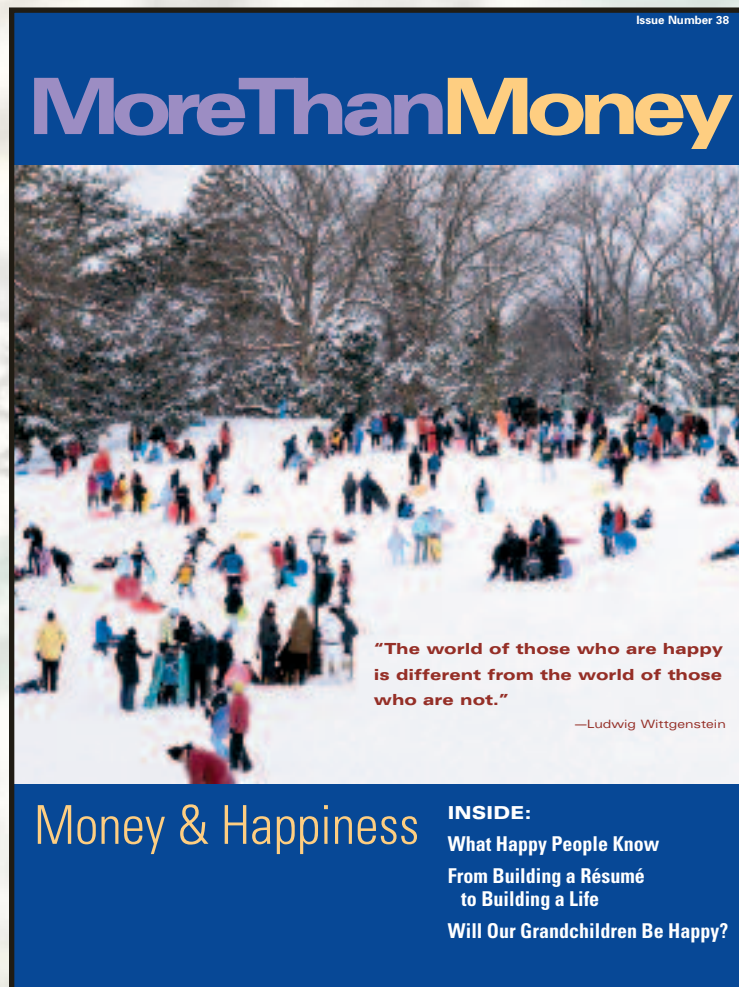


# MORE THAN MONEY

Timeless themes & personal stories | Exploring the impact of money in our lives

Archive Edition

## Money and Happiness



Issue 38 • Fall/Winter 2004

A Complimentary Giving Resource  
Provided By





## Welcome to More than Money Journal

More Than Money Journal, published quarterly from 1993-2006, was one of the first public forums where people shared personal stories about the impact of wealth on their lives. Groundbreaking for its time, each issue is filled with examples of ordinary people struggling to align their money and values in their spending, investing, giving, legacy, and relationships. The themes and stories in these journals are timeless and ring as true today as when they were first published.

More than Money Journal was a project of More Than Money Institute, a nonprofit peer educational network that touched thousands of people through its publications, presentations, gatherings, journal discussion groups and individual coaching. When More than Money Institute closed in 2006, its founders Anne and Christopher Ellinger (whom you'll see in More Than Money as Anne Slepian and Christopher Mogil) went on to launch another initiative called Bolder Giving. Individual articles from the journal were archived online with the Project on Civic Reflection.

Today, Bolder Giving is thrilled to be able to offer full back issues of More than Money Journal as a resource for families with wealth, philanthropic advisors, and all those exploring the impact of money in their lives. On the Bolder Giving website you can download issues individually.

Online, you can also order beautiful bound copies where 6-10 issues of the journal are compiled by theme:

- Giving
- Lifestyle, Spending & Investing
- Money and Values
- Children and Inheritance
- Money and Identity

*(See full listing on back page of this journal)*

We hope that More than Money Journal brings you fresh ideas for aligning your money and values, and that you use the stories to start conversations with your own clients, family members, and friends. (Note: We have removed many last names from the personal stories in the journals, to protect the privacy of those who gave us permission before the days of internet).

## About

### **BOLDER GIVING** Give more. Risk more. Inspire more.

More Than Money Journal roams the full territory of money and values. Bolder Giving has a more pointed mission: to inspire and support people to give at their full lifetime potential. A national, non-profit educational initiative, Bolder Giving invites you to help create a culture of greater generosity and to take your next step in becoming a bold giver.

At [www.boldergiving.org](http://www.boldergiving.org) you will find interactive tools and resources to help you explore three ways of being bold:

- Give More:** explore your lifetime giving capacity.
- Risk More:** step beyond your giving habits.
- Inspire More:** spark conversations about bold giving.

Bolder Giving's resources include:

**Stories of Inspiration-** The Bolder Giving website features stories of over 100 remarkable givers who have given at least 20% of their income, assets, or business profits. We host monthly teleconferences and web chats for informal conversations with these bold givers. Bolder Giving's stories have been featured widely in the press - on CBS and ABC evening news, in People and Inc. Magazines, The Chronicle of Philanthropy and elsewhere - and speakers are available for presentations and media interviews.

**Support for Donors-** Bolder Giving provides giving tools such as personal coaching, referrals to donor networks, workshops, the Bolder Giving Workbook and other publications, and a content-rich website. Please see the list of publications in the back of this magazine.

**Resources for Advisors-** Bolder Giving offers presentations, workshops, and publications for fundraisers, financial professionals and philanthropic advisors.

We invite your participation and support.

Thanks to the financial support of a few foundations and many individuals, Bolder Giving is able to offer free downloads of More Than Money Journal on our site. If you receive value from this publication, we invite you to donate online or contact us to explore ways of being involved as a donor, partner, or volunteer. Bolder Giving is a 501(c)3 tax-exempt organization, so all contribution are fully tax-deductible.

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330 West 38th Street, Suite 505 New York, NY 10018  
Telephone: 646.678.4394  
[info@boldergiving.org](mailto:info@boldergiving.org) / [www.boldergiving.org](http://www.boldergiving.org)

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# New World Coming

By Pamela Gerloff

*"Another world is not only possible,  
she is on her way.  
And on a quiet day, if you really listen,  
you can hear her breathing."*

—Arundhati Roy

I remember once, when I was a kid, I came upon my mother laughing. She was sitting at the kitchen table with the newspaper and just laughing. Right there in the kitchen with no one else but herself. I asked what she was laughing at and she handed me the *Peanuts* comic strip she had just read. I looked at the cartoon, the punch line of which was Lucy, ecstatically happy, saying something about how she was afraid she might die of "heart-pop." My face must have looked as blank as I felt, because my mother

When the doors of perception open, a new kind of listening emerges. And that's when you can "hear her breathing," the new world that is on her way.

The world today is racked with trauma, pain, and suffering, and sometimes it can be hard to hear the quieter, subtler sounds that play beneath the surface. Yet, in every moment of today, somewhere in the world a child is laughing, a young mother is bursting with heart-pop, an old man is sitting in silent contentment, and teenagers are engaging

alienation, depression, and discontent.

So what do we do about that? In an increasingly affluent society, how do we provide our children and grandchildren with what they will need to be happy? How do we create happiness for ourselves and for our world? Can happiness be chosen? Nurtured? Taught? Even more fundamentally: Why concern ourselves with happiness at all?

The reason, I believe, is very simple: As philosopher Ludwig Wittgenstein said, *The world of those who are happy is differ-*

---

**"When the doors of perception open,  
a new kind of listening  
emerges."**

---

stopped and looked at me and said, "Oh. Maybe you've never felt that way."

That was probably the first moment in my life when I apprehended that adults had rich interior lives of which children can be completely unaware. Suddenly I saw my mother as not just my mother but as someone who had her own experiences in life, independent from me, full of profound and complex emotions. It was as if a window of perception had opened. I wondered what might have made her so happy that she had thought she might die of heart-pop. I wondered what might make me feel that way someday.

in exuberant activity. It's true in our own individual lives as well. Whatever our mood of the moment, happiness is there, breathing beneath the surface, waiting for us to listen and to hear.

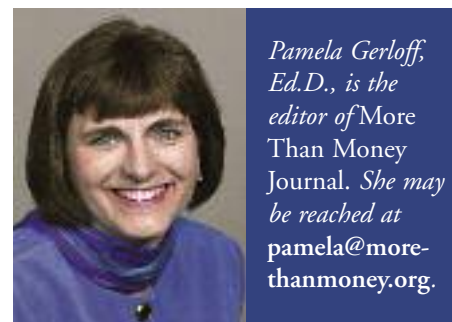
Today there is something new emerging in our culture. It is a growing recognition that despite our economic and material gains, we haven't become a happier society. An increasing body of research tells us what some of us have known intuitively and what others have learned from experience: More money, in itself, does not make us happier. In fact, it can, and often does, lead to increased

*ent from the world of those who are not.* And that difference makes a difference.

Haven't you noticed it? When people are profoundly happy they naturally want to share their happiness with others. They are kinder and more considerate. They're more generous and giving. They notice what is positive and good, and that very noticing calls forth the good in themselves and others. When people are genuinely happy, they don't want to harm another. They don't want to create pain or separation. Because they are happy, they want others to be happy too. Because continued on p. 4



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*Pamela Gerloff, Ed.D., is the editor of More Than Money Journal. She may be reached at [pamela@morethanmoney.org](mailto:pamela@morethanmoney.org).*

FRANK MONKIEWICZ



**Pamela Gerloff** *continued from p. 3*

they are happy, others *are* happy too.

