





## STEPS TO FINANCIAL FLOW

Here's how to recover your equanimity when everything falls apart.

Stuff happens! We get divorced or lose our jobs, our parents die, our best friend is killed by a drunk driver. Often these challenges come when we feel least able to deal with them. We're overwhelmed by responsibilities to family, kids, friends, and our community, and all we want is to scream, "I give up!" Life has "emptied" us of all we've known ourselves to be. We worry that if there's one more fall we won't be able to get back up, or even care whether we get back up. And if we *do* fall, we may lie there, too weary to cry, and it's then that we may suddenly realize that crying doesn't help. We may even become bored with our thought loops of "Why did this happen to me?" and "Why doesn't anyone understand my pain?"

By PAUL H. SUTHERLAND / *Photo illustrations by* MARK HOOPER

**I**n my experience, when we are felled by suffering, we have two choices: We can give up, surrender, and shut down; or we can give up, surrender, and open ourselves up to our suffering and the reality of the suffering of the world. We realize, yes, life is raw, but we can allow that rawness to be our friend. We can realize that everyone is dealing with suffering. We can let go of judging others because we realize that judging and feeling sorry for ourselves have no value — and we can get up and get on with our lives. (Interestingly, as I wrote this, my wife handed me a card from an artist friend. On the cover is a photo of a box turtle with the caption, “It has taken me all my life to get where I am now.”)

Life does not give us anything that we can't handle. So even as we lie in a heap, we can realize that we can survive. We have wisdom, we are part of the whole of life, we are interconnected, and we can contain our empty, raw feelings and actually realize that this feels . . . well . . . normal and sincere. Our hearts can now talk to our brains, and our brains can listen, and our hearts can listen back. Our brains can work with our hearts to chat with other people's brains and hearts, and we can then feel powerful in this awareness of our interconnectedness — even if that awareness is as fleeting as our conversation.

## WHAT TO DO?

So now, still raw, we take a good look at our mess, which in many cases will be financial. What about those credit cards? Will we eat cat food or ramen noodles for the rest of our lives? Will we lose our homes? Can we get a job even though we look and feel like a wreck? We realize we could have done a few things differently in the past to avoid the magnitude of this mess, but what can we do right now?

**1** / **WATCH YOUR THOUGHTS.** First, realize that your desire to be happy is good, grounded, a positive directive. (However, if you have thoughts of suicide or hurting yourself, call a therapist or suicide hotline, or drive yourself to the emergency room.) Are you rerunning your past mistakes? If so, think about them, then get over them. Don't blame yourself or anyone for the mess. Memorize these three lines: A person who blames others has not begun her education. A person who blames herself has begun her education. A person who blames no one has finished her education. The goal is no judgment: nothing good, nothing bad.

**2** / **PHYSICAL SECURITY.** Before money, you need to assure your physical security. When I was going through my divorce, I remember thinking, “Gosh, I might be homeless. What if she gets most everything financial we own?” (She did, and future earnings, too.) “Where will I sleep?” In my mind's eye I saw friends and family who I was sure would welcome a good cook and hard-working man with two young kids into their homes. I counted 100 couches belonging to people who I felt would help us.

**3** / **COUNT YOUR ASSETS.** What is the quality of your character? What are your talents and capabilities? These things are your assets. After my divorce, I realized I could work. And I am a father who cares about my kids. Work ability and compassion were my main assets. And I knew we would be fine.

**4** / **TRY SOMETHING NEW.** My mother used to counsel people, and occasionally I would overhear her exclaim, “What's the worst that could happen?” to somebody paralyzed by fear. Then she'd tell the person to “kiss the ugly and say, ‘Now that's not so bad, is it?’”

Get busy, jump into life, be productive, have fun, go for walks, volunteer at a crisis center, do stuff, live, express. If you need to, take a crappy job and give it all you've got. Pretend it is the best job in the world — that it is your mission or calling to have that job. (Wherever we are is where our calling is at this moment.) Then, if you want a different mission or job, look to upgrade by searching, getting more skills, or being an apprentice or intern. If you've already got a job, consider that you may have been slacking and redouble your efforts to be an example of the ideal, enthusiastic, gets-there-early, leaves-late, helpful employee. If it's hard to be happy, fake it. If it's hard to be nice and smile sincerely, pretend. In the 12-step way, “Act as if” and you may begin to sincerely feel happier. Confide your dark feelings to willing helpers, but commit to not infecting your work relationships with toxic stuff.

**5** / **WORK TOWARD FINANCIAL FLOW.** Your goal is for your finances to support what you want your life to look like — for the import and export of funds to be balanced. So:

- If you have debts, take responsibility for them and get them under control by not adding to them and by managing them responsibly. (See [SpiritualityHealth.com/zenvesting](http://SpiritualityHealth.com/zenvesting) for specific help with budgeting and debt management.)
- Budget your time and resources to support your life and your goals in a way that is consistent with your reality and budget.
- Learn about and get good at “this financial stuff.” It's all common sense. But there are lots of resources that you can hire, rent, borrow, or buy. Get help for your finances if you need it. If you can afford to, hire a fee-only advisor to guide and help you create your financial to-do list. If you're a do-it-yourselfer, or broke with more time than money, get a copy of my book *Zenvesting* from your library. If your library doesn't have one, email me their address and *Spirituality & Health* will donate a copy to them.
- Start to save money as fast as you can. No law is more powerful than the law of karma: “As you sow, so shall you reap.” To expect a financially secure life without savings is like a farmer expecting crops without planting, weeding, watering, and critter protection. How much should you save and invest from your earnings? Ten percent is the magic number. Need inspiration to help you save? Read *The Richest Man in Babylon* by George S. Clason.



**6 /** COMMUNITY, COMMUNITY, COMMUNITY. We all need people, and if you don't agree with that statement then you really need people. Find practical, level-headed, compassionate, honest, responsible, successful friends who can support you, hang with you, and help. If there were an eighth truth added to the Buddha's Seven Noble Truths leading out of suffering into a vital life, I believe it would be Right Association.

### THE GIFTS OF FAILURE

What was great about my divorce was that I learned what a real friend was. During the worst of my ordeal, a few friends showed up out of the blue. They helped me heal and none would put up with any whining or "woe-is-me" talk. A woman I

met at a seminar became a close friend and from her I learned a new and deeper appreciation for what I had. She was a bit of a foot fetishist, and almost daily would tell me, "Ya know, Paul, I felt sad about not having any shoes until I met someone who had no feet." But her favorite foot story was about the man who finally got his first pair of shoes and was proudly walking home in them when, squash, he stepped in dog poop. Smiling, he said, "I sure am glad I got these new shoes to protect me from the dog crap."

**SEH**

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