in a hurry go before you at the checkout counter or saying hi to someone sitting alone on a park bench. Research shows that "the branches of the nervous system that support compassion and altruism are detected and rewarded in brief encounters with strangers."[19] And if all of that doesn't convince you, kindness was reported as the most important criterion for both men and women searching for love across thirty-seven countries.[20]

Finally, like self-compassion, kindness and generosity trigger the release of oxytocin, and not only that, but even witnessing an act of kindness or generosity triggers the release of oxytocin. That's what that question at the end of each chapter is for—to get you into the habit of thinking about kindness. It primes you. We have evolved to take care of each other, and that oxytocin that gets released is what makes our states of calm, generosity, and kindness the best kind of social contagion.

How am I going to incorporate kindness into my daily life?

4. *Savoring*

Appreciation isn't an activity that humans are wired for, and if you're on the lookout for it, you might notice that it's ephemeral. It comes and goes quickly. Meanwhile, the negativity that easily commands our attention can seem unending, comparatively. Savoring is using a positive moment as a focus of practice: an object of attention.

It makes perfect evolutionary sense that we'd be on the lookout for dangers and threats to our survival (i.e., negativity bias). Noticing a sunset and taking a moment to soak in its beauty probably never saved anyone's life. Maybe in 10,000 years we will be a species that naturally scans its environment for things to appreciate. Maybe we'll be a healthier species with greater longevity by then. But that will only happen if we begin, as individuals, to cultivate the habit of seeking out joy, beauty,

awe, love, and connection, and then savoring them in our minds. Over time, savoring won't become an evolutionary advantage if enough of us don't start doing it.

One way to do this is at bedtime, perhaps when you're taking stock of your inner resources. Recall just one moment that was pleasant. It doesn't have to be extraordinary. Maybe you listened to the early-morning birds. Maybe you reached out to a friend and spoke on the phone. Maybe hearing that person's voice was a pleasant moment and reminded you of your connection. Whatever the moment was, recall it in as much detail as you can. What did it look like, sound like, smell like? Don't stop with sensory recollection, though; experience the moment in your body. How would you describe the pleasantness? If your moment was connecting with a friend on the phone, what does connection feel like?

Now, do that again. In fact, do it a lot. Psychologist Barbara Frederickson determined that 3:1 is the ratio of positive moments to negative ones that results in flourishing. When the ratio is 2:1, languishing results. But that extra moment creates a tipping point that results in feeling more alive, creative, and resilient.[21] People who are flourishing are feeling good, doing good, and celebrating the goodness in others and the natural world. We become what we practice, and the more we catch ourselves in positive moments and savor them, the more we are cultivating the capacity to notice the good. What kinds of moments? Joy, gratitude, serenity, amusement, inspiration, love, and awe. Let's take look at just one of those and how savoring would work.

Awe. It works wonders. Research suggests that awe has a way of lifting people outside of their usual preoccupations and connecting them with something greater and more meaningful. This sense of broader connectedness and purpose can relieve negative moods and improve happiness. During the height of the pandemic in 2020, there was a lot of talk of awe walks. There was even a study on them,[22] demonstrating greater joy and prosocial emotions and decreases in daily stress over time. Even if that didn't happen, savoring awe in the moment and then then reliving it through memory of it would be beneficial. An awe walk can take place anywhere.

Here are some tips:

- Turn off your cell phone. Even better, don't bring your phone with you at all so that you won't be distracted or tempted to check it.

- Tap into your childlike sense of wonder. Young children are in an almost constant state of awe since everything is so new to them.

- During your walk, try to approach what you see with fresh eyes, imagining that you're seeing it all for the first time.

- Go somewhere new. Each week (or month, or whatever frequency works for you), try to choose a new location. You're more likely to feel awe in a novel environment where the sights and sounds are unexpected. That said, some places seem to never get old, so there's nothing wrong with revisiting your favorite spots if you find that they consistently fill you with awe.

- Make an intention to savor positive moments every day.

- Express gratitude for those moments, as gratitude and appreciation go together. They have been shown to create a grateful personality.[23]

There's a rather odd disclaimer here about savoring that just happens to be perfectly aligned with mindfulness practice. Resist any temptation to analyze the moment. You're savoring it and not pondering why it occurred or making sense of it. Believe it or not, doing so sucks the benefits right out of it. Just be with it!

Problems grab our attention and stick to it like glue. The good in life will only grab our attention if we practice being on the lookout for it and then paying attention to it. Change your focus, and gear it toward finding something good. Help your brain predict the good stuff!

What does this look like in your life? How are you going to incorporate this 3:1 ratio?

5. *Lovingkindness*

I'm ambivalent about the idea of inherently positive and negative emotions, but less ambivalent when the discussion is about people attributing a positive meaning to the emotions. This leaves room for emotions being sensations in the body, and the story you decide to tell about them gives them their meaning. People who experience positive emotions are more resilient and healthier, and they live longer. In addition, the expansion of awareness necessary to attribute the positive meaning increases creativity, work performance, coping, trust, social connection, teamwork, and negotiation ability. Experiencing emotions as constructive cultivates future health and well-being.

Another practice that reliably elevates positive emotions is lovingkindness meditation, which, like self-compassion, often seems a little weird at first. It's another way to express and practice appreciation, and it's been called a vaccine against panic, anxiety, and anger. Here's one way to do it:

- First, bring to mind and heart the being in your life who represents unconditional love. Perhaps the one from the self-compassion exercise. It's easy to love this being and just thinking about them makes you smile. Now, imagine looking right into their eyes and wishing them well. Say to them "May you be happy. May you be healthy. May you be safe. May you be at ease and free from harm." Maybe you want to say something different that comes from within you and sounds more like you.

- Now, do the same for yourself. If it helps, imagine the being who loves you unconditionally doing it first. Notice how easy it is for them! It's that easy for you, too. Maybe place a hand on your heart and allow yourself to feel the care and compassion you have for others. Is there room in your heart for you? "May I be happy. May I be healthy. May I be safe. May I be at ease and free from harm."

- Next, bring into your heart and mind people in your family and maybe on your team at work. And your friends, too. These people are a regular part of your life. Hold them in your imagination for a moment, looking into their eyes and faces, and wishing them well. Say to them, "May you be happy. May you be healthy. May you be safe. May you be at ease and free from harm."

- Move out to people in your community, whom you see on your commute or at the coffee shop. You may or may not know their names, but you recall their faces. Hold them in your heart and imagination and wish them well. Say, "May you be happy. May you be healthy. May you be safe. May you be at ease and free from harm."

- Out further still, to people whose faces you may or may not recognize but you don't know their names, and they contribute to the comfort and convenience of your life. During the height of the pandemic, we brought to mind delivery people and all the other essential workers and healthcare workers who made our privileged lives possible. We could shelter in place because people were risking their lives every day for us. Once you have your mind full of nameless faces, wish them well. Say, "May you be happy. May you be healthy. May you be safe. May you be at ease and free from harm" a few times to yourself.

- And now, bring to mind that person with whom you have a strained relationship: The Button Person. Imagine their face and look into their eyes the same way you looked into the eyes of the one who loves you unconditionally. Bring your whole heart to this moment and say to the person, "May you be happy. May you be healthy. May you be safe. May you be at ease and free from harm." This one usually needs a few repetitions.

- Finally, bring your full heart to all beings, everywhere. Send lovingkindness to all of them. "May you be happy. May you be healthy. May you be safe. May you be at ease and free from harm."

Upon first encounter, this practice is strange or counterintuitive for people because they're thinking about it as if it's for others. What good does it do to wish strangers well, and in your head, no less? A practical, life-altering application of lovingkindness came early recently, by a participant in Week 3, and thereafter it clicked for everyone.

> I love driving. When I'm in a good mood it puts me in a better mood, and when I'm in a bad mood it puts me in a good mood. It's always been this way for me. But what I don't love is people who can't drive. And there's a lot of them where I live, and, until recently, it could really piss me off and ruin what would have been an awesome drive. Just seeing someone drive in the left lane on the highway going 50, for instance, would totally burn me up. But now, just like you say, I sprinkle lovingkindness all over them in my head. All of them. I'm just wishing everyone happiness and health as I drive. It made me realize that I've been a really angry driver for a long time, and that's no one's fault but mine. None of these people ruined my drives. I did, by hating all over them. Now it's a lovefest in my head when I drive, and I totally get why we do it.

We become what we practice. You can see the self-care in this story. You can see that a mind and heart full of kindness is good for us. It allows us to pivot our experience of a moment from negative to positive. And you can also see, as the research on happiness suggests, that it really is the little things that get to us. We suffer more from them.