This understanding has important implications as we examine the intersection of money and happiness. To me, it suggests that the quest for personal happiness is connected in significant ways to our collective happiness. It also points us toward a newer world of happiness emerging, if we will let it come.

No matter how unhappy we may have been or may be at any given time in our lives, we have all had at least one moment of genuine happiness, when our heart filled up and over with what is great and good inside us. And (or) we have all been around others when they were experiencing such a moment.

All it takes is a single moment to show us the way.

Like my mother's experience of heart-pop, like the insights and understandings of the people on these pages, the moments of our own and others' experience can become doorways to new perception, heralding the coming of a world that is not only possible, but is on her way.

And if we listen, really listen, we might just hear her breathing...



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### Please Help Us Spread the Word!

More Than Money grows through word of mouth. Please share a copy of *More Than Money Journal* with a friend, family member, colleague, or client.

Fall/Winter 2004

# What Happy People Know

An Interview with Dan Baker

*Interviewed by Jane Gerloff*

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*Dan Baker, Ph.D., is the founder and director of the Life Enhancement Program at Canyon Ranch Health Resort in Tucson, Arizona. In their book What Happy People Know: How the New Science of Happiness Can Change Your*

*Life for the Better (Rodale, January 2003), Dr. Baker and co-author Cameron Stauth discuss principles and tools from the field of positive psychology and how they can be used to help people become happier. Dr. Baker also holds an adjunct position in community and family medicine at the University of Arizona. Previously, he was a tenured faculty member at the University of Nebraska, with appointments in the departments of pediatrics and psychiatry.*

**MTM:** You've worked with a lot of people to help them become happier. Some of them have a lot of money. So tell us, does money make people happy?

**BAKER:** I know a lot of people who, from the outside, look in and say, "Boy, it would be great to have lots of money." Barbara Walters once interviewed entertainment mogul David Geffen. She said, "O.K., David, now that you're a billionaire, are you happy?" He shot back without hesitation: "Barbara, anybody who believes money makes you happy doesn't have money."

It's a brilliant insight, because money *doesn't* make you happy.

**MTM:** And why doesn't it?

**BAKER:** Because of what psychologists call accommodation. In my first job out of college, I made \$6,500 a year and I

thought that was great; in college I had been working in the student union for about \$1.55 an hour. Today, when I think of making \$6,500 a year, it's not anywhere near the income I would typically think about generating. Of course, there has been inflation, but even so, the fact is that I've gotten used to a certain level. I've accommodated.

A Gallup survey asked people who made \$10,000 a year, "Who is wealthy and happy?" Their response was, "That's simple—people making \$50,000 a year." So Gallup went to folks making \$50,000 and asked the same question. Their response was, "People making \$100,000." For people making \$200,000, the sense of who is wealthy and happy was a couple of million dollars. We tend to push the bar above and beyond where we are, no matter where we are, because of accommodation.

*continued on p. 6*

**Dan Baker** *continued from p. 5*

**MTM:** But it's not actually the money that people are expecting will make them happy, is it? Isn't it what money will get them—like freedom, security, or status?

**BAKER:** Yes. In particular, people do expect *things* to make them happy. Madison Avenue has had a mantra for years: Happiness is in your next purchase. That's a great marketing concept,

*What Happy Companies Know:  
Discovering What's Right with  
America's Corporations*

By Dan Baker, Ph.D., and  
Cathy L. Greenberg, Ph.D.  
(Prentice-Hall, forthcoming)

In this new book, Baker and Greenberg analyze the practices of outstanding, principle-centered businesses. Each business they studied exhibited at least three of the following characteristics:

1. Leadership is inclusive and visionary. Leaders know they don't have to have all the answers. They invite their employees, customers, clients, vendors, and other stakeholders to talk to them and share ideas.
2. Their employees are enthusiastic and passionate. They love to get up and go to work every morning.
3. Stakeholders are their strongest marketers. Clients, customers, and vendors market freely for the company.
4. The company is an acclaimed, constructive citizen of its community.
5. The company is profitable.

because it's never-ending. There will always be one more purchase.

Once I understand that I'm being set up to keep looking for satisfaction—or whatever it is I think will make me happy—in a never-ending succession of purchases, I'm not going to think that the new sports car, or the new home on the beach or in the mountains, or this or that, is going to bring happiness, because I begin to understand that happiness isn't in things.

**MTM:** What *is* happiness and how do you find it?

**BAKER:** Happiness is a side effect of living life in a certain way. It's not a mood—moods are biochemically regulated—and it's not even an emotion, because emotions seem to be somewhat event-dependent. What I'm talking about is a way of living a meaningful, purpose-focused, fulfilling life.

When we wrote our book, *What Happy People Know*, Cameron Stauth and I studied the literature on happiness and identified concepts or characteristics most frequently identified with happiness. Of course, love is at the top of the list. But the list also includes qualities like optimism, courage, a sense of free-

## Build Your Own Happiness

**MTM:** How can people use their money to increase their happiness?

**BAKER:** In almost every culture and religion there is a belief that says you ought to take a portion of what you have and share it with others. I think that's very important.

To me, money is a tool. The question is, do I use that money as an anesthetic, as a diversion, as a way of creating a false sense of reality? People can and do use money in those ways. Do I let that tool lie idle in the toolbox, or do I take it out and use it to create something? Do I build something that makes life better for someone? I think human beings, by their nature, are constructive. We want to build families. We want to build neighborhoods. We want to build communities. Intrinsic within us is a desire to build. Happy people build lives that contribute to others.

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“He shot back without hesitation:  
‘Barbara, anybody who believes money  
makes you happy doesn't have money.’”

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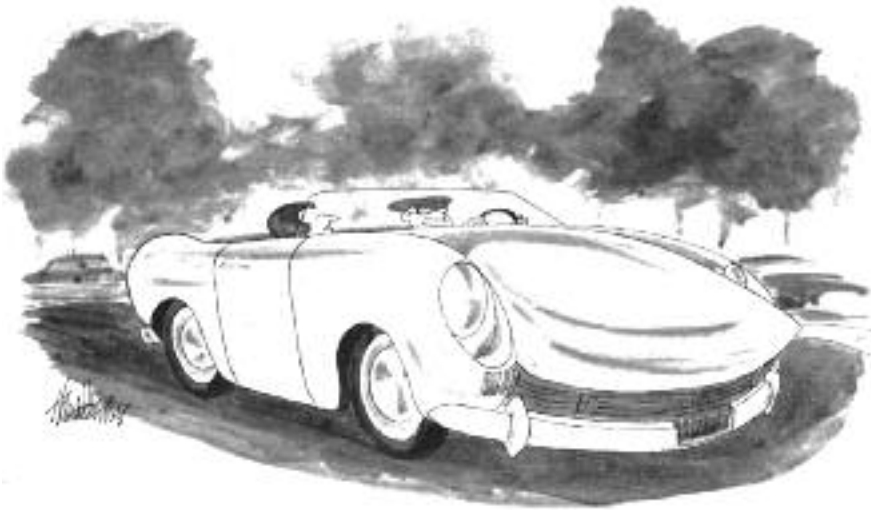
dom, proactivity, security, health, spirituality, altruism, perspective, humor, and purpose. These are qualities associated with people who are essentially happy. So happiness is both about living well in your own situation and also about living meaningfully and fully in relationship to others.

**MTM:** That seems to go way beyond what people typically think of when

they say, “Are you happy?”

**BAKER:** Absolutely. The thing about being happy is that it's not about having more money or more things. Research shows that having more does not make us happier, either as a society or as individuals, once our basic needs have been met. In fact, in my own work, I often observe an inverse relationship between money and happiness: The more materi-





*"This lovely car has not brought us happiness. You agree, Morris? That is why I am now thinking in terms of having the entire house recarpeted."*

alistic we are, the less happy we are. I see so many instances of things owning people, as opposed to people owning things. When people have a lot of material things, they begin to worry about upkeep and management and maintenance and staff. The list goes on and on.

**MTM:** In your book, you say that you can't have happiness without choice. Yet

it seems that the more money people have, the more choices they have. Shouldn't people with more money be happier because they have more choices? Why doesn't it work that way?

**BAKER:** Some research indicates that when people have too many choices, they become overwhelmed. For example, I'm working with a young man who is a talented businessman. He's like the proverbial kid in the candy store, running from one possible job to another

high-status families are less happy than other children. Why is that?

**BAKER:** At Canyon Ranch, I work with a lot of parents who have come from somewhat impoverished backgrounds and are now relatively affluent. They're very proud of having overcome the challenges in their lives. They'll say, "I had a paper route when I was nine," or "I had only two pairs of jeans. One I wore, the other was being washed." Their life experiences called on them to fully develop their potential. Although these people are very proud of having had those difficulties themselves, they don't want their children to have them. So they *give* their children things. They don't understand that they are literally robbing their kids of the desire to develop their own potential.

I call it "enriched deprivation." Kids who get everything have a very false sense of reality. Even if you're wealthy, you don't get everything. You fall in love with somebody who doesn't fall in love with you. You want your grandparents to live and they die. Wealth doesn't keep you from being knocked hard by life.

**MTM:** What can parents do to help their children be happier?

"How important money is to you, more than money itself, influences your happiness. Materialism seems to be counterproductive: At all levels of real income, people who value money more than other goals are less satisfied with their income and with their lives as a whole..."

—From *Authentic Happiness: Using the New Positive Psychology to Realize Your Potential for Lasting Fulfillment* by Martin E. P. Seligman, Free Press, 2002, p. 55.

