



Practice Management

Thank Goodness

Why isn't it easier for us to appreciate what we've got?

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A special time is approaching when Americans sit down together to give heartfelt thanks for the many good things in our lives. It's a day we call. . . Turkey Day.

I mean Thanksgiving, of course. But its popular nickname suggests a curious discomfort with the idea of gratitude. Shouldn't we be glad to have a holiday dedicated to celebrating blessings instead of memorializing old sources of pain? In a world so fraught with conflict and trauma, fear and negativity, time spent savoring the positive aspects of our lives can be truly life affirming and possibly life saving.

So why is it hard for us to let in the good stuff? One reason, I believe, is that many of us prefer the familiarity of old pain and anxiety to the uncertainty of new feelings. New pleasure, in particular, can seem scary and destabilizing, threatening to sweep us away to places we've never been before. We'd rather keep seeing the glass as half-empty, because doing otherwise would mean altering the way we view everything else.

Another reason, strange as it sounds, is superstition. Knowingly or unknowingly, we often believe that if we openly acknowledge our blessings, spiteful fate may decide to take them away. By focusing instead on the bad things in our lives—in essence, trying to protect ourselves with our fears and stresses—we hope to avert fate's jealousy. This "superstition of pessimism" is as old as the hills, and to some degree it's self-fulfilling. After all, negative thinkers are more likely to feel thwarted and frustrated in pursuing their goals—a clear case of divine disfavor!

Pressure to do more, earn more, and display our success with a bigger house or more expensive car also keeps many of us dissatisfied with what we are and have achieved. So we spend our lives continually yearning, and feel bitter disappointment when we don't get that promotion or our children don't turn out the way we wanted.

It's no wonder, then, that so many of us have difficulty admitting when things are going well. Or why the beautiful word "thanksgiving" is often replaced by the name of a bird that's a synonym for a big letdown.

Why Be Grateful?

By encouraging your clients to more deeply savor the blessings they experience, you can help them revitalize their lives. The same is true for you.

Julia Cameron in *The Artist's Way: A Spiritual Path to Higher Creativity* (Tarcher, 2002) and Sarah Ban Breathnach in *Simple Abundance: A Daybook of Comfort and Joy* (Warner Books, 1998), both praise the power of gratitude. Citing a French proverb, "Gratitude is the heart's memory," Ban Breathnach suggests that being

thankful “sets in motion an ancient spiritual law: the more you have and are grateful for, the more will be given you.”

Don Montagna, former head of the Washington Ethical Society, also espoused this view in a course on relationship-building that I took a few years ago. “When you focus on the negative, it will grow,” he told us. “When you focus on the positive, it will expand accordingly.”

I’m also reminded that John Gray, author of the epochal *Men Are from Mars, Women Are from Venus: The Classic Guide to Understanding the Opposite Sex* (Harper Paperbacks, 2004) advises women to concentrate on what men do right instead of what they do wrong. Anxious not to replicate my mother’s habitual fault-finding, I tried this early in my relationship with a boyfriend I really liked. My focus on the glass being more than half full, instead of slightly empty, contributed to a honeymoon period that has led to a marriage of nearly 20 years.

From Guilt to Gratitude

We all know discontented clients and colleagues who gripe about what they want instead of being grateful for what they have. Some time ago, I worked with a client who was in the process of receiving a great deal of money from her wealthy father, but felt angry that she was not being given even more. To help her let go of the resentment, I led her in exploring emotional areas where she had felt deprived in childhood—the first step in separating that old pain from the financial demands she was making to compensate for it.

Slowly, she began to accept what she didn’t get and appreciate what she did receive. This led her to an understanding of how to communicate healthier attitudes about money to her children. Eventually, she may decide to use some of her wealth to affect the world in a personally meaningful way.

The perception of having too much money can be as debilitating as thinking you have too little. Rich Colman, a financial advisor and tax expert who is a principal in the Colman Knight Advisory Group in Carlisle, Massachusetts, told me about a client who was earning \$18,000 a year when he unexpectedly inherited millions of dollars. First shocked, then angry about this huge, sudden windfall, he was unable to let himself buy the nice house that he could now well afford.

In my years of counseling, I worked with many heirs and heiresses who felt crippling guilt and shame that, through no effort of their own, they now had much more money than so many others in the world. Once they learned to admit their repressed gratitude for the choices and freedom their wealth provided, they were able to harness this positive energy and use their money in ways that benefited them, their loved ones, and others. The transformation from neurotic guilt to healthy gratitude was inspiring to witness.

A good exercise for clients who are struggling with these issues begins with two sheets of paper. On the first sheet, urge them to write down their regrets. What do they wish they had achieved by now? How much more, or less, money do they wish they had? What roads do they regret not taking? How differently would they have handled relationships with their loved ones? When this list is done, put it through a paper shredder. (Yes, you read that right.)