What does this look like in your life? How might you incorporate lovingkindness into your day? Upon reflection, what types of moments in your life call out for some lovingkindness?

6. *Gratitude*

Take a nice deep breath right now, filling your belly. If you're able to do that simple act without discomfort, you have much to be thankful for today. If you're safe in your home right now with food and clean water and toilet paper, you have much to be thankful for.

No matter where you lived in 2020, it was exceedingly easy to find things to be grateful for, with breathing at the top of the list. We were giving ourselves permission to be imperfect and giving others

plenty of space for not showing up at their best. Everyone's expectations for everything were lower, and we appreciated the simplest things. It seems we've lost that loving feeling and we're back to dog-eat-dog, which is a shame. How quickly we forget.

Gratitude not only feels good, it improves relationships and has been shown to lower levels of anxiety and depression, increase optimism, and improve sleep. People are even more successful at reaching their goals when they consciously practice gratitude. It "makes us appreciate the value of something, and when we appreciate the value of something, we extract more benefits from it; we're less likely to take it for granted."[24]

The Gratitude Project (a book about the science of gratitude)[25] has tips for the cultivation of gratitude, including:

- Be grateful for people, in addition to things.

- Be specific. That specificity training? Use it for this too. Rather than saying, "I'm grateful for all you do," say, "I love how you know when I'm just not up for doing the stuff I usually do and you jump in to get it all done so I can rest. I love how you cheer me up and make me laugh when I'm down."

- Reframe an interaction you didn't enjoy with someone else. Maybe be grateful because they're a great teacher. Maybe they're teaching you patience or boundaries or how to speak up for yourself.

- Express gratitude to people. To actual people. With your voice. Not just by texting "thx." (which is better than nothing, but I think we can make the bar a bit higher).

- If you insist on using a device for your gratitude, at least publicly thank someone via social media or a group email or text.

- Write it down! Make it a regular thing, at least a few times a week. Approach your life with a lens of gratitude. Just like with positive things to savor, be on the lookout for them and create a brain that predicts finding them!

How might you weave gratitude into your days and your habits?

7. *The Care and Feeding of the Human Body*

Let's talk about the things we have control over. Between genetics and some environmental factors, the reality is that there are things that affect our brains and bodies that we don't have control over, or maybe not until we become aware of them, such as environmental toxins. The good news is that there's a lot we do have control over. Furthermore, there happens to be a bunch of science that supports practices we can begin to implement, today, to put us in the best position to take good care of our precious brains! Good brain hygiene habits look a lot like other healthy habits and won't be surprising.

As an experiment, I recommend you track your consumption and exercise habits for a week, and note the quality of your thinking and decision-making, in addition to your general temperament. Don't change anything—just track them. This includes food (and particular ingredients, such as sugar and empty carbs), drink (alcohol, sugary drinks, caffeine), supplements, and the type of exercise and for how long. Also note the time of day when all this consumption or activity occurs. In most cases, that's the whole ball game. When you track your consumption and note how you're feeling and thinking, connections and conclusions are fairly obvious. If you want to get granular about your health, I recommend Harvard's David Sinclair's Inside Tracker (www.insidetracker.com) to identify your current biological age as well as the state of your health. There is a lot you can do to lower that age, increase your longevity, and improve your health.

There isn't much new about brain health that's universal advice. There's disagreement regarding the specifics of nutrition, supplementation, and exercise, but no one is saying smoke, drink soda and alcohol, don't exercise, eat fried food devoid of nutrients to your heart's content, Vitamins D and B12

requirements are a hoax, don't floss your teeth, reading books is for losers, you're fine with six hours of sleep, and social connection is more of a headache than anything else. No one. Sleep and social connection are so crucial to wellness they they'll get their own brief discussions, but for a moment let's reflect on your daily habits that you might want to do something about.

What am I currently doing that's fantastic and I should do more of?

What am I currently doing that I shouldn't be doing or should cut back on?

Recall a time in the last 24 hours when you lost your temper or made a mistake or hasty decision. Maybe you had a "bad" workout or something else out of the ordinary happened. You weren't "on," for whatever reason. Now think about your sleeping, eating, and other consumption habits and see if there's a possible connection.

What happened and how did you contribute to it?

Apropos of that, this happened with a team who took the class together ...

We have this working lunch meeting that's always productive. It's once a week, it's the whole team and that time is sacred. We get food delivered and we eat and horse around and get things accomplished. We usually go for a walk together after, around the lake our office overlooks. We call it Team Digestion. We've done all this ever since we came together as this current team, for about a year. Last week, we had this firm event the night before and we all went with our partners and spouses. We all had at least one drink, as our other halves were driving us. We joked about how much we ate, and how late we stayed out. The next day at the meeting we were all out of sorts. The meeting was overtaken by the horsing around and we were getting nothing done and then someone spoke up about what was happening and then someone else got snippy and called her Karen and it was mess. We all kind of made the connection and then we come to mindfulness class today and you start talking about what we consume. We just lived this, and that's why we all started laughing.

8. *Social Connection*

Admit Something

Everyone you see, you say to them,
"Love me."

Of course you do not do this out loud;

Otherwise,
Someone would call the cops.

Still though, think about this,
This great pull in us
To connect.

Why not become the one

Who lives with a full moon in each eye
That is always saying,

With that sweet moon
Language,

What every other eye in this world
Is dying to
Hear.

Hafiz[26]

A Harvard study conducted in 2019 examined data from more than 309,000 people and found that a lack of strong relationships increased the risk of premature death from all causes by 50 percent, which is an effect on mortality risk roughly comparable to smoking up to 15 cigarettes a day, and greater than obesity and physical inactivity.[27]

Social connection is related to lower levels of anxiety and depression, higher levels of compassion, care, and trust, and is associated with general well-being. This isn't related to friend-count or likes or any other social-media metric. It's also not related to introversion and extroversion, as there are plenty of extroverts who are social butterflies (which isn't bad, in itself), but who don't have stable, trusting, reciprocal relationships. We're talking about mutuality. Not people who "follow" you, but people you can be yourself with and who will make themselves available when you need them. Friends. Actual friends, IRL (in real life).

Loneliness creates pain. If you're ever lonely, one way to combat that pain is to ask a friend to talk about something good that happened to them. You can use that conversation to get closer to the person, but the conversation and the connection also function to lift mood and create optimism and energy.[28, 29] In class, I call this "Tell me something good" and I introduce the practice with my best Rufus and Chaka Khan impersonation. It's always a big hit—the telling people something good and the listening, not my singing. In addition, lovingkindness and self-compassion, as well as connecting with nature (remember the awe walk?) are wonderful practices that have been shown to increase our sense of connectedness and relieve the pain of loneliness.

Remember that we are social animals. We have evolved to co-regulate each other. We aren't born with the neural circuitry for co-regulation, and establishing that neural circuitry early on with a well-integrated brain isn't enough. Co-regulation is really a verb, and you can think of the "co" also as meaning continuous. We are relational beings who regulate each other, and we do it continuously. That's how we have evolved—not to be self-sufficient and independent and not need anyone else. We take from the body budgets of others, and we give to them. We are in constant exchange and that's how it should be; it keeps us healthy and our survival as a species depends on it. And it doesn't take much. Have you ever received a text of an emoji, a GIF, or just a word from someone miles and miles away, and smiled, inside or out? We can lift each other's spirits without being physically present and without saying a word.

Also remember that part of connection is admitting when you're in pain, from loneliness or otherwise. That vulnerability is key to creating the intimacy that defines belonging. Having the courage to speak from your pain to another, and being gifted with the opportunity to be a witness to the pain of another, might just be what makes us human. Have you bought into the myth that you should be able to do everything yourself and that there's some kind of moral or character superiority attached to going it alone? You can release that myth.

How might you increase your connecting? What's one small thing? Remember, even a text can change someone's mood, and talking to strangers can do wonders!

"*As Good to Great* author, Jim Collins, said, "You can have a successful life doing transactions, but the only way to have a great life is on the relationship side."

Jim Collins[30]

9. *Sleep*

"The number of people who can survive on five hours of sleep or less without any impairment, expressed as a percent of population,

and rounded to a whole number, is zero."

Matthew Walker[31]

In *Why We Sleep: Unlocking the Power of Sleep and Dreams*, Matthew Walker explains the unequivocal message from the research on sleep: sleep is the single most effective thing we can do to reset our brain and body health each day.[32]

Let's browse through the history of your sleep habits and sleep hygiene, shall we? Do you go to bed late after eating a bag of chips and having a drink to "take the edge off"? Do you need caffeine during the day? Do you wake up naturally or need an alarm? Do you go to bed and wake up at about the same time each day? Do you sleep with your phone in your hand, toss and turn, and wake and immediately check your phone? Do your kids? What do they do just prior to bedtime? Do they have a sleepy time ritual that eases them out of the day and puts them in a lovely state of mind for restful sleep? All of this matters and contributes to our ability to rest.