Original research reported in "A Consumer Values Orientation for Materialism and Its Measurement: Scale Development and Validation" by M. L. Richins and S. Dawson, *Journal of Consumer Research*, Vol. 19, 1992, pp. 303–316 and "Materialism and Quality of Life" by M. J. Sirgy, *Social Indicators Research*, Vol. 43, 1998, pp. 227–260.

## "Kids who get everything have a very false sense of reality."

without ever really focusing. He says, "I can do this and I can do that." And all of that's true. But I said to him, "O.K., but a handful of those things you do better than all the rest." I had to sit him down with somebody who could help him look at his strengths. We picked out his top three or four strengths and now we will look at his career options from that point, because otherwise he has too many choices and he doesn't know how to deal with them.

**MTM:** You've written that children in

**BAKER:** Every time you make a decision about your child, you must ask yourself, "Am I challenging my child? Am I helping my child to develop his or her own potential to live more fully—or am I inhibiting growth by making everything come so easily that he has no desire, no motivation, no passion for life?" One thing you see in children who have been indulged is that they're bored. There's nothing that challenges or excites them.

**MTM:** Do you encourage parents to insist that their continued on p. 10



# Playing The Game Pollyanna's Secret Weapon

By Ruth Ann Harnisch

Many people who have never experienced wealth find it difficult to believe that rich people aren't automatically happy people. As one man said to a woman of means, "With all the potential of what your money could do, if *you're* not happy, what hope do the rest of us have?"

Me, I'm rich and happy. I'm "Pollyanna rich." Remember Pollyanna? The heroine of Eleanor H. Porter's 1913 novel, Pollyanna is an 11-year-old orphan who finds happiness and comfort—even in the face of life's most painful moments—by "playing The Game." The Game is simple: Find as much as you can to be glad about in each circumstance of your life. Pollyanna assumed her new guardian,



*Ruth Ann Harnisch is a personal coach and philanthropist who is constantly searching for new ideas that will help make the world a better place. She is the president of The Harnisch Family Foundation and serves on the board of governors of the International Association of Coaches. She is also the founder of The Dignitarian Dialogues ([www.digdi.com](http://www.digdi.com)), Thrillionaires ([www.thrillionaires.org](http://www.thrillionaires.org)) and Coach100Free ([www.coach100free.com](http://www.coach100free.com)).*

That is not the kind of rich woman I am. I'm as glad as Pollyanna thought Aunt Polly should be. Almost every second of my life with money is happier than almost any moment I experienced when I was without money. I now enjoy life's luxuries to a degree made possible only by the contrast to my previous existence. That's a fact. Here's another fact: I now believe I'm capable

more surprising to me was that the opposite could also be true. It is possible to feel perfectly happy without much money.

Money surely contributes less to my overall happiness than I imagined it would when I didn't have any. I turned out to be just like most people: Once my basic needs were covered, I was no more or less happy than I was without money—until I *decided* that I wanted to be happier, and I set about the task of learning how to create more happiness for myself through intention and action.

Pollyanna knew the secret of happiness, and now I do, too. Living "happily ever after" is not a matter of circumstance. It's a disciplined practice—although there is that little matter of DNA. Dr. Martin E. P. Seligman, a pioneering researcher in the field of happiness, says that some people were born to be happier than others. Each of us, he maintains, has a happiness "set point" determined by our genetic makeup. (See Seligman's book *Authentic Happiness*, Free Press, 2002). But despite the gene pool, as much as 40% of what goes into making us happy is within our own control, Seligman says. He teaches how to tip the percentages in favor of personal happiness.

One key component of happiness is

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"I set about the task of learning how to create more happiness for myself..."

---

the wealthy Miss Polly Harrington, knew The Game:

"Oh, Aunt Polly, Aunt Polly," breathed the little girl, rapturously, 'what a perfectly lovely, lovely house! How awfully glad you must be you're so rich!'"<sup>1</sup>

But Aunt Polly was decidedly not glad about her riches—such sinful pride and arrogance! One of the town's wealthiest citizens, Polly was a "stern, severe-faced woman...who never thought to smile...."<sup>2</sup>

of being very happy even if I were to be poor again. That's because I now know for sure what I would not have believed without firsthand knowledge: Money isn't as big a factor in true happiness as most people think.

When I first began having deep conversations with wealthy people, I was shocked to discover that (a) money really didn't solve most problems, and (b) that it was possible to feel perfectly miserable while having plenty of money. Even

<sup>1</sup> *Pollyanna*, Eleanor H. Porter, Puffin Books, 1994, Chapter 4, p. 25. You can read *Pollyanna* (free of charge) online at <http://sailor.gutenberg.org/etext98/plyna10.txt>

<sup>2</sup> *Ibid.*, Chapter 1, p. 4.



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Comedian Stan Laurel selling donuts at a fundraiser

"As you ramble on through  
life, brother,  
Whatever be your goal,  
Keep your eye upon  
the donut  
And not upon the hole."

—Dr. Murray Banks

gratitude. Seligman encourages everyone to complete his Gratitude Questionnaire (available for free at [www.authenticappiiness.com](http://www.authenticappiiness.com)) and then engage in deliberate behavior to raise their level of gratitude, which he says will naturally increase happiness. To do this yourself, you can begin by simply listing, each day, three things for which you are grateful.

Or you might like to try another of his assignments: the Gratitude Letter, followed by the Gratitude Visit. For this, you write a thoughtful, specific, sincere letter to someone to whom you have not formally expressed gratitude. Once the letter has been written—but not mailed—make an appointment with the person to whom you wrote the letter. You might visit the person at home or perhaps invite the recipient out to share a celebratory meal. During the visit, you read the letter aloud to the recipient. Almost always, Seligman says, a Gratitude Visit produces happiness for both.

I once did something similar when I tracked down my most influential teacher, three decades after she touched my life. Though I could not visit in person, I phoned her, telling her some of the details of my gratitude. Then I wrote an article about it. It was published in Nashville, and I arranged to have it appear in her hometown paper as well. Within a short time, I received a note with her return address on it. I beamed, thinking I was about to get some pretty good praise from my toughest teacher. Inside was a note from her husband, telling how much she loved my phone call, how flattered she was by the

continued on p. 11

## The Research Shows...

"Once basic necessities are met, the increasing economic status of a person's family has no effect on the likelihood of feeling satisfied with his or her life."

—From *The 100 Simple Secrets of Happy Families: What Scientists Have Learned and How You Can Use It* by David Niven, HarperSanFrancisco, 2004, p. 64. Original research reported in "Effects of Family Structure, Family SES, and Adulthood Experiences on Life Satisfaction" by V. Louis and S. Zhao, *Journal of Family Issues*, Vol. 23, 2002, pp. 986–1005.

A study looking at the ratio of good thoughts people have to bad thoughts (including memories, reverie, and explanations) found that "depressed people had an equal ratio: one bad thought to each good thought. Nondepressed people had roughly twice as many good thoughts as bad ones."

—From *Authentic Happiness: Using the New Positive Psychology to Realize Your Potential for Lasting Fulfillment* by Martin E. P. Seligman, Free Press, 2002, p. 226.

Original research reported in "Cognitive Balance and Psychopathology: Evaluation of an Information Processing Model of Positive and Negative States of Mind" by R. Schwartz and G. Garamoni, *Clinical Psychology Review*, Vol. 9, 1989, pp. 271–94.

"...having a positive attitude about those around us is among the most important predictors of life satisfaction...without such attitudes, we are less than half as likely to feel happy."

—From *The 100 Simple Secrets of Happy People: What Scientists Have Learned and How You Can Use It* by David Niven, HarperSanFrancisco, 2000, p. 141.

Original research reported in "Satisfaction in Later Life" by J. C. Glass and G. Jolly, *Educational Gerontology*, Vol. 23, 1997, p. 297.

**Dan Baker** *continued from p. 7*

children get jobs?

**BAKER:** Absolutely. A lot of parents had jobs when they were kids. I talk about VERBs: Victimization, Entitlement, Rescuing by somebody else, and Blaming. These are attitudes that are obstacles to happiness. I often see a sense of entitlement in children of affluence, but in fact the world doesn't entitle any of us. I don't care whether you're a king, a pauper, a president, or whoever, the world really does not respond to people who walk around with a sense of entitlement.

**MTM:** But we all imagine that it will, right?

**BAKER:** Exactly. So that's another question parents need to ask: "Am I giving my kid resilience?" If every time my child comes to me I say yes, then I'm not teaching my child about the real world. I need to be able to say no sometimes. The child is going to cry and I'm going to feel bad that he's crying; I might even be so emotionally connected to the child that I cry. But the point is, a lot of parents indulge their children so that the *parents* won't feel bad. That's not good. They need to feel good that they're raising strong children and that they're raising children who understand the value of money. Even when parents could well afford to buy the child something, they can say, "No, you go work for it." Or, "You use your allowance to buy it."

**MTM:** Your book gives a lot of advice about how to be happy. You tell people, for example, to keep their expectations under constraint. What do you mean by that and how can people actually do it?

**BAKER:** People often make themselves unhappy by setting unreasonable expectations. They might, for example, have the expectation that their partner is going to be a certain way or do something in particular. For instance, I might have the expectation that my wife will be the smartest woman in the world.

Well, my wife is smart, she really is, but I'm not sure she's the smartest woman in the world. Or let's say I expect to become the president of the country club and I only make it to vice president. Am I going to look at what I don't have, or am I going to embrace and appreciate what I have? Happy people are pretty good about appreciating what they have; they don't spend a lot of time looking at what they don't have.

**MTM:** That seems similar to what you call "changing the story of your life" because it's choosing to focus on the positive aspects.

**BAKER:** Yes. For instance, I was working with a woman who had an abusive childhood. She had told herself that she

had a terrible childhood, and she was very engaged in that.

So I asked her nonchalantly, "Do you love your kids?"

