

You're living life back to front

"The bean counters who create the national income statistics know the price of everything and the value of nothing."

Wayne Muller
Forbes Magazine
October 18, 1999

The reason you and I work hard is not for the cash itself, but the experiences we believe money will bring us: everything from security, freedom, status, respect, power, self-esteem, success, friendship, sex and a lot more free time. Right?

Well, let's see. First, what is money? Money is simply dirty pieces of paper with pictures of dead people on it. In and of itself, money is worthless – and useless, except maybe for starting a fire. It is simply a vehicle for storing and exchanging value. Money can serve as a hindrance or as an advantage in our journey to live an extraordinary life. It's another belief based choice. We are culturally programmed to think that money automatically generates experiences which will make us happy. We are bombarded daily with loud messages from advertising media, trying to convince us to buy things with money that will give us personal satisfaction, so we can live 'the good life.'

"Time Magazine quoted Bill Bradley as saying 'The Dow Jones is at record heights. But such numbers are not the measure of all things. They do not measure what is in our heads and our hearts. They do not measure a young girl's smile or a little boy's first handshake or a grandmother's pride. They tell us little about the magic of a good marriage or the satisfaction of a life led true to its own values.'

"Robert Kennedy said it better in February 1968: he referred to the fact that the gross national product was rising above \$800 billion a year but said that figure does not measure 'the health of our youth, the quality of their education or the joy of their play ... the beauty of our poetry or the strength of our marriages, the intelligence of our public debate or the integrity of our public officials. It measures everything, in short, except that which makes life worthwhile.'"

Arthur Schlesinger Jr.
Time, November 22, 1999

Let's take a common example. Here's how many of us think: "If I get a new Mercedes, I'll feel confident and secure, everybody will respect me and look up to me, my boss will promote me, I'll attract a sexy new girlfriend, and then I'll really be happy." In other words, getting the money to buy the car I really want will automatically bring with it the experiences I need to be happy.

Money is not an experience

We think lots of money will give us the power to have all kinds of things we don't have now—which will make us happy. But is it true? Let's look deeper. How about...

Security?

If I have money, I'll definitely feel safe and secure, right? Maybe. For many of us, the more money we have, the more insecure we feel. We may doubt who our true friends are, or whether a prospective wife or husband really loves us for ourselves. Think of billionaire Howard Hughes. He became so paranoid about people trying to steal his money that he spent the last years of his life holed up on the top floor of a Las Vegas hotel, never so much as opening a window. With all that money, he felt anything but secure.

Freedom?

Money represents the clear possibility of increasing freedom; however, it's more likely that the more wealth we have, the more time it takes to manage it. And the more we worry about losing it. We need a bank vault for jewelry, a security system for our home. Is that freedom, or loss of freedom? Think about it: at what period in your life did you feel most free? At the time when you had the most money? Or when you were young, with no responsibilities tying you down, able to come and go as you pleased? For many people, money becomes a burden, a barrier to freedom.

Status?

Certainly many people think so—but in fact it's often not the case. Some drug dealers, for example, are extremely wealthy, but they have no status at all. They have to hide their identities to keep from being arrested. There are countless celebrities whose status is clearly temporary. And some rich people completely conceal the fact that they are wealthy. The best-selling book, *The Millionaire Next Door*, described how most wealthy people live very ordinary lives and refrain from showing their wealth in any way that would draw attention to themselves. They have little status. And some people whom we hold as being at the top of the status chart had no money at all. Think of Abraham Lincoln or Martin Luther King.

Respect?

Are you kidding? Many wealthy people are despised for their stinginess, or hated for being ruthless. Yet people like the late Mother Teresa, who lived in poverty, are loved and respected by millions the world over. There's nothing wrong with having money, however nobody has ever earned respect for money alone.

Power?

There are people with power and very little money, just as there are people with a lot of money and very little real power. Mahatma Gandhi was enormously powerful, and he was virtually penniless—and there are plenty of people with money who feel weak and helpless. Money does not automatically bring us power.

Self-esteem?