Ultimately, deep, restorative sleep contributes to our ability to handle what comes at us and to our resilience. It affects our ability to learn as well as our memory. And of course, it affects our ability to be resourced for ourselves and others. Meanwhile, REM sleep creates an environment ripe for creativity and human ingenuity. It also allows us to be able to recognize and shape the emotions of others through intra and interpersonal awareness.[33]

We eat more when we're underslept, and undersleeping adversely affects longevity, digestion, immune system function, and nervous system functioning. Poor sleep is one of the most underappreciated factors contributing to cognitive and medical ill health in the elderly, including issues of diabetes, depression, chronic pain, stroke, cardiovascular disease, and Alzheimer's disease. It's related to increased sports injuries and car crashes, and the cocktail of alcohol and undersleeping can be fatal. Furthermore, the less sleep you get, the more sensitive you are to pain.[34] Okay, I feel like that's a lot of bad news.

Just a bit more, though. Neither naps nor caffeine can salvage what you think they're salvaging, and that includes emotional stability and decision-making. The fabulous news is that there are people who are able to do well on six hours of sleep. The less fabulous news is that it's a small group of people and the reason lies in their rare genetics.[35] Odds are you're not one of them. Sorry. For most of us, the reality is that no aspect of our health can retreat at the sign of sleep loss and escape unharmed.[36]

How do we improve the quality of our sleep? Through good sleep hygiene and variables you likely already know about, but if you're anything like me, you were hoping that they wouldn't be as important as you've heard they are:

- A dark, cold room (65º)
- No blue LED light an hour or two prior to bedtime (i.e., no screens)
- No alcohol. The kind of sleep you get when you drink alcohol is more like sedation than natural sleep. It's more like a light form of anesthesia and isn't restorative. I have stopped drinking alcohol entirely and now, as they say, I "sleep like a husband."
- Regular bedtime and wake-up time, even on weekends, and work with your chronotype. If you're not a morning person, don't try to make yourself one.
- Mentally decelerate before bed by reducing anxiety-provoking thoughts, and relax physically (hey, I know a fix for those!).
- Turn the clock's face away from your face
- Don't go to bed too hungry or full
- Exercise, but not right before bed
- No naps after 3pm
- Sleeping pills produce only slight improvements in the time it takes to fall asleep, plus they have negative health consequences, including weakening memory, cancer, and mortality through heart disease, stroke, and car accidents.

- Get a tracker! Those who track their body mass index, heart rate, and sleep have a greater chance at maintaining positive changes in lifestyle and behavior.[37]

Is sleep something you need to improve on? What's one thing you can do today to get a better night's sleep?

10. *Finding Meaning and Making Meaning*

> "The real enigma isn't what happens after you die but what happens before you die.
> If you want to understand death, you need to understand life....
> If and when you understand what holds life together,
> the answer to the big question of death will also become apparent."
>
> Yuval Noah Harari[38]

When I first read that our sense of meaning in our lives is lowest when we're teenagers, I wondered if anyone ever thought otherwise. At that age we're just beginning to dedicate ourselves to identifying any kind of belief or compelling purpose, and finding either one during adolescence isn't a given.[39, 40] I don't know about you, but when I was a teenager I was just trying to survive socially and emotionally, and this was before social media. Because I teach mindfulness and life skills, such as decision-making, to teens, and I've got my own tween, I happen to know just how difficult it is to be an adolescent in the time of TikTok, and may I just say I don't wish it on anyone. Lucky for anyone reading this, our sense of meaning (also known as eudaimonic well-being) rises steadily to age 35, then plateaus for a decade, and continues to rise thereafter. This isn't to say that we won't have any number of crises and/or inflection points around meaning.[41]

What is your ikigai (ee-kee-ga-ee), as the Japanese say, your reason for living? What's your reason to get up in the morning? Héctor García and Francesc Miralles provide some guidance for identifying what you need for a long and joyful journey through life in *Ikigai: The Japanese Secret to a Long and Happy Life*.

They've found that ikigai arises at the intersection of what you love, what the world needs, what you're good at, and what you can be paid for. I think about that intersection as Harari's "what holds life together" in the above quote. People who have a clearly defined ikigai also have good mental and physical health, longevity, and live with joy. They have fewer distractions and spend more time in flow, and they understand the power of concentration. Everything they do, from the mundane to the crucial, is done mindfully. They're optimistic, they don't hurry through life, and they don't worry about the future.[42]

The research on meaning *making* is, to be fair and accurate, all over the place, but it's of a different kind than *finding* meaning—it has to do with grappling with a specific event or time in one's life and making sense out of it. Finding meaning refers to concepts like identifying purpose and a driving force in one's life, while making meaning refers to the construction of a narrative that provides some coherence to what seemed random and chaotic.[43] Expressive writing is a type of narrative exercise that has been a helpful coping skill in the service of post-traumatic growth and reducing the negative impact of what we have deemed are stressful events, and it can even include reappraisal.[44] In other words, as we've seen previously, you can edit your story about your thoughts and emotions regarding an event. The goal isn't to accurately depict anything, but to disclose and express feelings and thoughts.

This is by no means a quick fix or an intervention that "works" for everyone. However, particularly over time, it does seem to reduce anxiety and aid in meaning-making. Therefore, if you're thinking of adding this as a habit to cultivate, shoot for freewriting about what's bothering you for at least 15 minutes a day without interruption, as in the original research by James Pennebaker.[45] The writing needs to involve both thoughts and feelings. Expressive writers have been shown to be less depressed and more satisfied with their lives. The writing helps make sense of what has occurred, moves you forward, and even changes the way you remember the event. This is a form of adaptation and speeds recovery from negative events as well as positive events, which is important.[46, 47] In other words, there's no need to try to make sense of positive events through writing; just savor them, as I discussed earlier! Enjoy them in the moment, and then re-enjoy them frequently through your memory!

Is the Pennebaker exercise something you're interested in incorporating into your day? Do you already have a topic in mind?

Name one good thing that happened today.

What are you grateful for right now?

What are you looking forward to?

Did you notice or perform an act of generosity or kindness today?

Chapter Ten

Putting it All Together: Humans Being Financial Advisors

"Thirty spokes share the wheel's hub;
It is the center of the whole that makes it useful.
Shape the clay into a vessel;
It is the space within that makes it useful;
Cut doors and windows for a room;
It is the holes that make it useful.
Therefore profit comes from what is there;
Usefulness from what is not there."

Lao Tzu[1]

This passage from the *Tao Te Ching* reminds me that what's "there" creates the conditions for usefulness; the structure is crucial. But it's the space—what's "not there"—that we actually use. And so it is with mindfulness. The practices are the vessel, but it's the space they create that's useful to you as a human who is being a financial advisor. You've likely been a human doing financial advising, and doing it quite well. It's time to put all of this book's practices together and talk about relational skills. Their results might involve doing, but their intentions and their preparation come from your way of being.

Relational skills are like consciousness, happiness, and stress in that there isn't universal agreement about what they are. The convenient thing about the lists of relational skills I've seen is that they're all cultivated through mindfulness practice. Furthermore, regardless of the model or framework you choose to use for describing what's happening between people—from intersubjectivity to body budgeting to Interpersonal Neurobiology—mindfulness is a way of being that addresses all facets of this interbeing by providing skillful means.

Because the topic of this book is mindfulness, you won't be surprised to discover that the skills included are all ones used in the present moment, for the present moment. There's no dredging up the past in mindfulness other than a gentle whisper: *Is this feeling familiar? Is this a pattern? Have I been here before?* All that's required in practice, is a quiet ... *yes*. That's all you need to know. You don't need to get into the details of your interpretations of the past or psychoanalyze yourself. And although the past is gone, even if you have unresolved trauma, financial or otherwise, in your body now, remember that mindfulness practices have been called a cornerstone of trauma recovery.[2]

As far as the future goes, if you're strategically thinking about the future as a way to help unstick your mind from how you traditionally see the future, that's one thing. But if you're worrying about the future in a way that's reminiscent of the way you've always tended to worry about the future, well, that's something you simply don't need to do. Knowing that much of your mental activity is spent on the past and/or the future is what's instructive; the details aren't that important.