"Oh, yes," she said.

I said, "Do you ever make comparisons between your children's childhood and your own?"

"Oh, yes," she answered.

I pointed out that her children's experience of childhood is obviously a lot better than hers was, and she agreed. So I asked, "Why do you think you're such a conscientious mother?"

Tears came to her eyes, and she began to get it. Because of what she had endured, she had determined to be a good parent. She wouldn't have any child be abused in any way. That's the "180 principle." You make a 180° turn

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**"The story you tell yourself about your life  
makes all the difference  
in how happy you are."**

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### Childhood Chores

Chores are an "astonishing predictor of adult success." In youth-to-death studies of the Harvard classes of 1939 to 1944 and Somerville, Massachusetts inner-city men, "having chores as a child is one of the only early predictors of positive mental health later in life."

—From *Authentic Happiness: Using the New Positive Psychology to Realize Your Potential for Lasting Fulfillment* by Martin E. P. Seligman, Free Press, 2002, p. 224. Original research reported in "Work as a Predictor of Positive Mental Health" by G. Vaillant and C. Vaillant, *American Journal of Psychiatry*, Vol. 138, 1981, pp. 1433–1440.

from what you experienced and determine to do the exact opposite. If I am hurt, then I can learn a lesson of kindness from that. I don't have to become an abuser myself.

When this woman realized that she had turned her painful experience into something positive, she was able to change the story she told herself about her past. She was able to say, "It *was* extremely painful and difficult, but out of that I learned to be a very conscientious, loving, and nurturing mother."

The story you tell yourself about your life makes all the difference in how happy you are. I always say, "If you paid the tuition, get the lesson."

**MTM:** Some people think trying to be happy is selfish. Why do you think it's important to be happy?

**BAKER:** Happiness is important



because people who live a fulfilled life are, on the whole, healthier than those who are less happy. There is a lot of research that suggests that positive emotions and good mental and physical health go hand in hand. Happiness is also important for relationships. People who are described as happy people typically have better relationships with those they love and care about than unhappy people do.

**MTM:** In your book you say that you think the quest to achieve happiness can change a whole culture. What do you think that new culture will look like?

**BAKER:** When people are in a positive state of emotion they are generally civil and even kind and caring human

beings. To ascertain the validity of this observation, think about your own personal experience and that of the people you know. You will never see a truly happy and simultaneously hostile person because those two states are essentially neurologically incompatible. This is because positive emotions evoke activity in the frontal lobes of the brain. The frontal lobes allow us to see abstract possibilities and to understand concepts of good and evil; they are essential to the understanding of ethics, morality, and civility. This is why I believe that positive emotions, such as appreciation, happiness, joy, and love—with all their power for good health physically, mentally, emotionally, spiritually, and socially—are extremely important to civilization and its continued evolution.

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**“You will never see a truly happy and simultaneously hostile person because those two states are neurologically incompatible.”**

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## The Secret of Altruism

**MTM:** Why does altruism make people happy?

**BAKER:** One of the interesting things about positive emotions is that they're intrinsically reinforcing. When I do something kind for somebody else, I feel good. People who are passive are not particularly happy people. People who go out and engage life actively, proactively, and meaningfully are happier. It's kind of a side benefit of doing good for others. *I'm happy because I've made a difference in somebody's life today; I've done something good for my little niche in the world.*

It is true that war is a “statistical norm” for humanity. Human beings have been at war with one another somewhere on this planet almost constantly since time immemorial. However, we have within us the capacity to build a more constructive future civilization by virtue of this “higher order moral brain.” Though we always carry with us the capacity to live in fear and engage in massively destructive acts, I believe that human beings will ultimately choose civility over destruction and will benefit from all the consequences of this choice, including creativity, ethics, and morality. ■

## Ruth Ann Harnisch

*continued from p. 9*

article, and how amazed she was by what had happened next: Former students and their families who read the article began flooding her with their own letters and calls of gratitude, telling her what had become of her elocution, algebra, poetry, and French students. Her husband concluded his note by saying he was sure that his wife would have wanted me to know how much all of that meant to her, especially coming as it did just before she died.

Expressing gratitude to others brings happiness to both giver and receiver. But you can also follow Pollyanna's example and express gratitude even when no one else is around. Anyone who plays The Game is in the constant habit of finding reasons to be grateful, focusing on what's right in every moment instead of what's wrong.

The secrets of happiness are simple, but not necessarily easy. Each of us is the sole author of the story of our lives, and it's up to us to write that story so that the leading character lives happily—and gratefully—ever after. ■

## Resources

*Simple Abundance* and *Simple Abundance Journal of Gratitude* by Sarah Ban Breathnach (Warner Books, 1995 and 1996) This book and its companion journal help you focus on gratitude as a way to find happiness in your life.

### [www.authentichappiness.com](http://www.authentichappiness.com)

The official website for Dr. Martin Seligman's book *Authentic Happiness* (Free Press, 2002). The free questionnaires on this site can help you determine your levels of happiness and the attributes that contribute to happiness, such as gratitude and optimism. You'll also find resources for raising your happiness levels, including information about authentic happiness coaching and training in positive psychology.

# Getting What You Really Want

## The Paradox of Desire

An Interview with Larry Crane

Interviewed by Pamela Gerloff

Money?  
Love?  
Happiness?

**MTM:** Let's start with your own personal experience of money and happiness. You didn't always have a lot of money, did you?

**CRANE:** No, I grew up in a poor family in the Bronx. We never missed a meal, but the way I saw it, the rich guy lived on the sixth floor and I lived in the basement. My father, who worked six and a half days a week to put food on our table, told me that if I could ever make \$100 a week, I'd have died and gone to heaven.

I worked myself through school, graduating from the Leonard Stern School of Business at New York University. When I graduated, I saw that some of my friends were making lots of money and I thought

to myself, "I'm just as smart as they are. I can do that." So I became a very aggressive guy. My attitude was, "Get outta my way, I'm gonna knock you down and take what I want." I climbed my way to the top and accumulated millions of dollars. Then, one day, *Time* magazine wrote an article about me. When I came home to my penthouse that week—it was a Friday night about 9:00 p.m.—the doorman said, "Mr. Crane, what an honor it is for me to have you in my building and to take you to your penthouse." I went inside, walked over to the terrace, and thought about jumping—for two hours. Here I had everything that the world said was going to make me happy—money, success, status, a beautiful wife, an expen-

sive home—and still I was miserable. It was very confusing. I had thought all these things would make me happy, but they didn't.

**MTM:** And that experience is what eventually led you to find your own happiness, and to the work you do now: helping others find happiness and abundance for themselves?

**CRANE:** Yes. That night I asked myself, "What's life about? And, 'What am I doing on the planet?'" Those are two very important questions that I had never asked myself before.

The answer came that I *didn't know* what life was about, and what I was doing on the planet was making money. And I didn't even enjoy it!

**MTM:** What did you do then?

**CRANE:** I decided that I was going to find an answer. What that answer was, I didn't know. I wasn't open to psychiatric work or meditation or yoga or any of those things. I stumbled into a couple of New Age courses, but didn't find an answer. Then, one day, someone came into my office and told me about The Release Technique and introduced me to its originator, Lester Levinson.

Lester was a physicist and an engineer. In 1952, at the age of 43, he had his second massive heart attack. His

*Larry Crane, formerly an advertising executive and president of Dynamic House, a pioneer in the direct mail industry, has been teaching The Release Technique to executives of Fortune 500 companies for 20 years. He has personally trained people in all walks of life in the art of letting go of problems, emotions, stress, and subconscious blocks that are holding them back from having total abundance and joy in their lives.*

*Research on The Release Technique has been conducted by Dr. Richard J. Davidson of the State University of New York in collaboration with Dr. David C. McClelland of Harvard University, and by Roger Brock, senior partner of the accounting firm Touche-Ross. A summary of the research findings is available at [www.releasetechnique.com](http://www.releasetechnique.com).*



doctor told him he had a couple of weeks to live and sent him home from the hospital because there was nothing more the doctors could do for him.

Lester went home and thought, "Here I am with all this intelligence, and where has it gotten me? Almost dead!"

So he started to examine his life. He noticed that the times in his life when he was feeling positive, he was not sick; and the times when he was feeling negative, he was sick. He asked himself, "If I could get rid of my negative feelings, could I get better?" He figured out a way to release his negative feelings, and within one month's time he totally got rid of his negativity. (The Release Technique, which he had stumbled onto, is a natural ability to get rid of our negativity. Each of us has this ability, but it usually has to be relearned because most of us have forgotten it.)

Then Lester said, "If I could fix my health, could I fix my pocketbook using the same technique?" He applied the same technique to his finances and, within a short time, became a multi-millionaire. Then he spent the rest of his life helping others find what he had found. When I met him, we became friends, and he showed me what he knew.

**MTM:** Could you say more precisely what Lester's key discovery was?

**CRANE:** His key discovery was that the negativity that was blocking health, financial success, and the attainment of other things he desired, was accumulated by him, and that he—and each one of us—could actually release it.

**MTM:** By negativity, do you mean feelings that we don't generally enjoy—like anger, frustration, worry, or anxiety?

**CRANE:** Yes. Any uncomfortable feeling can be considered a negativity that

is blocking the attainment of what we desire.

**MTM:** You say that those negativities are like viruses, and they're what keep us from happiness.

**CRANE:** That's right. Most people are looking for their happiness in money, things, accomplishments, relationships,

caught up in having things. It's not that having things is bad, but they don't bring you happiness.

What people don't understand is that the mind works like a computer. If you have a virus on your computer and you don't remove the virus, no matter how much information you put into the computer, the virus is going to interfere with the way the computer operates.