On the second sheet, they should write down personal accomplishments, qualities, and life experiences that they appreciate and feel proud of. This is the list they need to keep. They might even make copies to leave in different places, so they can read and re-read it to feel more soothed, satisfied, and grateful.

Not Enough, or Too Much?

One of the most frustrating situations for a planner is when you show clients they can actually afford to do something they yearn for—and they don’t do it. Instead of the satisfaction of helping them achieve the comfort and pleasure they say they want and need, you’re left feeling puzzled and disappointed when they resist taking actions that would make a hugely positive difference in their life.

Rick Kahler, president of Kahler Financial Group in Rapid City, South Dakota, told me the story of a 50-ish client whose dream was to retire and pursue his love of the outdoors. Convinced that he couldn’t afford to leave the rat race, he would lie awake at night worrying about his businesses.

Ironically, Rick said, if this client liquidated just three percent annually of his \$15 million net worth, he would be able to retire on \$450,000 a year and do whatever he pleased for the rest of his life. Instead he continues running his businesses, complaining about the stress and unable to believe that he has “enough.” Some of the money messages blinding him to the potential for happiness are “Don’t spend your principal;” “You’ve got to work hard to make money;” “You don’t deserve to be wealthy;” and “Your success is a fluke.” With money scripts like these, Rick points out, it’s easy to see why people remain stuck in old limiting patterns instead of taking advantage of opportunities to enjoy life.

Rick’s understanding of this “Scrooge” mentality led him, Ted Klontz, and Brad Klontz to write about it in *The Financial Wisdom of Ebenezer Scrooge: 5 Principles to Transform Your Relationship with Money* (HCI, 2005). Scrooge clients won’t spend to benefit themselves or others because of their unhealthy beliefs about money. Though these beliefs vary, the result is the same: hurtful behaviors persist because they’re familiar and support people’s underlying money scripts.

Getting People to Change

How do you encourage someone trapped in old familiar pain to let go of it and appreciate the good things in their life? That, as Rick Kahler puts it, is the \$64,000 question.

Sometimes clients can do this on a cognitive level. Realizing that their unconscious beliefs are erroneous, they are able to embrace a new way of thinking. For example, another of Rich Colman’s clients, a doctor, was stuck in feelings of scarcity and negativity. Despite earning \$400,000 a year and having \$5 million in assets, he lived like a poorly paid medical student, afraid to spend money on an expensive bottle of wine. By talking to him and running the numbers in various ways, Rich helped him see how much money he actually had. With this new understanding of his true situation, the doctor was able to give himself permission to enjoy his money. According to Rich, the change when his client “let in the good stuff” was palpable and satisfying to be around.

But just as often, people are unable to change their behavior, even when they become aware of the destructive beliefs driving it. In cases like these, I’ve seen great success when they engage a financial counselor or therapist to help them get past their emotional blocks.

What’s involved in this process? Typically, it begins by exploring self-limiting money beliefs and behaviors from childhood, past marriages, or other negative experiences. As a therapist, I then help the client challenge old constraining attitudes and actions with a variety of insight-oriented exercises, such as recurring Money Dialogues and homework assignments to “practice the non-habitual.” In ongoing sessions, clients are encouraged to begin adopting new behaviors that will lead them from a primitive survival mode to an adult “thriving” mode. I’ve found a mind/body technique called Essence Repatterning to be especially valuable in helping people “reframe” their limiting patterns and move to an expanded, healthier view of their moneylife. Developed by trainer Pat McCallum of Eugene, Oregon, Essence Repatterning argues that you can identify learned, limiting behaviors, and change those behaviors.

Changes in Attitude

Changing people’s attitudes is actually a two-pronged process. First, we have to let go of the pain and money messages from the past that are limiting us. Then we need to learn new habits that will allow us to appreciate positive experiences, letting in new pleasure.

Learning how to appreciate the good stuff is a process that Ed Jacobson has been teaching financial planners for the past seven years. Ed, a psychologist, coach, business consultant, and speaker based in Madison, Wisconsin, recently published an insightful guide to savoring life in *This Appreciative Moment*, his online newsletter. The guide quoted psychologists Fred Bryant and Joe Veroff, who identify five techniques to promote appreciation and gratitude that you may want to suggest to clients (and practice yourself):

1. Sharing the experience with others. This includes commenting on the experience and how enjoyable it is while it’s taking place, as well as telling about it later and relating how much you enjoyed it. Sharing your comments after the fact calls up memories, which may stimulate production of neurochemicals similar to those produced during the event itself. Ed Jacobson notes that when he wrote about a poignant experience that took place near the end of his father’s life, the act of writing about it rekindled the experience vividly

for him.