Now that you're aware of the significance of your ever-present feeling tone and your brain's proclivity for using it to predict what what's coming, you'll find that relational skills are far less about anything you'll do. Instead, they spring what you now know about how your own mind and body operate, and from mindfulness as your way of being. I'm skeptical of lists of things to do to "generate trust" or "learn how to be empathetic" or "become a better listener" for this reason. Although relational skills might appear suitable for quick tips, the depth of listening, the impact of touching your own

suffering, and the co-regulation that engenders safety and trust don't come from the tips; they come from the kind of person using the tips.

I'll address safety, presence, listening, responding, and compassion, and include advisor-anecdotes along the way.

Safety/Safeness/Support/Security in the Space You Share

Safety is our individual capacity to have and express boundaries and to learn and relearn, without fear. It's difficult to make good decisions if you don't feel safe, meanwhile when you don't feel safe, you might feel compelled to make a decision. You might be convinced it's necessary. But that urge could really be coming from the terror of uncertainty and the need to put an end to it. If you feel safe, uncertainty isn't threatening, and decisions don't seem unnecessarily urgent.

Safety has prerequisites. Conditions that generate safety include safe and consistent housing, healthy food, education, healthcare, and the honoring of dignity and personhood. Furthermore, safety is a collective process; it's not just about one person. You're in a continuous feedback loop with the other person, and if your nervous system is regulated, it's available for their withdrawals from your body budget, and you should still have plenty left over for yourself. Most people will instinctively use you as a resource if you're well-resourced, although those with unresolved trauma sometimes don't recognize signs of safety. You do what you can do.

An important detail here is that we cannot determine what's safe for someone else. What I experience as safe might be upsetting for you. For this reason, we don't ever tell someone else that they're safe. Their nervous system could be telling them a different story. Similarly, we don't tell someone to breathe unless we know that their breath is a safe place for them and can withstand attention.

Revisit your job task analysis from Chapter 2—the breakdown of what you do for a living. If it includes healing clients of their financial or other trauma, and that's what you're trained in and intend to do, then have at it. But don't feel guilty if that's not your expertise. Financial advisors should not be held accountable for the total well-being of their clients. Financial well-being is a different story, though.

Realistically, even if you meet with your clients once a month, you're not going to be able to heal their unresolved trauma during those 12 meetings about their finances, even if you do have some trauma training.

Here are a few things to think about with regards to safety and trauma sensitivity:

- *Seating.* If you want to ally yourself, you might sit side-by-side. Sitting across from someone can go in a few directions, and for safety, be sure that if you're across from someone, your posture is a vulnerable and open one, with your heart exposed.

- *Lighting.* It's easiest to track for safety in the light. In addition, many traumatic events occur under cover of darkness. Provide plenty of light.

- *What is their back to?* Give options for seating, make sure standing is an option, and always let the other person lead. Some people don't want their backs to the door, and others do want their backs to the door. Ask them where they want to be. You don't have to guess!

- *No surprises.* Always be clear about what your plan is. Where are you meeting, at what time, for how long, do they need to bring anything, and what are you meeting about? Find out what they expect and what works for them regarding meeting structure before you put together an agenda that works for you and doesn't include their input.

- *Offer a scent-free environment.* It's a thing, people, I promise you, particularly now that there's more awareness of chemical sensitivities.

- *Choices.* Options promote the feeling of agency and self-efficacy. From the meeting time to the location to what will come next in the meeting to the pacing and how many topics/what topics will be covered, people who've had experiences where their agency was taken away appreciate any opportunity to step into it and embody it. It's resourcing for them. Being attuned to the person and tracking their emotions is key here, and making ample use of the pause and Deep Listening (see below) will help. Note that you

don't have to be a trauma survivor to benefit from choices. The feeling of no options can easily be a cue of danger or of feeling trapped, and depending on the nervous system attached to that cue, dysregulation might result. What choices can you offer when you want to connect with a client? Choices are forms of connection. Offer them wherever you can.

- *Your presence* (see below). Being with and staying with people with a trauma history can be crucial if during moments of distress there was no one present for them. You can be a healing and stabilizing force. You *should* be a healing and stabilizing force. For all clients. (Maybe add that to your job description from Chapter 2?)

- *Regulate thyself*. The ability to be in ventral vagal and offer that regulating energy to others is an essential ingredient in connection. And once you've achieved connection, you should be continuously tracking and monitoring for moments of *dis*connection. Returning to connection is the foundation of healthy relationships. Remember that we have evolved socially dependent nervous systems. These living systems we inhabit are the caretakers of the other living systems that surround us. Other animals use chemical scents to regulate each other, and we use ideas, words voice, posture, and touch. We use our way of being.

- Establish a relationship with a trauma-informed therapist (and check out Mindfulness-Based Cognitive Therapists if you want to align the work you're doing here with the work they do).

- Share your experience of mindfulness with clients and establish a relationship with a trauma-sensitive mindfulness teacher of Mindfulness-Based Stress Reduction. Maybe have your team/firm/office offer an introduction and then the full course to clients.

Presence: The What

Presence is the capacity to be available with strong-yet-vulnerable, stable, receptive attention. It has a quality of openness and an attitude of non-judgment. This is sounding a lot like Jon Kabat-Zinn's definition of mindfulness from Chapter 2, and that's why he says mindfulness is a way of being in relation to everything. Even financial advice. Hence this book.

Decreasing rumination by training your attention to focus on the present is the foundation of presence, and the focused attention practice will get you on your way. Getting caught up in endless mental loops and habitual thinking isn't healthy, and there's something we can all do to create behaviors and habits that better serve us. Healthy relating isn't possible without presence. Presence is the foundation for listening, for compassion, and for skillful responding. It's a whole-being attentiveness, open-heartedness, and flexibility. It begins in your body; your embodiment supports your clients. And in your mind, thoughts are non-judgmental. That's what presence is.

Presence: The How

Maintaining presence is as critical as establishing it; it must be constantly re-established. Just like in the focused attention practice, you can be pulled away from it. Noticing when that has happened and being able to return to presence is critical.

As critical as focused attention is, what makes authentic presence possible is the capacity to be with the suffering of others because you've been with your own. Presence isn't about being a savior or even an advice-giver, but a companion who walks with others and discovers with them, side by side. And to do that, it's the body scan that provides the necessary information.

The actual how of presence is something that begins with what my hilarious CFP®-husband, David Loder, calls the Sound Check. He's referring to the idea that it's both noise[3] and bias that create inferiority of human judgment and decision-making. You're checking for both, and more, with the Sound Check. First, is there noise in your nervous system? Assess the level and quality of your inner resources. Are you underslept? Hungry? Annoyed? Distracted? Over-caffeinated? Scan your body and check in on the quality of your mind. Is it racing? Is it foggy? Furthermore, is it biased? Are you certain about what's going to happen? Certainty, expectations, and assumptions can all prevent you from allowing a moment to unfold and from being able to see its possibilities. Don't be so sure you know what people are going to say—including yourself. More on that in a bit.

Once you've identified and experienced whatever is present for you, it's time to work with it. It's time, as The Husband says, to Fine Tune. Put all of the reflections and integrations from this book to good use by doing whatever brings you to a state of stability, compassion, and clarity. Essentially, you're creating or sustaining a safe and brave space within yourself. You're steeping yourself in a feeling of care, so that you have plenty to freely give away. Establishing presence is something you do at the start of your day and before meetings to check in on your general state of inner and interpersonal preparedness. Yes, we need to prepare ourselves for encounters with others. We shouldn't go blithely sauntering into a room we know is the venue for an important conversation.

Sometimes all that's needed is dropping into what's present for you via your Sound Check and noting that all is well. In this case, you're in your Window of Tolerance, resourced and ready for whatever level of arousal you're about to meet. Note again that this has nothing to do with introversion or extroversion. There are plenty of extroverts who go bounding into rooms thinking everyone would naturally enjoy and benefit from their ebullience. Being resourced and regulated isn't synonymous with being in a good mood or bouncing around in a state of zestful enthusiasm with an intention to spread the zest.

If you've been practicing focused attention and body scans, if you regularly touch into your feeling tone's wisdom, and if you've done some work with The Unwanted, it shouldn't take you more than a few seconds to get a sense of how helpful your current way of being is going to be for your client or colleague. When you do your Sound Check, if you notice exhaustion, pain, dysregulated arousal (e.g., anxiety or checking out), intrusive thoughts and sensations, annoyance, or fear, for instance, that's great! If you notice your posture is defensive or aggressive, and the tone of voice in your head matches that posture (no surprise there) that's great! It's all mindfulness. You're noticing your present state and you just happen to have the ability to do something about it.