Most of us are suppressing our negativity. When we suppress it, we push it into our subconscious mind and it remains there, like a virus, interfering with our health, happiness, success, relationships, and the like.

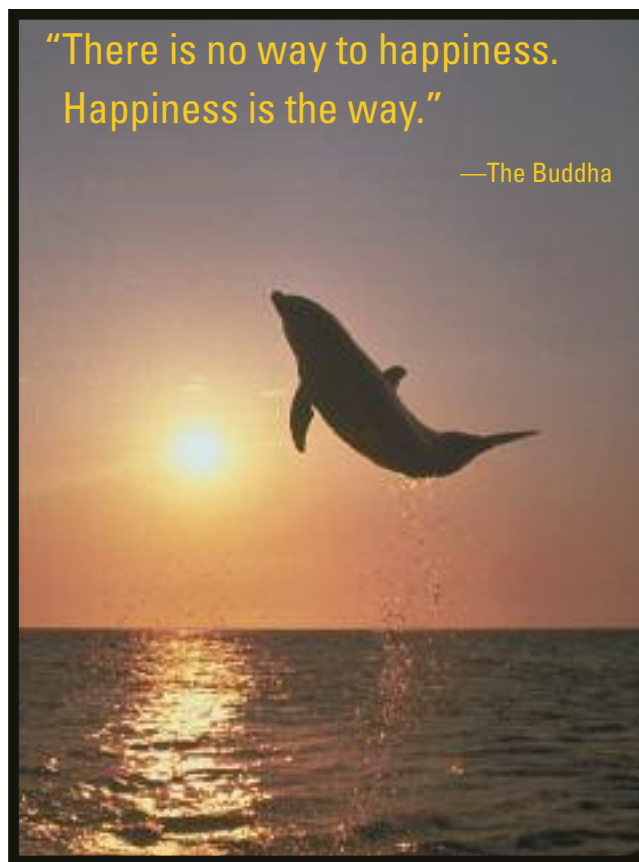
What we need to do is *remove* the negativity, not talk about it. Therapeutic approaches have you talk about it. Motivational tapes say things like, "When you're negative, be positive. When you're stressed out, relax." But that's like moving the computer from room to room when you have a virus, instead of deleting it. We change jobs, we change relationships, we change hair-dos, cars, houses—instead of removing the negativity. Worse than that, we take a vacation! That's like turning off the computer; when you come back and turn on the computer, the virus is still there. *You need to take out the virus.* The Release Technique, which Lester taught

—and which I now teach, because he asked me to carry on his work—is not an intellectual approach; it's a technique to release negativity.

**MTM:** What I find particularly interesting about your work is how you talk about the nature and the problem of desire. Would you say a little about that?

**CRANE:** First, to desire something—say, an experience, or an object—means we feel we don't have it. We may feel empty, lonely, lacking, or deprived; and we believe that if we possessed that object or had that

continued on p. 17




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**"The problem is not  
having.  
The problem is  
wanting."**

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and so on—and it's never there. Take a look at the people we put up on a pedestal. If you watch the Biography channel on TV, you'll see that, in reality, those people often lived miserable lives. Why? Because many of them were



# A Wealth of Happiness

## Bhutan's Economy of Well Being

By Karen Mazurkewich, staff reporter of *The Wall Street Journal*\*

THIMPHU, Bhutan — Five years ago, Tashi Wangyal had it all: a master's degree in philosophy from Cambridge University, a beautiful girlfriend, and an attractive job offer as a consultant in London. But the scholarship student, then 25 years of age, threw it all away for a \$120-a-month job in Bhutan, the isolated Buddhist kingdom perched in the Himalayas.

**T**he Bhutanese native's decision confounded his university friends, particularly classmates from neighboring India and Nepal who dreamed of working abroad in high-paying jobs. But Mr. Wangyal thought long and hard about a different commodity that preoccupies the minds of his fellow Bhutanese: happiness.

"The reason was fairly simple: the more I traveled and lived abroad, the more I learned to appreciate what we had at home," he says.

Despite Bhutan being among the poorest nations in the world, almost all of its scholarship students studying overseas return home after graduation. One reason they cite: The Bhutanese government has not only pushed forward with improvements in health care, education, and the environment, it has also actively pursued the more elusive goal of promoting its nation's happiness.

A few years ago, the government threw out the usual indicators measuring progress, replacing them instead with an innovative model—called "gross national happiness"—that now has researchers and think-tank agencies around the world taking note. While GNH isn't something that can be charted or ranked, Bhutan's concept embraces everything from protecting natural resources to pro-

moting a strong national culture and ensuring democratic governance—goals that help create a foundation of happiness for citizens.

"Bhutan is a very rare example, probably the only example in the world, of a country that has built happiness into the center of its development strategy," says Ron Coleman, director of GPI Atlantic, a Canadian nonprofit research

by country. The study, which analyzes the impact of values and beliefs on political and social life through a series of questionnaires, concluded that the African country of Nigeria is the happiest in the world, perhaps a result of its residents' striking tendency to describe their emotional highs in extreme terms; the U.S. came in at 16.

At least one marketing firm in the

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**"...the government threw out the usual indicators measuring progress, replacing them with an innovative model called 'gross national happiness'..."**

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organization that studies the quality of life. "They are sacrificing short-term income for long-term social health."

It's not only Bhutan that is questioning the value of measuring material wealth without regard to a more comprehensive notion of fulfillment.

The World Values Survey, a group of international social scientists, released a report last year that ranked happiness

U.S. is interested in tweaking the old GDP model to take into account well-being. And Ed Diener, a professor of psychology at the University of Illinois, has been asked by the Gallup Organization, the U.S.-based research and polling group, to create a national well-being index. Although the initiative has just begun, "the goal is to design something that could sit next to

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School children in Bhutan

the Dow Jones average [stock index] in the corner of the TV screen,” he says.

Mr. Diener has spent the past 18 years studying the link between happiness and prosperity. He’s trying to debunk the notion that gross domestic product, a measure of a country’s economic production, provides an accurate snapshot of national well-being.

Mr. Diener recently analyzed more than 150 studies on wealth and happiness, co-publishing a comprehensive report, “Beyond Money: Toward an Economy of Well-Being.” His conclusion on global progress: “Although economic output has risen steeply over the past decades, there has been no rise in life satisfaction.”

According to Mr. Diener’s report, as societies attain a certain level of wealth, income becomes less of a factor in people’s level of contentment. Emotional

well-being is determined not necessarily by your bank account, but by the quality of social relationships, enjoyment at work, job stability, democratic institutions, and strong human rights.

Emotional well-being is something Bhutan’s King Druk Gyalpo Jigme Singye Wangchuck has been pursuing for his subjects since he ascended the throne in 1972. Like Mr. Diener, the king sought an alternative to the GDP progress ranking. His philosophy was this: GDP reveals precious little about a nation’s true wealth. Leaders shouldn’t only strive for material wealth, they must also cultivate inner contentment.

### Master Plan

The concept was formalized in 1998, with the prime minister of the time, Lyonpo Jigmi Thinley, charged with articulating the government’s new mas-

ter plan, dubbed the Four Pillars of Happiness. These pillars—sustainable economic development, conservation of the environment, the promotion of national culture, and good governance—create conditions “in which every individual will be able to pursue happiness with reasonable success,” says Mr. Thinley.

First and foremost, in the wake of globalization, the tiny kingdom of Bhutan—population 828,000—had to push reforms that would stimulate its economic development. But the key, as outlined in the first pillar, was “sustainable” economic development. This meant prioritizing long-term health-care, education, and social economic services over other infrastructure needs. To this end, about a quarter of the country’s annual budget was set aside for hospital services and schools.

The second pillar, conservation of the environment, was also given top priority in the country’s new development scheme. Rather than throw open the country’s doors to foreign investment and sell off its precious natural resources, the country kept investors at bay, banned the export of unprocessed timber, and restricted the number of tourists to about 6,000 per year.

The third pillar, the promotion of culture, was considered essential to maintain spiritual balance. Anchoring his subjects in religious practice was part of the king’s master plan. And finally, the last goal was good governance. In 1998, the king accelerated the process of democratization by voluntarily divesting himself of some of his powers. The government’s Council of Ministers is now elected and vested with full executive powers.

Not only was Mr. Thinley charged with helping to draft these policies to ensure happiness, but the king assigned him “the task of taking the concept of GNH beyond our borders.” The gray-ing statesman didn’t relish the job: “I went, but with a great sense of hesitation because we had no idea how it would be received,” he recalls.

But the world has been hungry for a little happiness. continued on p. 16

## Bhutan *continued from p. 15*

In the past few years Mr. Thinley has been talking about GNH on the international speakers circuit, including at a United Nations' conference in Seoul in 1998.

Bhutan may also generate its own quantifiable happiness index for use abroad. Mr. Coleman, of GPI Atlantic, is hoping to work with the Center for Bhutan Studies to calculate a well-being ranking that will factor in human values.

### Social Improvements

Mr. Thinley is eager to prove that his country didn't sacrifice development for happiness, and social indices back this up. Since 1985, life expectancy has improved from 48 years to 66 years. Over that time, infant mortality has dropped from 142 deaths per thousand to 61. Education is also a success story: The literacy rate has climbed from 23% to 54% of the population, and the country's first university was inaugurated in 2003. In addition, the number of health facilities rose from 65 in 1985 to 155 today.

The country's economic prospects are also improving. Bhutan's GDP has risen about 45% in the past few years, moving from \$445 million in 1999 to \$645 million in 2003.

While its neighbor Nepal has a much higher GDP, it ranks lower than Bhutan on education and environmental fronts. In Bhutan, more than 90% of children reach grade five schooling, compared to 62% in Nepal.