It can't be bought, in spite of the fact that there are a lot of people trying. Self-esteem comes from being in integrity with myself, from being proud of who I really am and the contribution I make. You can read in the paper every day about wealthy people with no self-esteem who commit suicide (Marilyn Monroe is a famous example).

Friendship?

Money can actually get in the way of friendship. Friends we had before we got wealthy can't afford to keep up. And our willingness to pay their way often alienates them further. Often, we are often never quite sure if our 'new' friends would be there for us if we were poor.

Love?

Yeah, right. Maybe by the hour in Tijuana or Bangkok or by the night with the 'platinum diggers' at the Caribou Club in Aspen.

Money is just a symbol; it is not an experience. Mastering the right relationship with money can contribute to creating an extraordinary life and it doesn't guarantee it. The verdict is in, and has been for centuries, and often we are not listening. What we need to be happy, to be secure and free and satisfied, you and I already have. What's more, we've had it all our lives. The secret is on the inside, not the outside.

Dissatisfaction, and why your car wheel is round

Something in addition to freedom of choice distinguishes human beings from animals – we are never satisfied. As we evolved as a species, our dissatisfaction grew. First, all we wanted was a crude form of shelter while we hunted for something to eat. However, we were dissatisfied with hunting and gathering, so we developed agriculture. We were dissatisfied with life in a cave, so we developed houses, then villages, towns and cities.

Our insatiable desire to make life easier and more comfortable, led to inventions, to the industrial revolution and to the information age. We were dissatisfied with the state of our health and rampaging diseases, so we developed medicine and kept improving its quality. Dissatisfaction with our moral condition continues to lead us to improve human rights and the judicial system.

Beaver: "Gee, there's something wrong with just about everything, isn't there Dad?"

Ward: "Just about, Beav."

The TV Show, Leave it to Beaver

Look around you now and you'll see it's true: in almost every sphere of human life, we are in a constant state of dissatisfaction. In our quest to feel satisfied we miss the point: Dissatisfaction is a gift. It is what drives that very human need to feel more contented and fulfilled. We were dissatisfied with being earth-bound. We wanted to fly. We did. Now we fly everywhere, cheaply, at 600 MPH, at the speed of sound and beyond. Now we want to go faster. A few short years ago we were enthralled with the idea of having a personal computer. We got one. A few weeks later we wanted to change it because it was too slow and had limited features.

And not content with life on earth, we spend billions of dollars to go into outer space. We like to imagine our goal is to feel satisfied, but a perpetual state of total satisfaction does not seem to be within the realm of possibility for people.

That is good news. If we were designed to be in a constant state of satisfaction, then you might still be wondering why the square wheel on your bullock cart made for such a bumpy ride.

Does this mean we can never be happy? No, not at all. It simply means that we need to understand that human nature is not designed to be completely satisfied – at least not for very long. We thrive on new challenges. As soon as we reach the top of one hill, we look ahead to the next hill to climb. Once we fully acknowledge that particular part of our nature, we can then look at ways to be happy within the context of our current personal reality.

Ordinary people ...

- believe a certain amount of money is the answer for happiness in their lives
- mistake the pursuit of symbols for creating the experience they desire
- translate dissatisfaction to stress and unhappiness

Extraordinary people ...

- experience money as a positive indicator, as feedback and a measurement about their results in life
- focus on what experience they want to create
- accept dissatisfaction as a motivator, a source of creativity, innovation and contribution

So, you want to be happy ...

Ask most people what they really want in life and they'll tell you, "I just want to be happy." Well, OK, but what does that mean? Before I start discussing happiness, let's take a look at what it does mean, and why so few people seem to be able to find it.

First, happiness is an emotion; it comes and goes, often within the same few minutes. That is why people searching for happiness are doomed to keep on searching: happiness is momentary, ephemeral, it cannot be relied upon to be there when you decide that that's what you want.

Now joy, that is something altogether different. In spite of circumstances that are bound to give me times of distress and sadness, I can choose the foundation of my life to be one of joy: the joy of being alive. 'Happiness' and 'joy' are words that are often used interchangeably in casual, everyday speech. In fact, they are two completely different experiences, generated from two distinctly different contexts. It is valuable to understand this distinction, so we can put it into practice in our lives.