Recently in Week 5 of the course, someone shared:

> I was tired. I knew I was tired. I wasn't sleeping well. And we had just talked about sleep and how important it is. I do my body scans. I fall asleep most of the time, but at least I try. And maybe this is all paying off because I did my Sound Check and it was clear to me that I should make some changes in my day and maybe put off a decision because of my exhaustion. I tried to Fine Tune but it

> didn't help that much, which tells you how tired I was. I knew I wasn't up for the decision-making, yet I also felt like it was urgent. Luckily, I was on the lookout for that because we talked about it, and I managed to put off the decision. And I'm glad I did, because when I was feeling better I saw things differently. I didn't even need to make that decision. But when I was tired, it was the only thing on my mind and that wasn't even appropriate. It's easy to see how clients, advisors, everyone can so quickly lose their clarity and judgment from seemingly little things like being tired.

Fine Tuning is any practice that restores your energy, clarity, and mental flexibility, positioning you to meet whatever comes your way.

Some examples:

- Spending a minute or two in a grounded Mountain Pose, feeling the stability of your feet where they contact the floor or ground. Appreciating whatever steadiness they have to offer, while allowing the body to settle for a moment. Maybe take a few deep breaths with long exhales as you find whatever stillness is accessible to you.

- A full orienting and arrival practice, like the one in the Introduction, beginning with looking around and getting a sense of where you are and what surrounds you. Move the attention from outside to inside, including sensing your posture from the inside, and checking in with your cues of safety as well as any internal happenings. Sitting or standing, bring your body to stillness and rest your attention in the steadiness—in where you feel it most. It might be your feet. Maybe it's your whole body.

- Come to physical stillness and do some deep breathing with plenty of space around the inhale and the exhale. Inhale for a count of four from your belly, through your nose. Pretend you're blowing up a balloon in your belly; make sure you aren't breathing from your chest. Rest for two counts at the top of the inhale, which allows your lungs some

more oxygen, and then exhale for a count of eight, through your nose. Recall this stimulates the vagus nerve and the parasympathetic nervous system, slows down the heart rate, lowers blood pressure, releases muscle tension, and gives your body cues of safety. Dopamine is released, which enhances mood, has a calming effect, and even acts as a pain reliever. If working with the breath doesn't dysregulate you, this should absolutely be part of your Fine Tuning.

- Take a minute or two for a body scan, and be on the lookout for any tension you're holding. Maybe do a Qi Gong washing machine.

- Depending on what you're experiencing in the moment, the practices from Chapter 9 (self-compassion, anyone?) might be wise. You do you.

Once again, we find ourselves with the theme of dropping into our present experience and making room for it. Maybe even labeling it if that's helpful. From what your posture is like to how your breath is to your body temperature to your voice, let it all be alive for you during your Sound Check. And don't rush to fix or get rid of anything. Be with everything first, *and then* work with it. This is why there's no universal Fine Tuning, and why what you do today might be different from what you do tomorrow. Once again, context is critical. All of the information you collect from your experience via Sound Check is what informs your next move.

Maintaining Presence

When you're in the presence of another person, any number of things might occur that could alter your ability to be an invitation for another person to connect and regulate.

- Perhaps the client is telling a story and your chest begins to tighten, your jaw clenches, or you notice you've got a death grip on your pen. You notice these changing inner conditions more and more as they occur—in the moment—as your practice builds. And

being able to be flexible emotionally and cognitively are the fruits of the labor of practice. In this moment, you might soften the affected areas and check in on your breathing to make sure it's deep, from your belly, and doesn't involve your mouth. If you're not practicing regularly, it's entirely possible that you end up reacting to whatever your client is saying, and you think that what's occurring in your body is about their story or them. But it isn't. It rarely is. If your brain is predicting that your body should feel the way it feels, it's usually because of your resources, memories, and patterns—not anyone else's.

- Perhaps you're already short on time, maybe even hungry and/or you didn't sleep well the previous night, and your client starts to tell a story. It could be related to anything. Maybe it's unrelated to what you want to talk about and your agenda for the meeting. But you're under-resourced and your brain is already predicting that. It knows you need a bunch of resources, and depending on what's happening and what has occurred previously, it might land on "stress" or anger or maybe just a mild impatience or annoyance. In a moment like this, assuming you're conscious of it, try some self-compassion. You know you're on edge, and you know the source of the edge. Give your inner, tired child some love, soften your body, and try some lovingkindness for yourself and your client, in your head, in the moment.

- When your body begins to tighten around a certain person, assuming you aren't actually in danger, soften it and open it. Infuse the tight area with loving attention. Do some self-compassion, a gesture of nurture or care for yourself. Maybe gently hold your own hand for a moment, if putting a hand on your heart would be weird. Maybe words are your thing. *I'm okay, I'm safe. I've got this.*

- If you're with someone who "makes you" shut down emotionally, try being curious about what's arising, including a feeling of draining and loss of life—that dorsal vagal collapse. Bring yourself back with some deep breaths and by looking around and orienting yourself. Maybe name five things you see, four things you feel, three things you hear, two things you smell, and one thing you taste. This is a common grounding

exercise that brings you to the moment. And then, of course, douse yourself in self-compassion.

If you don't notice and address what's arising when in the presence of another person, you'll continue to experience life as you did prior to mindfulness practice. You'll walk around getting "triggered" or "hooked" by all the same stuff, and you'll use whatever reasoning you like to use to explain why it happens, which probably rhymes with: *Somebody did this to me!* More important, you can't be a resource for your clients when they need it.

There is an alternative. Here's a Week 6 share that I found particularly touching:

> This client is going through a divorce and was telling her story and getting emotional. I realize I'm starting to get angry for her. With her. I was thinking: Again? This particular thing is happening to her again and she never sees it. Be that as it may, it was also an excuse. I noticed the patterns of the sensations in my body. They weren't new. I wasn't even listening at that point, which I can tell you because I remember the moment I noticed I wasn't listening. I was preoccupied with the story about the sensations in my body, which were related to my own *again* story. I did manage to catch it, though, and I'm now aware that I do this—I use other people's stories as a springboard into my own. I reminded myself that this all happened due to thoughts—words in my head. I checked on my shoulders and my jaw, which are my tells, and relaxed myself and sat back to do some deep listening and be present for her. She spoke for a few minutes and then stopped, and I wasn't sure if she was done so I waited and waited. She finally said, "This is all so familiar—what I just said—but I never heard it before." She thanked me profusely, and later she called me to say she was going to be making some changes. They were changes I had suggested, but I don't think she heard them because her own rumination was getting in the way of listening. She had her own noise.

The sharing of emotional experiences, such as in the above scenario, has been shown to be positive for relationships as it brings people closer and strengthens their bond.[4] Rather than half listening and half being annoyed, let the other person tell their story. Listen and be present for it, without judgment, and then move on. Don't use someone else's story as a reason to get lost in your own, all while missing an opportunity to strengthen the bond with the other person. And as the above demonstrates, you don't always need to speak for the other person to benefit. Sometimes people just want to be heard. Give them the gift of listening. Witnessing.

Sustained presence is basically attunement. It facilitates Deep Listening, connection, and skillful response. It's the basis for your ability to meet the present needs of your clients. When you get stuck in your own thoughts or emotions, whether you realize that's occurring or not, that's the opposite of presence.

On the Wisdom of Mental Rehearsal

If you know you have an upcoming conversation that could be difficult, it behooves you to do a mental rehearsal of it going the way you want it to go. When we practice succeeding at a task mentally, our performance has been shown to improve. And I really do mean to practice succeeding—the process of succeeding—what you need to do in order to get where you want to get. Research has shown that focusing on doing what you need to do is more powerful than strictly focusing on the outcome desired.[5] The caveat here, which is also the caveat for agendas, is to hold them lightly. Don't let them lead the way. They prepare you, but they shouldn't dictate what happens. You don't know what's going to happen. More on this in a bit, but for now I leave you with Carl Rogers, from *A Way of Being*.

> Thus it can be said that we now prepare ourselves, with much less emphasis on plans or materials. We have found that by being as fully ourselves as we are able—creative, diverse, contradictory, present, open, and sharing—we somehow become tuning forks, finding resonances with those qualities in [others].[6]

Deep Listening

"You cannot truly listen to anyone and do anything else at the same time."

M. Scott Peck[7]

Every single body scan practice, focused attention practice, and mindful movement practice prepares you for a unique aspect of Deep Listening. Like Cal Newport's deep work,[8] Deep Listening requires being fully present. No note taking, put the kibosh on the bodily animation and gestures, and focus on the person speaking. You're not trying to fix and you're not mentally composing your genius-level, mic-drop advice. Deep Listening is different from active listening in that it's not a lively exchange. I sometimes refer to it as Deep *Witnessing*. You aren't prompting for more information, and you aren't paraphrasing when there's a break in the person's story. You're a blank canvas of sorts, for the other person to paint on.