Bhutan is no utopia. Its capital is looking less pristine these days, beset by traffic jams at rush hour and the strains of rapid growth from urbanization. Set in picturesque mountains, it's experiencing a mini-boom in building that is cluttering a once unspoiled landscape.

Five years ago, Bhutan hired its first psychologist, Chenchu Dorji. "Among the youth, we are seeing more anxiety," Mr. Dorji says. He attributes this in part to job insecurity: "We have acquired a huge population boom since the 1960s because of increased health care."

The belated arrival of media and tech-

nology has also had an impact. Television was finally allowed into the country in 1998, and cell phones were introduced last year. "Suddenly it's dawned on us that ours is a growing materialistic society," says Mr. Dorji. Stress and alcoholism are also on the rise.

But ask any local if Bhutanese citizens are the happiest in the world, and the answer is most likely yes.

The secret to Bhutan's success is balance, says restaurant owner Sangay Penjor, 53, who runs the Yoddzer Hotel and Indian restaurant in Bhutan's capital of Thimphu. During peak tourist

Bhutanese identity. I think it would be difficult for any country without such a strong philosophy and development vision to emulate Bhutan's," he says.

### Community Values

The indicators for happiness as defined by both Mr. Coleman and Mr. Diener of the University of Illinois mirror the reasons Tashi Wangyal gives for returning to the country. While it was important for Mr. Wangyal to provide comfortably for his family—he earns about the average wage for a government employee—it wasn't high on his

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**"Bhutan is no utopia....But ask any local if Bhutanese citizens are the happiest in the world, and the answer is most likely yes."**

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season he can make \$2,000 a month profit; in the lean months, he just breaks even. "If you are too poor, you are fighting for your basic needs," he says. "But when there's an excess of ambition and goals you lose track of your human face. Once your basic needs are taken care of, you should know what is enough."

Religion provides the check, he adds. "It's human nature to want money and every comfort that the modern world offers you: electricity, cars, expensive things." Despite the arrival of secular influences such as television and mobile phones, spiritual life in Bhutan is stronger than ever, with enrollments at monasteries reaching an all-time high, and donations at record levels.

So, if religion is one of the keys to happiness, can Buddhist Bhutan serve as a template for other countries? "Other countries can learn from [Bhutan's] ability to take national planning to the grassroots level," says Enrique Pantoja, a World Bank country officer.

But there is a catch. "The evolution of Bhutan as a nation has been underlined by the articulation of a distinct

list of aspirations. Having a voice and making a contribution to society gave him more pleasure. Mr. Wangyal, now a researcher at the Foreign Affairs Ministry, says good governance and political reforms made him confident about the future of his country, as did the free medical care and education.

But, most importantly: "Bhutan is one of the best places in the world to raise a child." Mr. Wangyal, who married his childhood sweetheart, Dechen Wangmo, and now has a two-and-a-half-year-old daughter, says that he has a whole network of people to look after his family if he has to work late. "People in the West focus on career. It's fairly individualistic," he says. In Bhutan, "community values are prized and everyone helps each other out."

There are some downsides, he admits. It's too expensive to travel outside of Bhutan, and he still can't afford a car. Mr. Wangyal's biggest purchase since his return was a \$300 mountain bike that he rides to work every day. And then there's his weakness for fresh coffee. "There's no Starbucks here. That's what I miss the most." ■



**Larry Crane** *continued from p. 13*

experience, we'd feel filled up and we would be happy. So behind all desiring and seeking is a motivation to be happy and a belief that happiness lies in the desire's fulfillment.

What is normally taken as human happiness is getting something we want, so that the wanting, empty feeling goes away; and we feel happy for a moment—until the next desire arises. But this ordinary, human-style happiness does not come from attaining the object; it comes

fering. The cause of suffering is desire. Ending desire ends suffering.

**MTM:** But you also say that, paradoxically, by releasing desire, you allow yourself to actually have what you want.

**CRANE:** The mind is a creative instrument of the universe; if you put a wrong idea or feeling into the mind, it will create that wrong idea for you because it creates whatever you put into it. If you put the feeling of wanting in—which comes from a feeling of lack—you are creating lack for yourself,

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“Here I had everything that the world said  
was going to make me happy, and still I  
was miserable. It was very confusing.”

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from no longer desiring something.

**MTM:** Would you give an example?

**CRANE:** Let's say we desperately want a new Bentley, BMW, or Lexus. We read all the brochures, check our anticipated future income, cross-check anticipated expenses, et cetera, and then we buy the car. After a few days of buyer's remorse, we happily drive our new car for all to see. We seek nothing now, and we are happy.

Is the happiness from getting the car, or from stopping the lusting?

**MTM:** We typically think it's from getting the car, but you're saying it's because we're no longer wanting it.

**CRANE:** Exactly. When we stop seeking, we are satisfied.

**MTM:** So, in your view, wanting something is always the problem?

**CRANE:** I say that wanting is the source of all misery. It's what the Buddha said centuries ago: Life is suf-

fering. The cause of suffering is desire. Ending desire ends suffering.

and therefore you get lack in your life. But if you let go of wanting, paradoxically, you move into having. The old expression, “The rich get richer and the poor get poorer” is easy to explain. A rich person is holding in mind the idea, “I have money”—he's not wanting it. The feeling is, “I have it.” A poor person who wants more money is begging, praying, trying to win the lottery, and on and on, and is constantly holding in mind the idea of lack. Therefore, a poor person is creating lack for himself. Most of the planet is into wanting and is therefore creating lack. People are not getting what they want.

The problem is *not* having. The problem is *wanting*.

If you get your negativity out of the way, your mind naturally becomes quiet, and you reach a place where you don't want anything.

**MTM:** And what happens then?

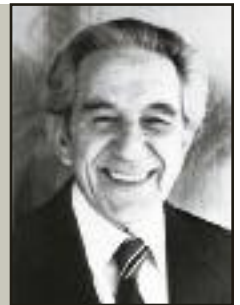
**CRANE:** Then you are free either to have or not have something, either to do or not do something. Then you can *choose*, which is different from wanting.

**MTM:** You once wrote: “This understanding [that when we stop seeking or desiring, we are satisfied] goes against the grain of all our beliefs. The ultimate conclusion of this viewpoint is that we are happiest when we do nothing, accomplish nothing, dream nothing, and are content to just rest in our own being.”

**CRANE:** When you release your wanting, you come to a place of rest within your own being, where you feel you already have everything. Then you get peace of mind.

“Almost 40 years ago, with my back to the wall and with only three months to live, I was forced to search for the answers to life. I decided to ask myself what it is we all want, and the answer came to me. We all want to be happy!”

—Lester Levinson, originator of  
The Release Technique



**MTM:** Is that what you meant when you wrote, “Continuous releasing becomes constant love”? That when you release enough, you get to a place within yourself where you feel a sense of peace and love—what you have also called a state of imperturbability?

**CRANE:** When you're feeling loving, successful, happy, and positive, it's all the same energy. We have different words for that energy, but really, it's all love. That's the energy that everybody is looking to be in. We say, “I'm really feeling good today.” Or “I'm on a roll. I'm in the zone.” By releasing negativity, we fall into a natural zone. And then performance levels increase, happiness increases, and our relationships with other people transform—because what everybody's looking for on the whole planet is love. ■

# What Is of Value?

## Lessons from the Amish

Thoughts from Randy Testa

*As told to Pamela Gerloff*

For me, living a happy life is mainly about living a life of value. When I was a doctoral student trying to decide on my thesis topic, an event happened that greatly affected me. I had gone home to visit my parents, who were living just outside of Valley Forge National Park in Pennsylvania. I was out for a run and came across an enormously long line of traffic on Route 23, which cuts through the park before continuing on to the turnpike. At the front of the line was a Conestoga covered wagon with an Amish family riding in it. There was a father, a mother, two daughters, and a collie, all pulled by two Percheron horses that were frothing at the mouth; it was 93 degrees that day.

I don't know why, but something welled up in me and I felt such sympathy for these people. I was so embarrassed by my own world, in a way I still can't explain to myself, that I ran up to help them find a place where they could pull off the road and water their horses in the park. They got water for their horses, we talked for a bit, the park service personnel gave their horses some oats, and I went on my way. (I heard on the news that night that the family had

made it to the other side of Philadelphia with the help of a police escort.)

When I left the park, I went up along Route 23 and sat under a tree and just wept. I thought, "I want to write about that." So I arranged to spend the summer of 1988 in an Amish community. When I left my Amish friends at the end of the summer with my heart on my sleeve, I asked my host family if I could come back.

I've been going back monthly since.

These trips back and forth over the years form the centerpiece to my way of seeing the world, which is hard for me to characterize. My Amish friend—whom I will call Levi here—and I read *Anna Karenina* together a few years ago. Levi

devoured the book—especially the scenes in which Levin, a character based on Tolstoy himself, is working on his estate in the country. In one scene, Levin invites one of his city friends to his estate. To Levin's dismay, his friend is completely uninterested in the working of the farm; he just sits around all weekend as if he's at a spa, admiring "the countryside." Since then, Levi and I have had a long-standing joke: When we are in the thick of hard, important farm work, like milking the cows or baling hay and loading it into the barn, I'll ask, "Am I being like Levin's city friend?"