I see my life as a part of the earth, a patch of ground to be cultivated. This field I have chosen to call joy. What grows in the field will be some grasses called happiness, and some called anguish, sadness, and disappointment. They are not permanent. They grow, wither and die. And the field of my being remains joyful.

Happiness, however we want to define it, is ephemeral. Sometime we feel happy, sometimes we don't. Will the pursuit of happiness lead to happiness? Look around you and you will see that the answer is a big fat NO. Pursuing happiness is a losing game.

Happiness and the world economy

You already know (don't you?) that money can't buy happiness. You might even have been raised on the old aphorism that, "The best things in life are free." It is probably fair to say that most people believe that to be true. Still, we don't let the truth get in the way of our trying to purchase happiness. We seldom look inside. Our answer to what are essentially internal psychological issues is to look externally, and to increase our material consumption. We go out and buy stuff for every emotional occasion.

If I am depressed or feeling low, I'll try to buy my way out of it with a new outfit, or a new car, a set of golf clubs, a holiday, or dinner and drinks at some expensive place. If I am bored, I'll probably buy even more. When there is something to celebrate, I'll buy flowers, jewelry, champagne or gifts. Even when I am entering into the process of self-examination, I might believe I can get there solely by spending money on therapy, books, meditation classes or a soul-searching journey to some exotic location.

Quiz time. Try to guess where the following statement came from:

"Money is an article which may be used as a universal passport to everywhere except heaven, and as a universal provider for everything except happiness."

Maybe it came from a church leader, or an ancient Greek philosopher. Perhaps some great oriental guru said it, or was it Julie Andrews in 'The Sound of Music'?

Answer: None of the above. It is directly from the daily bulletin of the Temple of Mammon, The Wall Street Journal.

Quick! Buy more stuff, or we're all doomed

Success for the global economy is based almost solely upon people buying a lot of 'stuff' on a regular basis. When we stop purchasing things – so much of which we don't need – the economy tanks. If people in the United States weren't the biggest consumers of unnecessary goods and services in the world, the global economy would be in real trouble. Every country on earth that needs to sell piles of disposable plastic junk to survive has only to look to the United States to find a market. And now the rest of the world is following in the United States' footsteps. In 1998 when the Japan economy had been in decline for eight years and was getting worse, the Japanese government began issued free coupons for people to buy stuff. Any stuff.

Human beings in the frenetic pursuit of happiness are responsible for a large chunk of the world economy. Trillions and trillions of dollars ever year are spent by hundreds of millions of people in search of ways to be happy. In spite of the fact that we all say, "Money can't buy me love," based on results, many of us believe that money is 'The Great Panacea.' Then, as soon as we – or a family member or close friend – get seriously ill, we see health as the most important thing. At least until our health

returns. Then, as quick as you can say "S&P 500," back we go to money to solve the ever-elusive problem of happiness.

More bucks or yen or euros will make it better, right?

"He's turned his life around. He used to be depressed and miserable. Now he's miserable and depressed."

David Frost

There are a million examples of why more money is not the answer, including well-documented accounts of dozens of big lottery winners whose lives – and the lives of many people around them – have ended in heartbreak. Then there is the sad tale of one of the wealthiest women on the planet, Christina Onnasis, who committed suicide at the ripe old age of 35, apparently because she could never be sure whether any of her long list of husbands and boyfriends loved her for herself or her money. I believe that what she really needed is actually free. It can't be bought with any amount of money. It's called self-love.

The idea that money can't buy happiness is such a tired old cliché that we are not really expected to believe it anymore. Yet the notion, or more sophisticated versions of it, has been a key element in practical philosophical thought for centuries.

In today's high-tech world we also have plenty of scientific evidence supporting the view that fame and good looks are no more the answer to happiness and contentment than affluence. An article by Alfie Kohn in the New York Times in January, 1999, asserts that researchers are amassing an impressive body of data suggesting that satisfaction is simply not for sale.