So, um, what the heck is it?

As important as the *what* is the *when*. Conversation is a dynamic interplay of choices: *Do I speak now, or do I listen now?* For starters, most of us should use listening as a default. As a quick reality check, if you were to compare instances when *I said something I shouldn't have said* to *I didn't say anything and I should have,* where would you land? I can imagine wanting to say something in support of someone and not doing it for fear of reprisal or some sort of social complication, but that's not really what I'm referring to here.

The when arises as a when—you recognize the cue—if you're prepared. As for the what, it usually begins with a pause. This isn't the kind of pause accompanied by: "This is important, and I don't want to rush it. I'd like to give it some space and some time. Can I get back to you?" That's a strategic pause based on information they've given you and, depending on who is doing it and when, it can mean a few things. One of those things is: *I don't want to talk about this right now*. This pause is closer to what begins to happen when you regularly practice mindfulness: When you feel compelled to say or do something, you pause in that moment instead. Sometimes a pause is all you need to discover that the wise response is no response at all.

This particular pause originates in the desire to give someone the time and space to verbalize something that's important to them at that moment, and it may or may not be related to the topic at hand. Maybe they're stammering. Maybe they themselves have paused—stopped talking entirely. Maybe

they're becoming emotional. However it begins, this is a crucial moment where either you allow them to struggle to find their meaning, or you cut them off or otherwise steer the boat in the direction you want to go. After all, you've got an agenda!

My favorite structure for pausing and moving into Deep Listening comes from Gregory Kramer's *Insight Dialogue* [9] and has six parts:

- Pause – the opportunity to do something different. To step out of your story and any sensations stemming from what's occurring. (This is huge, as you must first notice the need for the pause.)

- Relax – the letting go in the body and mind and accepting what is.

- Open – inviting others into your field of awareness and care. It's like directing your mindfulness practice toward another and opening the door to include them.

- Trust Emergence – letting go of what you think you know and how you think things are going to go and where you want to go. Allowing wisdom to arise, and having faith that it will.

- Listen Deeply – a mindfulness practice in itself.

- Speak the Truth – recognizing the truth of the moment, speaking it naturally, and with confidence.[10]

Don't get thrown by the six separate parts in a sequence. It's not always done as a sequence, although it can be. Whatever is called for is what should be focused on in the moment, keeping all of the parts in mind and being flexible with their application. At the appropriate moment, each of the six parts is a way to tap into the wisdom present that will lead to the most skillful response.

It needs to be said that pausing doesn't mean coming to a screeching halt and assuming a rigid stance. Fortunately, in my experience, if you remember pause-relax-open, you'll be in good shape as a

crucial part of the *how* is already in there: relax and open. This should look and feel a lot like a Sound Check. You're using the present moment to be receptive to—to listen to—your body and its cues, and to check in on the quality of your mind. You aren't interested in changing anything at first; you're there for what is. If you need to Fine Tune, do so.

At this point, I hope, you're beginning to trust that what you need to know will materialize. You're open, receptive, and even vulnerable. You've invited another person to be with you in your space of awareness, you trust what will emerge, and just like in your other practices, you know how to listen deeply to it. Kramer describes trusting emergence as "the active unfolding of mutuality."[11]

Listening deeply maps onto your mindfulness practice in that it's an exploration of the thoughts, sensations, and emotions that are present in a moment. There's much to be learned from listening with your whole being to someone else's whole being.

- Listen for the other person's story—the words—while not getting wrapped up in them. At the same time, look out for your own thoughts that arise.

- Listen for the other person's emotions, as you perceive them, but hold your perceptions lightly, as we're not great at accurately identifying the emotions of others. Also listen for your own emotions.

- Listen for what the other person sounds like and what that sound seems to be saying with their voice. Are they in distress? If you think they might be, you can always ask.

- Listen to their silence and allow it.

- Listen to their face and what it's reflecting (again, to you, as this is highly subjective). Are they looking far away or frozen? Is their face flat? Is their head down? Is there a fluidity in their affect or do they seem stuck? Are they actively engaged with you? All of this is held lightly, in curiosity.

- Listen to their posture. Is it open or closed? Are they all curled up?

- Always be tracking how someone else's expression of their life affects you.

- When they appear to be finished, wait a little longer to be sure, and thank them. It's an honor to have someone unload their deepest feelings in front of you. It's a gift.

Once you've developed this practice of listening to the needs of another person while tracking your own experience, a flexibility will materialize that allows for a range of responses. That range includes altering your agenda or even scrapping it altogether if that's what the moment calls for. It might even be fitting to suggest you take a walk together.

If there's something that needs to be said, do so, with kindness. If you'd like to check your understanding, focus on what you experienced from them, with as little interpretation as possible. If someone says, "I'm really jacked up because my partner was MIA and that's bullshit," don't respond in a completely composed manner with, "So what I'm hearing is that your morning didn't go as planned and you're disappointed in your partner because you didn't feel like they were there for you." When you give back a sanitized, upgraded version of what someone has just poured out of their heart, that can easily be insulting. Use their words, and give them back what they looked like. You're with them; you're not translating for them. They might revise what they said after they see and hear it coming from you, and they might not.

A recent one-on-one conversation with an advisor is a perfect example of someone who's doing their home practice and reaping the benefits. After Week 6, this happened:

> I met my client in the lobby. We've had only one meeting before, but she's a friend of a friend and I've been in a room with her a handful of times and she's always had a fun, outgoing disposition. I did my little check-in with myself and was calm, steady, and ready. I get to her, and she's got this weird vibe. Really down and quiet and far away. Walking to my office she suddenly starts talking about random things and it was all very disjointed. When we get to the conference room to settle in, rather than offering her whatever, I just watch as she slumps down and stops talking.

I quietly take a seat, as there's no way I'm going to stand over her. I choose the chair kind of across from her and pull my shoulders back and down. I just automatically did the open part first, I guess. Her pause gets long, and the longer it gets, the more relaxed my body gets. It felt like the right and natural thing to do, using the pause as my anchor. It was like a micro-mindfulness practice, and I was including her in it through the pause. And then she tells me what's going on including that she didn't plan on telling me—the story was embarrassing for her and a source of shame. I just listen. At one point, it was like a reflex, I just put my hand on my heart and softly said, "oh." It was like, "oh no," but without the no. She immediately stopped talking when I did that, but not in a bad way, although I did kind of interrupt. I don't think I derailed her, but I guess we'll never know.

Obviously the meeting didn't go as planned, but that's fine, as we connected in an invaluable way, and I know about her headspace and what's most important to her, just by letting that interaction unfold. I've been in this business for almost two decades, and people unleashing their emotions isn't new, but I'm not sure anything like that ever happened on a second meeting. I'm also now thinking about all the other times clients have gotten emotional and how I've handled it. I tend to want to be a pleaser and problem-solver, and I want people to feel good and be happy. I also tend to feel all of their feelings and then commiserate. But that comes from me and what I want. Now I know what it feels like to determine what they need.

You just don't know what a moment is going to need until you get to it.

Responding

"I begin to speak only when I'm certain what I'll say isn't better left unsaid."

Cato the Younger[12]

Sometimes someone just wants to be heard, sometimes they want you to help them solve a problem, and sometimes they want advice. If you're unsure, you can always ask! Furthermore, you can't lose if your intention is to seek to accept and understand, with curiosity and without judgment. Wise responses begin long before anyone says a word, with wholesome intentions.

Let's bring back your Button Person for one last example. Maybe, just maybe, you sometimes expect the worst of them. You assume they're going to be difficult. You're convinced you know what they're going to say and you're pre-aggravated. The interaction is doomed to look just like it always looks. You've fully predicted the impending debacle and its attendant misery.

Let's start at the beginning, with your intention. If your intention is negative or presumptive or anything but open and wholesome, you already have an obstacle. Of your own creation. Your certainty about who the other person is and what they're going to say and how you're going to respond is one giant chunk of noise. Or maybe it falls under bias. Either way, pile some lovingkindness on the person and some compassion on yourself and begin again.