Levi and his family help keep me honest, and mindful of what is of value to them—and, on most days, to me,

*Randy Testa, Ed.D., is a teacher and editor living in Cambridge, Massachusetts. He is the author of two books on the Amish community, After the Fire: The Destruction of the Lancaster County Amish and In the Valley of the Shadow: An Elegy to Lancaster County. He has co-edited, with Robert Coles, two literary anthologies, Growing Up Poor, and A Life in Medicine.*



Randy Testa in Lancaster County, Pennsylvania



### *After the Fire: The Destruction of the Lancaster County Amish*

By Randy-Michael Testa

(University Press of New England, 1992)

While visiting in Lancaster County, Pennsylvania, Randy Testa had a chance encounter with an Amish family. In 1988 he returned to live among them, gathering field observations for his doctoral dissertation about the Amish as a moral community. In this book, Testa describes the conflicts that existed in Lancaster County between the opposing forces of land stewardship and land development, and between the moral values of the Amish and the material values of the outside world. The struggle of the Amish to keep their way of life intact, resisting the ways and values of the modern world, offers insights into the values and driving forces of larger American society.

too. From Levin's wife I learned to drive a team of mules. I've learned that there is a power to working together, really working shoulder to shoulder on a family farm, that makes me understand why so many of Jesus' parables—which are so important to the Amish—had to do with planting and harvesting.

The tension between going to the Amish community and coming back to Cambridge, Massachusetts, where I live, creates a kind of paradox. It leads me to ask myself, "What is of value?"

The writer Wendell Berry reminds us that the word *economy* in fact comes from the Greek word for *household*. The Amish community is, in some sense, a large extended family; it's one big household. Life in an Amish household has to do with faith; being Amish is not a "lifestyle." In my view, a lifestyle consists of a set of marketed diversions, like styling gel or a food processor. For the Amish, faith is not a diversion; it's a totally consuming preoccupation. The question *what is of value?* becomes, for them and for their economy, not a monetary question, but a spiritual question. An Amish bishop once said, "We don't prepare our children for the future, we prepare our children for eternity." That's a very different perspective than we who live in the "worldly" world

(as the Amish call it) are used to, despite what we might have seen on television via *Amish in the City*.

Those are the kinds of things I find myself thinking about here in my life in Cambridge. These reflections have led to certain choices, which are my small attempt to resolve the paradox of these two very different ways of life. I don't own a car. I take public transportation whenever I can. I do things that are "less convenient" whenever possible—because, for the Amish, there is no such thing as convenience and, from them, I've learned the value of that. They're smart, because they know that convenience is generally going to come at a cost to some member of the community. An Amish family that puts together a monthly newspaper might have everyone in the family working on it—from a two year-old to a grandfather who is deaf as a post. Involving everyone in the activity may not be the most convenient or efficient way to put out a newspaper, but everybody's involved nonetheless. And they produce a darn good little newspaper! Gandhi said the means is the end in the making. That's really true for the Amish. What they do and how they do it is rooted in the question *is it important?*

In our world, we think in terms of the ends justifying the means. Maybe we

made quota at work—but we fired 500 people. Certainly the Amish are not perfect. They are human beings before they are Amish. But, in general, there is more of a connection between thought, word, and deed among the Amish than in the rest of American society. For the Amish, the way you eat is the same as the way you farm, and the way you pray, and the way you behave with your neighbors.

That's what I find myself examining: the disconnections between thought, word, and deed—in my own life and in my society. Doing things that deliberately inconvenience me helps me make that examination, because it slows me down. To think good thoughts, you have to move slowly—or at least slower than you usually do. There's a wonderful little children's book called *Henry Hikes to Fitchburg* [by D. B. Johnson, Houghton Mifflin, 2000]. It's a story inspired by a passage from the writings of Henry David Thoreau. In the book, two friends decide to see which of them can get from Concord to Fitchburg, Massachusetts the fastest. Henry walks the 30 miles to Fitchburg; his friend works to save up money to take the train. Henry has all kinds of pleasant experiences on his walk: climbing trees, swimming in a pond, having adventures. When he arrives in Fitchburg by foot, his friend is already there, "smiling in the moonlight."

"The train was faster," his friend says.

Henry takes a small pail from his backpack, smiles, and says, "I know. I stopped for blackberries."

The story is about value and the fact that gains and losses are always relative to one another.

I don't have any answers—I have to live with the tension of struggling to be in the world but not of the world. The answer is not for all of us to become Amish. But with that said, one of the things I love about Eric Brende's book *Better Off* [see sidebar, p. 21] is that he examines this question of value. I love the example he gives of his wife choosing to use a washing machine with a hand crank because it allows her to get an aerobic workout continued on p. 21



# From Building a Résumé to Building a Life

Thoughts from Kim Boucher

*As told to Pamela Gerloff*

I have wonderful memories of childhood—loving, supportive parents and gregarious brothers—but we didn't have a lot of money. Ours was a middle class family with four children, and there was a lot of stress around finances. We didn't have a lot of opportunities and my parents said we couldn't afford a lot of things; so, at a young age, I decided I would become self-sufficient financially.

I was lucky, because I was very athletic, and sports opened many doors for me. I worked hard, got good grades, and received a scholarship to a college I couldn't otherwise have afforded.

My aim was always to build the best résumé I could. At an early age I had wanted to succeed at big things. I had imagined becoming an astronaut, a senator, or the CEO of a large company. After I graduated from college and worked for a while, I decided to get an advanced degree from Harvard Business School (HBS), because I wanted every door to be open to me. I never worried about money to support my endeavors because I believed that money would always come.

While attending HBS, I helped the school launch a program for low-income kids from Boston. Every Saturday morning they would come to our gym and play. Though I was incredibly stressed out from school, I found those Saturday mornings the most satisfying thing I had ever done in my life. Donating my time to those children, talking to them about their dreams and hopes—it just felt right. It was a wake-up call for me. It said, "Here is something I love doing." I wanted to keep going.

However, after receiving my degree, I took a job in Minneapolis with General

*Kim Boucher worked in general management for consumer marketing companies such as General Electric, General Mills, and Gillette and Lycos, Inc., where she was vice president of E-commerce when she left the company three years ago. She now spends much of her time as a full-time mom and volunteering, including coaching for her children's athletic teams, serving on the board of Suitability, and working for the Jericho Road Project.*



Kim Boucher and her children

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**"I don't think our obsession with money is what drove us apart, but our lifestyle wasn't sustainable and it wasn't real."**

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Mills. I was still building my résumé, but it didn't feel right anymore. I was learning a lot about marketing and selling products, but I wasn't feeling fulfilled. Soon, I got married, and my husband and I, who were both from New Hampshire, decided to have children and move closer to home. We had three kids in four years and the pressures started to come.

The Internet boom was happening, so I thought, "Wow. I'd like to get in on that." I took a part-time job with an Internet company and within a year became a millionaire (on paper). My husband was also doing really well financially.

Money kept flying in. We kept looking at our bank statement and feeling giddy. Neither of us had ever anticipated having that kind of money to do what we wanted to do. We got caught up in it. We bought a bigger house, nice cars, and got very focused on what we wanted. We

didn't completely lose sight of our families, but we got sucked into the craze of the Internet and living in an affluent town. I took a full-time job, kept getting promoted, and kept being given more and more responsibility. I was 35, our kids were very young, and my husband was always taking off somewhere, traveling like crazy. It was a heady lifestyle.

The pace was so quick we couldn't keep up with it. My husband began having health problems, and I began to realize that I had become detached from my husband and children. It wasn't working, so my husband and I decided that I would stay home. I couldn't be a good mother, be good at my job, and support my husband with his travel schedule and the health difficulties that seemed to be caused by his level of stress, all at the same time.

What happened next knocked me

completely into left field. I learned that my husband had a longstanding relationship with someone else. We ended up getting a divorce.

I don't think our obsession with money is what drove us apart, but our lifestyle wasn't sustainable and it wasn't real. By that I mean that there was nothing we did that really meant anything. All we were doing was trying to keep up.

Although our divorce was horrible for me, it showed me that I don't ever need all this stuff, and I don't want it. I want to be with my family, my children, and do all the things I've always wanted to do. The sudden changes that occurred in my personal life caused me to reflect on what is really important to me. I thought, "What am I waiting for? I am building my résumé for what? My passions are caring for my kids and also helping out

the underdog. Which cause can I participate in that will help the most?"

Now I'm using all of my resources and the good fortune I've had in my own life to help other mothers. I recently joined the board of a company called Suitability. We help women get off welfare and become economically self-sufficient. Besides providing job training and other services, we give them one suit to wear to job interviews and another to wear when they start their job. [See sidebar.] My involvement in that project is part of Jericho Road, a nonprofit organization that the church I attend is launching. We're taking the resources and talents of members of our

church and matching them up with a town that could clearly use help. When I first heard about the project, I thought, "That's exactly what I want to do." I want to help out where I can.

Because I am still raw from my divorce, I don't know if I would say that I'm "happier" than I was before. But from a professional standpoint, I'm not in a building-my-résumé mode any more. I know I could never even think about going back into the corporate world to do something I don't truly believe in. I want to be able to share the good fortune I've received and have a big impact on a lot of people. I'm taking steps in that direction. I know I'm on the right path. ■

#### **Randy Testa** *continued from p. 19*

while doing the laundry. She is making choices about what is of value.

People in our modern world do struggle in small daily ways to maintain what they value. One morning last fall, when the bus I ride every day to work turned a corner, we saw that a boy had gotten hit by a car. The little boy was lying there screaming in a way I had never heard a child scream in my life. The bus couldn't go any farther because the street was blocked off by the police. So everybody

got off the bus and we all walked together to Harvard Square. We were overwhelmed by what we had seen. We chose to walk together, and not a word was said. Those kinds of moments—when people come together—you have to mark in your own life, and notice them, because they point to something bigger. Those moments ask us to remember that we are connected to one another. They ask us to remember what is of value. ■

## **Resources**

### **SuitAbility**

A Lowell, Massachusetts nonprofit that provides interview clothing, support services, mentoring, and workshops for economically challenged women, to help them become self-sufficient and economically independent. This is one of many organizations around the U.S. doing similar work.