"... not only does having more things prove unfulfilling, but people for whom affluence is a priority in life tend to experience an unusual degree of anxiety and depression as well as a lower level of well-being.

Likewise, those who would like nothing more than to be famous or attractive do not fare well, psychologically speaking, as those who primarily want to develop close relationships, become more self-aware, or contribute to the community."

According to Dr. Richard Ryan, professor of psychology at the University of Rochester, and Dr. Tim Kasser, assistant professor of psychology at Knox College in Illinois, the news is even worse.

In three sets of studies published in leading psychological journals since 1993, the researchers sketch an increasingly bleak portrait of people who value 'extrinsic goals' like money, fame and beauty. Such people are not only more depressed than others, but also report more behavioral problems and physical discomfort, as well as scoring lower on measures of vitality and self-actualization.

Dr. Ryan and Dr. Kasser said, '...the more we seek satisfaction in material goods, the less we find them there ... The fact that pursuing wealth is psychologically unhelpful and often destructive, comes through very strongly in every culture I've looked at. Affluence, per se, does not necessarily result in an unsatisfying life. Problems are primarily associated with living a life where that is your focus.'"

Another study by the same researchers found that college students who placed great importance on appearance, financial success and popularity were nevertheless rated lower in well-being and self-esteem. Those who aspired to affluence also had more transient relationships, watched more television and were more likely to use cigarettes, alcohol and other drugs than those who placed less emphasis on extrinsic goals.

The article also quotes research from Dr. Aric Rindfleisch at the University of Arizona and Dr. James Burroughs of Rutgers University, who said, "While people who are more materialistic tend to be unhappy with their lives, this effect may be moderated or even eliminated for those who have close, caring relationships."

The truly bad news, according to the Ryan-Kasser work, is that close, caring relationships are often among the casualties of a life devoted to getting rich.

Meanwhile, the madness continues

Despite all this empirical evidence, we continue to spend fortunes on a stupefying array of distractions supposedly designed to make us happier than Liz Taylor at yet another wedding. Cosmetics that contain everything from the placenta of unborn goats to a pound of pig fat mixed with volcanic ash and "19 secret ingredients from the rain forest"; diet products to remove mountains of blubber gained by stuffing ourselves because we are so damn miserable, and miserable because we are so horribly fat; cosmetic surgery in every place from facial to other cheeks; mind-numbing cruises to paradise; luxury boats that never leave their luxury marinas; hard drugs; soft drugs; alcohol; anti-depressants; uppers; downers; frenetic gambling to hit the big time; jewelry that is too expensive to wear; image marriages destined to last all of six months; mink-lined designer toilet seats; lottery tickets; tobacco products we know will kill us; and billions of tons of electronic and plastic and toxic junk that add nothing to our lives and ultimately create only clutter, pollution and landfill.

If any of these external attempts to find happiness actually worked, then we could stop the search. They don't work and yet we never stop the search. Somehow, it only gets worse, more obsessive, more frantic. It is the goal of so many people who come to our seminars: "I just want to find happiness." And that is a big part of the problem. 'Find' implies looking outside of ourselves. Happiness is not to be 'found' somewhere else.

Soon you'll be happy: Not!

We pursue happiness because we believe it is 'out there' somewhere. The fact that nobody on the planet has ever found it 'out there' doesn't stop us. "Maybe I'll be the one!" And so the merry chase continues.

A good friend told me once:

"I can quickly recall how great I felt when I was a student and had nothing at all, and how that happiness didn't seem like enough. At that time, I read Nikos Kazantzakis' wonderful book, Zorba the Greek, and felt ecstatic. I was staying, with little money, in the poorest parts of Greece and feeling so happy that I thought it almost unfair. And I think often of that book and that time and how complicated happiness has now become; how much I yearn to reclaim and honor the feelings I had then.

'How simple and frugal a thing is happiness:,' Kazantzakis reminded me in that book. 'A glass of wine, a roast chestnut, a wretched little brazier, the sound of the sea. All that is required to feel that here and now is happiness is a simple, frugal heart.'"