When you have a wholesome, curious intention, you're setting up yourself—and your conversation partner—for success. Be curious about what the other person needs. Sometimes we say what we need, and other times we say all kinds of things in the service of a need but we never actually say that we need anything. I'm not only referring to those we might label passive aggressive, as the reality is that not everyone has the ability to articulate their needs. Asking for clarity is never a bad idea, although even that needs to have a wholesome intention and not smack of derision or be drenched in sarcasm. Be mindful of the sound of your voice and what it might reveal. And if you've blurted something out, you can't take it back as it's already out there. But you can acknowledge the moment. You can say, "I don't like the way that sounded. Would you mind if I try that again?" I've seen recommendations like, "That didn't come out right," but the problem is that it came out exactly right. Be honest. Do-overs aren't always easy or graceful, but they say something about you—that you notice you were off and you're owning it.

If you're paying attention, you have an intention for clarity, connection (as opposed to competition), curiosity, and non-judgment, and you have a habit of tracking for the other person's connection, you're off to a good start. There's always the possibility for a mismatch between your intention and the impact felt by the other person, and you should handle that as soon as it arises. "I can see how that landed like

that for you. May I explain how it was intended?" Remember that we all have our realities. There's not some objective reality out there that you see clearly because, well, it's obvious!

Connecting with People Who are Wrong

I kid! But let's face it, that's what you're thinking sometimes. They're wrong, they're insane, and how on Earth do they believe what they believe? How can they think like that? I used to love these people, and now that I know what they believe ... I just ... can't.

The antidote, you may or may not be happy to discover, is curiosity. Curiosity is protective. It's easy to be annoyed with someone when you think you know everything about them, including how they think and why. But when you shift to curiosity about their position and how they got there, you just might learn something. Your intention is to learn what makes them tick and believe what they believe. You're seeking understanding, not agreement. Understanding of the ideas they present. "I don't understand. Would you mind walking me through your thinking on this?" Your awareness is limited by your perspective, and their perspective is as valid as yours. Maybe your perspective will change with your awareness of a different way of thinking. And maybe you'll view the person less like an adversary and more like they really are on your team—Team Human.

There is a caveat, here, and it's about care, warmth, and humanity. The next time you're in the presence of someone you disagree with and you're going to try on "I don't understand. Would you mind walking me through your thinking on this?" be mindful of your actual intention, which might come through in your tone, causing this whole attempt to backfire. This isn't a performance or a manipulation. If you're legitimately curious about their thoughts, and you care about them as a fellow traveler on this pale, blue dot we call home, you won't sound like a scientist studying an alien life form or the president of the high school debate team.

Mindfulness practice is a beautiful way to generate the kind of care we're meant to share with other people. It comes from knowing ourselves and learning to love ourselves. A critical component of that self-awareness is our ability to be with our own Unwanted. When you have felt the depth of your own suffering, you can be with and work with the suffering of others. This isn't about being anyone's savior; it's about empathy and compassion.

Empathy and Compassion Revisited

We need each other to learn from, to lean on, and to be mirrors for us. Whatever the internet quiz-of-the-day tells you about what '80s Rock Band you are or which Hogwarts House you'd be in, and whatever your Kolbe or StrengthsFinders say about you, you are more like me than not in the deepest of ways. That's one of the most profound lessons of mindfulness practice. When you stop running from your Unwanted, or pivoting to something else, or denying your Unwanted exists, and you choose instead you get to know it, something unexpected happens.

First, you don't die, which comes as a pleasant surprise. And although there will be pain, through the practice we're able to be with the pain and not create suffering on top of it. We're able to see all of our various and sundry terrible decisions and maladaptive habits and, perhaps shockingly, respond with self-compassion. We begin again, with the wisdom of everything that has occurred, but without thinking about any of it. We are transformed.

If the benefit stopped there, all of the practice would be worth it. But something else happens, and this might be a bigger surprise for some people. With the deepening connection to our own humanity comes an ever-expanding connection to the rest of humanity. That client who's on the other side of the political aisle? They're more like you than not. Remember that less than 1 percent of the 3,000,000,000 DNA steps that differ between us make us who we are as unique individuals. Your client has the same parts as you. They feel pain, just like you do. They get angry, resentful, envious, just like you do. They have complicated relationships with family. They deeply love. They want the best for their kids and do the best they can, just like you do. They're concerned about the direction our shared world is going. They worry about their freedom. They're concerned about the world—maybe not in the same way you are—but their concern is what makes them passionate about what they believe. Isn't that the same for you?

"Here lies the paradox of solitude.
Look long and hard enough at yourself in isolation
and suddenly you will see the rest of humanity staring back."

Stephen Batchelor[13]

Working with the Upset of Others

Everything you do affects your way of being and the brain you're creating, and the same is true for your clients. Now that you've explored what reliably works for you, the one thing you can say is that ... those practices reliably work for you. Ideally, at the start of an engagement, you'll speak with new clients about their style of getting upset. Are they a hyperarousal, panicky-type, complete with requisite racing heartbeat and hot face, or is checking out and going numb more their style? Maybe it's situational. Is the breath safe for them? Does sitting still dysregulate them or is it stabilizing? Ask them! Here are some tips, and you'll see that most depend on already having crucial information, such as whether their breath is safe for them. The last position you want to be in, is sitting with someone who's very upset and telling them to do the very thing that escalates their upset.

- If the breath is fine for them, then the deep, belly breaths through the nose with the long exhales are exquisite for stabilizing someone and bringing them into the present. Don't tell someone to breathe unless you already know that it tends to be helpful for them. Remember the spaces between breaths and inhales and exhales, and to double the length of the exhale.

- If stillness is stabilizing, and it's appropriate for the relationship, you can put a hand firmly on their shoulder or arm.

- If they are beginning to spiral, you can ask them to describe the sensations in and on their feet.

- You can always change the venue and go outside for a walk. If you've already discussed what's regulating for them, you'll have an intuition about when you need to go outside. One of the firms I advise created a policy I called Outside First for meetings. Their office is in a spectacular setting and the weather is temperate and they realized that one

of their most important resources had been going unutilized for years. Meetings are now outside or at least begin outside, and usually involve some walking. A few clients even come in their walking shoes and plan to walk outside for as much of the meeting as possible. This initiative has breathed new life into the way this firm conducts meetings. Is offering something like this possible for you? What resources might you have right now that you are overlooking?

- When someone is getting very upset right before your eyes, you can ask them to name and even describe five things can they see, four things they can touch, three things they can hear, two things they can smell, and one thing they can taste. This shifts their neural activity from their emotions to thinking, not to mention it brings them into the present. If someone isn't in the present, they can't benefit from your connection. If they're worried or anxious, they're in the future, and if they are in regret or shame, they're in the past. Your regulated nervous system combined with bringing them into the present should stop them from further spiraling. But they can only benefit from your connection if they're in the present.

- There are several practices around pausing to acknowledge what's occurring and introduce a calming influence. There's STOP (Stop, Take a breath, Observe, Proceed), STAR (Stop, Take a breath And Relax) and RAIN (Recognize, Accept, Investigate, Nourish). Each is a lesson in itself. What they all have in common is being with and working with what is occurring in the moment, rather than quickly pivoting away from it. And they all begin with pausing to acknowledge and name what is occurring.

I should say that this isn't a book about how to teach mindfulness to your colleagues or clients; it's about your skills for being human. There isn't enough caution around teaching others something you learned in a webinar or a book. But what you can do is remind them of everything in the previous chapter and make those resourcing practices part of your well-being material. And you can share with them what has worked for you—what you experience as resourcing.

I should also reiterate that if someone doesn't already have the circuitry for regulation, you're not going to be able to create that circuitry in a handful of meetings over a year, nor are they likely to

recognize you as a safe, nonjudgmental, regulating person. Regardless, your way of being should be no different. When you're with a client or colleague or partner, ask yourself: *Where are they and what do they need in this moment?* Continuously offer your being and presence. And be willing to be present with your own imperfections. Your practice will be there to guide you, ground you, and allow space for clarity and wisdom.

A Final Word: On Clients Who Don't Want Your Advice

Some of the best advice I ever received came from Megan Cowan, co-founder of Mindful Schools, at a retreat. She said something like: "Go to the yeses. Nos are everywhere. When someone says yes, go to them. That's where you spend your time. Fighting with the no people is futile."

I encourage you to pay attention to the sensations in your body and the thoughts in your mind with this final share:

> My Button Person was easy to identify. He was the only one. But he was also one of my biggest clients. Unfortunately, this guy lived to make people's lives difficult, and he could get away with it because he had a ton of money. He wouldn't take advice, he was unreliable, and frankly he was just a bad client. I'd rationalize by reminding myself that he was my only client like that, plus, you know, the money. I thought mindfulness would help me change my perception of him, and it did. I have compassion for him now and I didn't before, and that's a big deal in this situation. But what I didn't expect was that I'd find it unacceptable for me to be in any kind of relationship with someone who treated me like that. So I fired him. It was the easiest decision I ever made, and I should have done it years ago. … I know you want to know about the money, so I'll tell you. I replaced it in no time,

> and I think it's because the time I was spending on that one client was freed up, plus I had a new way about myself. I had a new confidence about who I was and the types of clients I wanted.

