

This Appreciative Hour:
September 9, 2009 Open Mic, plus
Ed's Further Reflections: Lessons on Community, from a Young Expert

Next Open Mic: Wednesday, Sept. 16 @ Noon eastern time.
1-219-509-8322, passcode 202779#.

Harvesting the Open Mic Gems:

A group of us reflected about where we were exactly one year ago when things began to shake, rattle, and roll; we told stories, celebrated where we are now, and shared high points of that journey. The range of stories was very broad, but the common theme was that each of us, and our clients, had come through. Read about it, as well as my meeting with a remarkable 17-year old, below.

Sept. 9 Open Mic Re-cap:

Centering Practice:

Because this Open Mic was framed as a one-year anniversary event, I offered a simple gratitude exercise as a centering practice. I invited us to close our eyes, and think about three to five things for which we feel especially grateful at this moment. I suggested that, rather than simply list-making, each of us spend perhaps 15-30 seconds focusing on each gratitude item, calling it to mind as vividly as possible and thereby, to quote T.S. Eliot, "to know it for the first time." This is an excellent practice as a first-thing-upon-awakening exercise, to start the day in an affirmative manner.

Reflections on "The Year of Living Dangerously"

Given that the economic world began to give signs of serious fault-lines one year ago this week, I invited callers to reflect on: where they were when it began, how they're doing now, and high points of the year for them.

A coach to financial advisors recalled moving her daughter's college funds out of the market before financial calamity struck. She said it was a fascinating year, in which she has been very proud of her clients and how they have rallied. Most are making more money (less income, but have pared back expenses). She said she found her client relationships to be very sustaining for her, during this time. And she is eagerly looking forward to the publication, in the near future, of her first book, written with numerous co-authors, called *Healthy, Wealthy, and Wise: Planning for Your Encore Years*. Published by Insight Publications. (If I didn't get the title right, I'll issue a clarification.)

Another coach (and a financial planner) noted that her clients who were approaching retirement were the hardest hit by the downturn. She related a compelling story of attending a conference with a friend in October (on a particularly awful day in the

markets) and having a particularly memorable “painful stomach” much of the day, especially empathizing with clients approaching retirement. She “went inside,” reflected on her commitment to her clients, reaffirmed her belief in basic principles governing investments, and pulled herself out of the reactivity: a great story of self-soothing, healing, and transformation. As a Garrett Network planner, she does many short-term, one-time projects for clients; she noted with satisfaction that the clients on her “wish list” (as in, I hope they return sometime for more work) chose to come back, while those who weren’t on her list cooperated by not re-contacting her. Overall, she feels very good about how things have gone, and optimistic and forward-looking about her practice and business.

A third participant has been a frequent OM participant, while completing her counseling internship; having been a grad student since 2002, she recalls feeling, when things began to go all pear-shaped in the global economy, “Gee, the rest of the country is starting to live like me. I have a lot of company in my frugality.” She reported a successful outcome to her job search. She will be working with a church-sponsored counseling service, leading workshops and retreats in addition to individual counseling. I hope she’ll continue to drop in to Open Mic, after “crossing the threshold to the world of work” (her words).

A planner didn’t recall much about September, but did remember FPA in Boston (October) as being particularly grim and downbeat. He felt perplexed at its tone, and at the large number of registrants who cancelled. His feeling was, “We’ll all get through it.” He said the year “tested my ability to communicate with my clients, and stay in close touch.” Most clients weren’t hit very hard by the downturn, and are doing well. For him, he said, “Life is very, very good.” (I couldn’t help but recollect Garrett Morris on Saturday Night Live, playing Chico Escuela, the retired Latino baseball player, declaring memorably that “Baseball been berry berry good to me.”)



Another planner – among the most frequent OM attendees – learned that he has had to guard against “Compassion Fatigue” during the year, and that he had linked his own identity to the size of his clients’ portfolios: surely a recipe for declining sense of well-being. He told us that Open Mic has helped him tremendously, in substituting for the support he would ordinarily have sought in conferences that he had to forego, and in tutoring him on an “appreciative life style.” OM has been “a place that’s mine,” i.e., that he could turn to, look forward to, and be supported by. He told a compelling story of having spent a day hunting with a CFP friend last October; when they returned to their car, they learned that the Dow had plunged 700 points: “a real shocker.” He recalls the two of them spending the entire six hours on the drive home, on their respective cell phones with staff and clients. It served to reinforce “the Big Fear Factor,” of being in the

woods and un-tethered to his electronics. He described himself currently as healing, rather than healed, from the year.