2. **Memory-building.** The building blocks here are photographs and physical mementos of an event, which serve to stimulate reminiscence. I often suggest that clients carry photos or objects to help anchor positive memories and extend their “savoring potential.”
3. **Sharpening perceptions.** This is similar to meditation: you focus on a single aspect of an experience to the exclusion of all others. At a concert, for example, you might concentrate on the sound of the bass. Walking across town, you could focus your attention on the different smells you encounter. This intense tuning-in may be difficult and is impractical in some situations, but when feasible it will help you etch the experience more sharply in your memory and relive it in the future.
4. **Absorption.** This is the process of fully immersing yourself in a sensory experience, rather than thinking or talking about it. It’s not as easy as it sounds. In fact, Ed Jacobson comments that many of us find it difficult to become absorbed because we are verbally, socially, or cognitively oriented rather than tuned in to our senses. Striving to become more mindful of physical sensations may greatly extend our capacity for appreciation.
5. **Self-congratulation.** Many of us have been told it’s arrogant to feel too good about ourselves. Instead, we are taught to humbly shrug off our qualities and achievements. Maybe this is another example of fearing to tempt fate, but I think it gravely misconstrues what we humans need to survive and thrive. Self-love, self-respect, and self-validation drive us to express our creativity and fully develop our gifts. A certain amount of self-congratulation is very healthy when we receive praise or an award, or when a milestone event occurs that we’ve worked hard to make possible. Without it, we fail to see our place in the world and acknowledge what we have contributed.

Of course, too much self-congratulation can block appreciation of others. You probably know people who are so self-congratulatory that you hate to be around them. But many others who hesitate to claim their strengths and virtues would do well to add self-affirmation and self-appreciation to their emotional repertoire.

Letting In the Good Stuff

I’m fond of a quote from Melody Beattie, the author of several books about taking charge of one’s life.

“Gratitude unlocks the fullness of life,” she says. “It turns what we have into enough, and more. It turns denial into acceptance, chaos to order, confusion to clarity.”

This outcome is confirmed by my own experience and that of advisors who have shared their stories with me. Rich Colman, for example, tells about having helped a client identify his life dreams by probing about his goals, passions, and aspirations. The client started working less, spending less, and enjoying his life much more as he began to create the life he once merely dreamed of.

Rick Kahler told me about a client couple in their 60s whose dream was to retire and travel the U.S. When he assured them that it was possible for them to quit work immediately and pursue their dream, they didn’t hesitate. “That was five years ago,” Rick says. “When I spoke with them recently, they said they are having the time of their life and have no plans to stop.”

Allowing ourselves to appreciate what we have can create an amazing sense of abundance and fulfillment. As Thanksgiving approaches, let’s make it all about what we love, cherish, and are thankful for in our lives, and let’s make gratitude a daily practice.

Write It Up

One of the best ways to experience the power of gratitude is to record your blessings in a daily “gratitude journal.” The entries can be as simple as “Bob cooked dinner tonight—AND washed up!” or as poetic as a description of a beautiful sunset. Maintaining a gratitude journal invariably energizes me and makes my life seem richer and more pleasurable.

More methodically-minded people may prefer this variation: every night before going to bed, write down five things you feel grateful for that occurred during the day. Do this for 21 days. Why 21? Some psychologists

believe that's the length of time it takes to change a habit. Once you have practiced this discipline 21 times, there's a good chance you will have adopted a new habit of acknowledging the sources of gratitude in your life, and anchored yourself in a more positive mindset. (My thanks to Marci Shimoff for this exercise, which appears in an anthology to which I also contributed: *Breaking Through: Getting Past the Stuck Points In Your Life*, edited by Barbara Stanny with Oriana Green (Powerful Woman Press, 2006)).

I invite you to share these life-enhancing exercises with your clients. Encourage them to re-read their gratitude lists throughout the day so they can more deeply savor the blessings in their lives.

2, 4, 6, 8, Who Do We Appreciate?

When clients are feeling isolated, unappreciated, or depressed, consider encouraging them to organize a support group with whom they can share their successes, yearnings for positive change, and sources of gratitude. Most of us need societal support to help soothe and inspire ourselves, especially in view of all the negativity and criticism with which we are constantly bombarded by the news media.

For Your Bookshelf

Try these books to gain more insights into learning how to be grateful, and understanding those who can't or won't:

Julia Cameron: *The Artist's Way*: A Spiritual Path to Higher Creativity (Tarcher, 2002)

Sarah Ban Breathnach: *Simple Abundance*: A Daybook of Comfort and Joy (Warner Books, 1998)

Rick Kahler, Ted Klontz, and Brad Klontz *The Financial Wisdom of Ebenezer Scrooge*: 5 Principles to Transform Your Relationship with Money (HCI, 2005)

Barbara Stanny with Oriana Green, editors: *Breaking Through*: Getting Past the Stuck Points In Your Life, (Powerful Woman Press, 2006)

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