You can't help everyone, largely because some people don't want to be helped. For whatever reason, they're not accepting help. That needs to be okay with you. There are plenty of yeses. There are plenty of people who are looking for someone just like you.

Love After Love

The time will come
when, with elation,
you will greet yourself arriving
at your own door, in your own mirror,
and each will smile at the other's welcome,

and say, sit here. Eat.
You will love again the stranger who was your
self.
Give wine. Give bread. Give back your heart
to itself, to the stranger who has loved you

all your life, whom you ignored
for another, who knows you by heart.
Take down the love letters from the bookshelf,

the photographs, the desperate notes,
peel your own image from the mirror.
Sit. Feast on your life.

Derek Walcott[14]

Name one good thing that happened today.

What are you grateful for right now?

What are you looking forward to?

Did you notice or perform an act of generosity or kindness today?

After responding to these questions 10 times, you've created a brain that's more likely to think about good things that happen. Even just reading them helps. Gratitude is closer to becoming something your

brain predicts, and hope is being cultivated by being specific about what you're looking forward to. Perhaps most important, you're becoming the kind of person who notices kindness and generosity and acts kinder and more generous. Keep answering those questions! You become what you practice.

Epilogue

Your Way of Being

"Perhaps the greatest legacy we can leave from our work is not to instill ambition in others, though this may be the first way we describe its arrival in our life, but the passing on of a sense of sheer privilege, of having found a road, a way to follow, and then having been allowed to walk it, often with others, with all its difficulties and minor triumphs; the underlying primary gift, of having been a full participant in the conversation."

David Whyte[1]

[INSERT CYCLE GRAPHIC]

You made it! One final **Experience** before we part ...

During Week 7, the penultimate week, we assume a posture of wakefulness and dignity, find some stillness, and then I briefly talk about endings. Life is full of them. Repeat the word endings to yourself a few times and just notice what comes up in your body over a few minutes.

Capture: What's here now in your body?

Reflect: Invite thoughts. How are you with endings? Do you have a pattern? Do you pre-leave a course, event, relationship, in heart and mind so you don't have to be there for the actual end? Is there pain in ending? Is it uncomfortable? Do you relish in endings? Do you find it difficult to let go? Do you realize that just because you've had a certain experience with endings in the past, that doesn't mean you're doomed to keep repeating that experience? The next time you have an ending, you will be a different person. You can do something different because you will *be* someone different. Allow that to happen.

Integrate: What might you want to do or ponder? What questions do you have for yourself?

Finally, what kind of person are you now?

Perhaps this is a good time to read over your responses in this book. Perhaps you'd like to absorb it all and come back to them in a week or month. Or never. You do you. If you do revisit, remember to check in on what you were thinking about habits you'd like to cultivate from Chapter 9. And of course, what you thought your job was all about from Chapter 2. And the kind of person you were. You're a different person now.

I hope it's clear that mindfulness really is a way of being in relationship to everything. It informs all your relationships, conversations, habits, and movements, if you let it. It's simply a different way of *being you*. When you incorporate this practice into your days, what you see, hear, and feel, changes. How you experience your life is transformed. You can see that in the anecdotes advisors shared. Notice how many weren't about work; they were about the advisor's new relationship to their own lives and their own bodies and minds. In fact, when I ask for feedback after each class, the most frequent observation from advisors is that they are better versions of themselves—more confident, better listeners, instantly calm when they need to be, and less reactive. Their decision-making processes are clearer, and they have an appreciation for the importance of self-compassion and they're grateful. I don't just mean they now have a gratitude practice. They're grateful for the experience of the class ... grateful for mindfulness.

When you understand your body and mind, you're able to pay wise, compassionate attention to whatever is before you, from a novel situation to your Button Person. The interpersonal dance is organic and easeful, even during difficult conversations. And the grinding in your belly and the tension in your chest or jaw that ordinarily occur are short-lived and easily replaced with self-compassion. There are plenty of bumps in the road, but you have the confidence of knowing how to work with them. Your care and concern are at the forefront, and your way of being is transmitting: *When you're having a hard time, you're not alone. I'm with you in your distress, and I'm not going to abandon you. I'm not going to give you advice if that's not what you're able to accept right now. I accept you, without judgment, and I am by your side.*

Endnotes

Introduction and Arrival Practice

1. William Gibson. The Economist, December 4, 2003.

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3. https://www.financialplanningassociation.org/learning/research/client-communication

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Chapter 1

You're the Kind of Person Who Reads a Book Like This.

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10. Eagleman, (Location no. 3181).

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21. Thaler, R. H., Sunstein, C. R., & Balz, J. P. (2010). Choice Architecture. *SSRN Electronic Journal*. https://doi.org/10.2139/ssrn.1583509

22. In 1957, Herbert Simon coined satisficer.

23. Kahneman, *Noise*.

24. This quote can be found at https://kk.org/thetechnium/99-additional-bits-of-unsolicited-advice/. The tyranny of the urgent, however, was made popular by Charles E. Hummel, first in 1967 in his pamphlet by the same name, which was a religious (Christian) text.

Chapter 2

A Way of Being for Financial Advisors

1. Epictetus, Discourses, 2.2.20b-1;24b-25a

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    a. The idea of intersubjectivity came from German philosopher Edmund Husserl in the late 1800s, and the idea became important in education in the 1900s and eventually made its way to psychology. It seems to me that concepts and practices of intersubjectivity should now be applied to financial services and the advisor-client (intersubjective) relationship.

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Chapter 3

Mindfulness: *It's Not What You Think*

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9. Niemiec, R.M. (2014). *Mindfulness & character strengths: A practical guide to flourishing*. Boston: Hogrefe.

10. This refers to Rick Hanson's model of psychological growth: the two wings of a bird. One wing is being with your experience, and the other is working with it. The bird needs both wings to properly fly. For more, you can visit: https://www.rickhanson.net/two-wings-psychological-growth-contemplative-practice/

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12. Kiken, L. G., Garland, E. L., Bluth, K., Palsson, O. S., & Gaylord, S. A. (2015). From a state to a trait: trajectories of state mindfulness in meditation during intervention predict changes in trait mindfulness. *Personality and Individual Differences, 81*, 41–46.

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Chapter 4

Mindset: *It's What You Think*

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5. McGonigal, J. (2015). *Superbetter: A revolutionary approach to getting stronger, happier, braver, and more Resilient* (p.175). New York: Penguin.

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11. Alfred Bandura has a website with all his research on self-efficacy here: https://albertbandura.com/albert-bandura-self-efficacy.html

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Chapter 5

Getting Stressed Out: The Call is Coming from Inside the House

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3. Barrett, L.F. (2017). *How emotions are made: The secret life of the brain.* Boston: Mariner.

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Konnikova, M. (2019). How people learn to become resilient. *The New Yorker*. https://www.newyorker.com/science/maria-konnikova/the-secret-formula-for-resilience

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Chapter 6

Our Bodies, Our Selves: The Body Scan Practice

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Does Mindfulness Transform Suffering? 1: The Nature and Origins of *Dukkha*." Contemporary Buddhism, Vol. 12, No. 1, May 2011.

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Chapter 7

This is Your Brain on the Red Pill: The Focused Attention Practice

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4. Renée Diresta investigates misinformation campaigns, conspiracies, and the many and varied ways in which the Internet has enabled bad actors to influence elections, public opinion, and terrorism. Among other things. She can be found here: http://www.reneediresta.com,and I highly recommend reading her report on the Russian Internet Research Agency, here: http://www.reneediresta.com/ira-report-4e8d0ff684.pdf

5. Shoshana Zuboff is a retired Harvard professor and author of, among other books, *The Age of Surveillance Capitalism: The Fight for a Human Future at the New Frontier of Power*. She can be found here: https://shoshanazuboff.com/book/

6. You can watch a trailer for *The Social Dilemma* and learn about the ways you can get involved in spreading the word here: https://www.thesocialdilemma.com. The film is available on Netflix.

7. Tristan Harris and his co-founder Aza Raskin have a wonderful podcast where they address human downgrading, among other things. Some of the episodes are riveting as the guests have intriguing careers I dream of having. The podcast is called *Your Undivided Attention*, and you can listen here: https://www.humanetech.com/podcast

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