A planner picked up on the Compassion Fatigue theme, noting “there is so much continuing pain out there.” She frequently gets calls from people whose mortgages are under-water, and finds that most don’t have the funds to afford her hourly fee. For most of them, she refers these callers to HUD for counseling, and to several HUD-certified credit counselors. She ends these calls with a message of hope and reassurance that “Your life isn’t over. It’s *people*, not money or things, that matter most.” Her callers express genuine gratitude for the reminder, and the implied vote of confidence. (I know this planner well, and am certain that her clients’ gratitude is well-earned.)

In ending the call, I asked for a one- or two-word description on how the OM hour was for them. Here’s what was deposited in the offering plate:

- *“Thought-provoking,”*
- *“Accompanied,”*
- *“A comfortable and safe space,”*
- *“Refreshing...a pause to celebrate, put things in their place,” and*
- *“A good time to gaze at the fish tank in my office.” (I took the last one as a positive: it didn’t seem at all fishy to me.)*

Ed’s Further Reflections: Lessons on Community, from a Young Expert



Physician’s Plus is a local insurance plan here in southern Wisconsin. I was reminded of their tagline, “Healthy Choices, Big Rewards”, when I met a remarkable young woman whose story exemplifies their slogan. Megan (not her real name), is the 17-year old daughter of friends of mine with whom I visited after delivering a talk on emotional resilience to a group of 150 financial planners. She and I had never met before and yet within minutes, she was enthusiastically telling me about a life-changing experience she had had during a six-week campus experience at a college she would like to attend after graduating high school in 2011.

She had fallen in (I would say “found community”) with a group of like-minded peers with whom she developed a remarkable closeness and kinship. Perhaps I should even say “fallen *in love with*”, because she was so clear about how strongly she felt about this group and about what she had learned from the experience. I was startled by and impressed with her clarity, wisdom, and eloquence. Would she like to attend that school with them? Her luminous smile told me the answer. What was it about them that caused her to feel so warmly? “We share the same sense of humor. We finish each other’s sentences. We have the same weird way of seeing the world, that no one else shares. We find it easy to give and receive love with each other.” As her mother told me later, it’s the sort of life-transforming experience that’s so important, that a parent can actually cheer

when her child tells her she's found a group that feels more like 'home' than even her own precious home. (I'd add that it also takes a healthy parent to be able to cheer the news and see it as a crucial developmental milestone.)

Megan went on to tell me that the experience taught her about what was truly important in friendships, and about the kind of people in whose company she felt good, whole, and happy. And that made her realize that a high school "friend" of hers, with whom she shares common artistic interests, was not really a friend, because she seemed incapable of developing a committed and mutually-supportive relationship. In short, she said, she didn't want to be in the company of someone she finds "toxic." So she has dramatically cut back on the amount of time they spend together, and shifted how they spend that time. I was startled by the clarity of her insights and the maturity of her decision, as well as her ease and lack of self-consciousness in relating her story. I also felt honored that she let me see into her positive core.

This conversation made me realize that ever since my stepson graduated from high school 15 months ago, I haven't spend much time in the company of 17-year olds (or anyone else with a "1" as the first digit in their age), so I haven't had much opportunity to experience this kind of awe and delight. I found Megan to be a revelation, and a refreshing reminder that there are other ways for someone to learn to make healthy choices about friendship and community than by entering counseling, taking a workshop, or even reading "Ed's Further Reflections" about community.

Here's what I found so startling about the whole encounter: when she told me how she feels in the company of her new-found "home," she used many of the terms I'd included in last week's column about community, subtitled "Where Everybody Knows Your Name": about feeling whole, like herself, at home, valued for herself. It was as though she had read and memorized what I'd written. Of course, she hadn't seen it; she'd grown her clarity from within, and in community with her wonderful, loving family.

Before I left their house for the airport to fly home to Madison, I printed off a copy of that column and left it for Megan. When she reads it, I wonder if she will be as startled as I was when she revealed how she is living it.

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