Happy memories must be left as memories; they can never be reclaimed or relived. In Alan Watts's classic, The Spirit of Zen, he says,

"If we suddenly realize that we are happy, the more we endeavor to think of some means of preserving our happiness, the faster we see it slipping away. We try to define happiness so that we may know how to find it when we are feeling miserable; a man thinks, 'I am happy now that I am staying in this place.' And the next time he is unhappy he tries to apply this definition; he goes to that place again and finds that it does not make him happy; there is only the dead memory of happiness, and the definition does not hold."

Henry Miller described happiness in The Colossus of Maroussi, another book on the Greek experience:

"It's good to be plain happy; it's a little better to know that you're happy; but to understand that you're happy and to know why and how and still be happy, be happy in the being and the knowing, well that is beyond happiness, that is bliss."

As much as it might seem that a vacation to a beautiful Greek island will make us happy, the truth is that happiness does not exist in Greece any more or any less than it does in Brisbane or Bangladesh. It does not exist in any place at all. Kazantzakis and Miller knew that. My friend says that at the time he did not. He was not alone. Most of us live in a way that suggests that 'Greece' is out there somewhere, someday, sometime, and always in that far-off land called The Future.

Anytime but right now, this minute, and in your "simple, frugal heart." "I know that," you say. Sure, you might know it intellectually, but do you really live that way?

The question you need to ask is, is it possible simply to choose to be happy, to get off your 'stuff' and wake up? Is that really possible? Here, today, right now? Can you choose to live as though your life may be over in a nanosecond, wring each moment dry and just be happy? Or do you need something to be happy about?

"Happiness for me is largely a matter of digestion. I have to take cover under an American college president to insure my reputation and respectability when I say that happiness is largely a matter of the movement of the bowels. The American college president in question used to say with great wisdom in his address to each class of freshmen, 'There are only two things I want you to keep in mind: read the Bible and keep your bowels open.' What a wise, genial old soul he was to have said that! If one's bowels move, one is happy, and if they don't move, one is unhappy. That is all there is to it."

Lin Yutang
The Importance of Living

Let me repeat my point of view: happiness is emotional, it comes and goes. Joy, on the other hand, is a way of being. It's a choice. I can choose to live my life from a foundation of joy; the joy of being alive. I cannot choose happiness because it is an emotion. Pretending to be happy when I don't really feel that way gives me the plastic smile and the phony enthusiasm of the perennial positive thinking student.

For a little perspective on happiness, maybe you should begin with a good old-fashioned counting of your blessings. You are alive, aren't you? Not a bad place to start. If you need more, think about a little fat book that came out a couple of years back entitled 14,000 Things to be Happy About. It's just a list. And it could have gone on for another 14,000 things. You don't need a list of 14,000 or 28,000 things. You need a list with only one thing: I choose to be joyful because I am alive.

Is the purpose of life to be happy?

Ask most people what they want in life, and they'll tell you, "To be happy." However, does it work to make happiness the purpose of life? Leo Rosten didn't think so. He said:

"I cannot believe that the purpose of life is to be 'happy'. I think the purpose of life is to be useful, to be responsible, to be honorable, to be compassionate. It is, above all, to matter: to count, to stand for something, to have made some difference that you lived at all."

I'll echo that. If happiness is the only prize we seek in life, then we will be guaranteed to spend a good part of our lives deep in disappointment, focused on a very small prize indeed.

In my experience with hundreds of thousands of people, I find over and over again that people find meaning and a sense of well-being from living with responsibility, honor and compassion. They see how their lives and their relationships are better served through reaching out and contributing. Happiness, in the sense of being amused, entertained, or getting my personal ego needs met, is pretty insubstantial, unfulfilling fare. With apologies to Thomas Jefferson, it doesn't take long for the 'pursuit of happiness' to become boring and stale. If you ask me, there are simply more important things to be done.

Postponing joy

Most people live in what I call 'Tomorrowland', a Disney-like village. (I could also call it Fantasyland, and with either title, Disney might sue me.) In our society the emphasis is on tomorrow, next week, next year or the next millennium. The 'tomorrow will be better,' mindset permeates everything we do. It's that awful 'F' word again: the future.

Recently a major investment company ran a worldwide television commercial depicting three young guys who, in 1956, the copy line said, each had \$10,000. Two of them went to Europe, had a blast and spent the lot. The other invested his ten grand with Big 'F' Financial Enterprises. The two who went to Europe are seen at the end of the commercial, retired and in their sixties, fishing off a pier. Sailing by in his luxury yacht, looking debonair and well pleased with himself, is man number three who (wisely of course) invested with Big F. The final copy line is: "Of course Fred and Joe (on the pier) still have their memories."

In other words, why not do what most people do, and postpone joy? The classic assumption here is that two friends fishing on a pier can't be as joyful as the guy in the yacht. It's another message our culture pounds us with mercilessly: that material wealth equals happiness. It also raises the issue of not sharing your good fortune with your friends, but that's another conversation.

When we can sail past poor old Fred and Joe fishing on the pier, we could be living as though joy were something only for tomorrow. As a result, we never actually achieve the joy we seek, because when the day finally arrives, we'll still be striving to outperform somebody else.

It doesn't get any better than this

One TV commercial did get it right. It was an ad for Old Milwaukee beer. A group of men are sitting around a campfire after a hard day of manly outdoor work, chopping wood and building fences. One guy opens a beer, raises it up and says: "It doesn't get any better than this." Right on. And it's not about the beer. For once, this is wisdom in advertising. It actually doesn't get any better than this, and it won't. Ever. Because right now, this moment, is all we have, and all we will ever have.

Yesterday's gone, and the future doesn't exist, which leaves us with this moment, the here and now, doesn't it?

Well, not if you look at the way most of us sleepwalk through life. If you doubt that most of us run on automatic, take a look around you. Take a little time out to observe the faces of people on the way to work tomorrow. How many do you see who are awake and alert and happy and passionate about being alive? And how many do you see looking downtrodden, morose, more dead than alive while they wait for joy to arrive via the 'F' word (that's the Future, remember)? How many do you see sleepwalking, trudging through the day on automatic as their life slips away? More important, are you one of them?

Forget the past and the future; it's easy to see that they don't exist. That kind of leaves the present, right? Well not really. A hundred years ago William James pointed out that we don't even really have that. He said,

"Let anyone try, I will not say to arrest, but to notice or attend to, the present moment of time. One of the most baffling experiences occurs. Where is it, this present? It has melted in our grasp, fled ere we touch it, gone in the instant of becoming."

Here we are with a past and a future that don't exist, and a present so fleeting it is gone before we can recognize it, and devalued if we do. You'd think that we would therefore appreciate, without reservation, the whatever it is we call the here and the now, to say nothing of the miraculousness (there's that invented word again) of our very being. Instead, we devote ourselves to complaints about stuff like restaurant service, our spouse leaving the toilet seat up or down and the weather.

The receptionist with one of our corporate clients put me straight on complaining many years ago. I came into her office wringing wet one morning, moaning about the wind and rain as I passed by her desk. I felt miserable. She looked disgustingly happy as

she responded to my nonsense. "Hey, Mr. White," she called out as I dripped sullenly across the hallway, "you woke up this morning, didn't you? You're still breathing, aren't you? Well so am I. Wow, I think this is great weather!" That is real enlightenment.

Our lives, along with the weather and happiness, will forever be up and down and sideways and all over the place. That's how life and the weather are, and that is as good as it gets. How do I know that? Simple. It is all I've got. If the future does not exist and the past is gone, then this must be as good as it gets, because there is, right now, nothing else. And even if you don't believe the truth of that statement, living each moment as if now is absolutely as good as it gets will have you celebrating your life every day. Not a bad way to live.... In fact, it might even be described as extraordinary.

Ordinary people ...

- focus on happiness as a goal
- believe money will somehow make them happy
- postpone opportunities for joy till "someday"

Extraordinary people ...

- recognize happiness as just another emotional state – it will come and go
- acknowledge that true joy can be present in simply living our lives
- create an extraordinary relationship with the money they have – no matter how much or how little
- realize it doesn't get any better than this, this is it, this is the only life we have