978-934-8898

[www.suitabilityma.org](http://www.suitabilityma.org)

### **The Jericho Road Project**

A project of a church in Concord, Massachusetts, designed to assist nonprofits and small businesses in less affluent nearby communities. Church members donate their time, talents, and skills to assist the community organizations as they help individuals and families become economically self-sustaining. The project's current focus is on Lowell, Massachusetts.

978-369-9602 ext. 457

[www.jerichoroadproject.org](http://www.jerichoroadproject.org)



### *Better Off: Flipping the Switch on Technology*

By Eric Brende

(HarperCollins, 2004)

Are we better off than we were without our modern technology? In what ways, and in what ways not? Why, for example, hasn't all our technology given us more time to do what we enjoy? To answer such questions, Massachusetts Institute of Technology graduate Eric Brende and his wife went to live for a year and a half in a community he calls the "Minimites" in order to preserve their privacy.

Among the Minimites, use of technology is a conscious choice. Physical exercise, social contacts, and mental challenges are integrated into daily life. Brende offers the non-Minimites among us possibilities for freeing ourselves from rampant technology so we can reduce stress, improve health, and expand happiness.

# Will Our Grandchildren Be Happy?

By Bob Kenny

**W**hat kind of world will our children and grandchildren live in? What will they need in order to be successful in their pursuit of happiness? As a parent, I ask myself these questions—a lot. About 75 years ago, the economist John Maynard Keynes wrote an essay entitled, “The Economic Possibilities for Our Grandchildren.”<sup>1</sup> In it, he predicted that “the economic problem [of scarcity] may be solved, or at least within sight of solution, within a hundred years.” He went on to suggest that by the end of a century’s time, we would be experiencing “the greatest change which has ever occurred in the material environment of life for human beings in the aggregate.” When that time arrived, Keynes postulated, it would be “reasonable to be economically purposive for others.”

The United States is fast approaching that time of great change to which Keynes referred. Our material environment has changed drastically over the past 75 years. We live in an immensely wealthy country. We know it, the world knows it, and our children and grandchildren are about to know it. That’s quite an achievement, but when it comes to happiness, it might be an empty accomplishment.

Plain and simple, we are not, as a culture, happier. “Our becoming much better off [financially] over the last four decades has not been accompanied by one iota of increased subjective well-being [happiness],” notes Hope College psychologist David G. Myers.<sup>2</sup> “Compared with their grand-

parents, today’s young adults have grown up with much more affluence, slightly less happiness, and much greater risk of depression and assorted social pathology.”

We are the wealthiest society in the history of the world, and yet the data indicate that it is harder, not easier, to find happiness and meaning in our daily lives. When our material needs are met, why don’t we feel happier?

## Asking the Right Questions

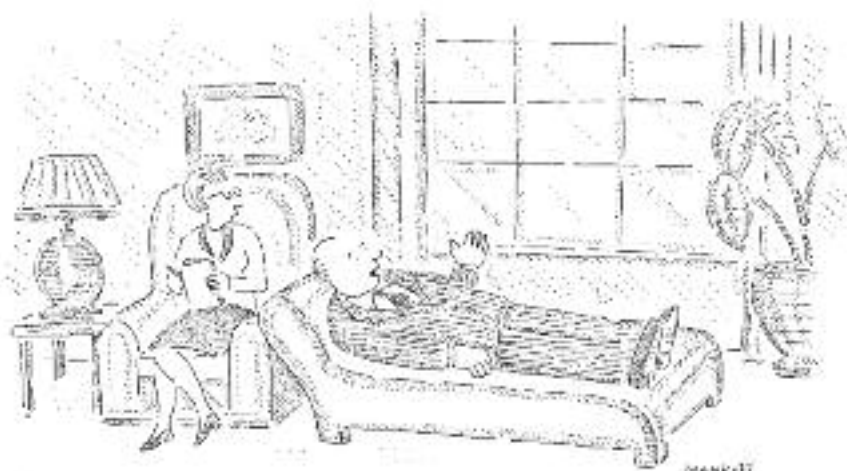
I think the low levels of happiness in our society may be due to the fact that we are asking old questions—questions appropriate for earlier times, but not for now. Aren’t we still concentrating on economic and social questions that were developed 100 years ago? Questions like *How do we make sure we have enough? How do we get*

Robert A. Kenny, Ed.D., is the executive director of *More Than Money*. He may be reached at [rakenny@morethan-money.org](mailto:rakenny@morethan-money.org).



*more and keep more? How do we stay competitive?* The economic questions of a century ago may have served a good purpose in their time, but those same questions—and their answers—might not serve our children and grandchildren very well in their pursuit of happiness.

I believe that now, and even more so in the future, we need to ask questions that are more inclusive and global. Not only for the sake of our survival as a



*“Right. Money isn’t everything—what’s the other thing again?”*

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<sup>1</sup> “Economic Possibilities for our Grandchildren” by J. M. Keynes, *Essays in Persuasion*, London: MacMillan and Co., 1930 [1933], p. 366, as quoted in “The Inheritance of Wealth and Commonwealth: The Ideal of Paideia in an Age of Affluence” by Paul G. Schervish, *Philanthropy Across the Generations*, Vol. 42 of *New Directions for Philanthropic Fundraising*, Dwight F. Burlingame (ed.), 2004, pp. 5-24.

<sup>2</sup> “The Funds, Friends, and Faith of Happy People” by David G. Myers, *American Psychologist*, Vol. 55, 2000, pp. 56-67, as cited in “Consumerism and Its Discontents” by Tori DeAngelis, *Monitor on Psychology*, June 2004, pp. 50-54.



species, but for our happiness as well. Formulating the questions for the new era will not be easy. However, a growing body of research in psychology supports what we know intuitively and may be helpful in formulating those questions. According to Tim Kasser, author of *The High Price of Materialism* (MIT Press, 2002), we can separate our happiness needs into two categories: extrinsic and intrinsic.

Extrinsic goals (I call them material goals) value acquisition, status, image, and receiving rewards or praise. Intrinsic goals (I call them non-material goals) value things like personal growth, caring, trust, respect in our relationships, and community connections. I believe that it is a balance between material and non-material pursuits that produces a fertile breeding ground for happiness. If we want our children and grandchildren to be happy, we would do well to help them find that balance.

What might be the questions that our children and grandchildren will need to ask? A basic organizing question might be *What do I do when I have enough?* Ancillary questions might be *How can I be of help in the world? How do I want to make an impact?*

Instead of asking people *What do you do* and expecting the answer to reveal how much money they make, the question might be asked to mean: *What do you do to make this world a better place for others? What kind of volunteering do you love? How are you involved in the lives of your children? What town or community committees do you attend or lead?* Isn't that what John Maynard Keynes meant when he predicted that we would become economically purposive for others?

### Striking the Right Balance

As a society, when it comes to the material and the non-material, we seem, for the most part, out of balance—perhaps way off balance. If we listen carefully, we realize that even our language is out of balance. When we say things like, “He is very successful,” we mean materially successful. When we say, “He is doing well,”

## Sample Research Findings on Subjective Well-Being (a.k.a. Happiness)

Once basic needs are met, increases in either national economic growth or personal income have little effect on changes in personal happiness levels of individuals.<sup>1</sup>

People who report that goals of money, image, and popularity are relatively important to them report lower levels of Subjective Well-Being. Across nations, placing a higher importance on money is associated with lower feelings of well-being.<sup>2</sup>

It appears that placing high value on money has a negative effect on Subjective Well-Being if it stems from a desire to gain power or flaunt wealth, but not if it arises from a desire for freedom or family security.<sup>3</sup>

<sup>1</sup> “If I Were A Rich Man...Psychologists Show How Pursuit of Material Wealth and Pursuit of Happiness Are Not the Same” by American Psychological Association, 2004, [www.psychology-matters.org/happiness.html](http://www.psychology-matters.org/happiness.html).

<sup>2</sup> “Will Money Increase Subjective Well-Being?” by Ed Diener and Robert Biswas-Diener, *Social Indicators Research*, Vol. 57, 2002, pp. 119–169.

<sup>3</sup> “Money and Subjective Well-Being: It's Not the Money, It's the Motives” by A. Srivastava, E. A. Locke, and K. M. Bartol, *Journal of Personality and Social Psychology*, Vol. 80, 2002, pp. 959–971.

we mean doing well materially. When we say, “They are comfortable,” we mean materially comfortable. Not long ago, I asked a colleague how her spouse was doing. She replied, “Great. He is up 14% for the year.” When I expressed surprise at her response, she explained that most people who ask her that question mean, “How is he doing financially?”

Although the pursuit of acquisition, status, image, and rewards has become the dominant part of our pursuit of happiness, I think we are beginning to realize that it is futile to pursue one set of goals to the exclusion of the other, and that the pursuit of happiness is about pursuing both sets of needs and maintaining a healthy relationship between them. When our intrinsic and extrinsic pursuits become balanced, then when we say our children are doing well, others will not automatically assume they are making a lot of money, but perhaps that they are doing good in the world.

### Taking on the Challenge

Every week I talk with more and more individuals who are taking on the challenge of this balance and are pondering the “great change in the material envi-

ronment of life.” They are eager to become economically purposive for others and are genuinely concerned about the happiness of future generations—not only that of their own children and grandchildren, but of others as well.

We need to support them in their efforts. Most of all, we need to find a way to incorporate their intrinsic needs and goals into the very definition of what it means to be successful and, ultimately, happy in this country. Redefining the meaning of success and happiness in our culture promises to be one of the central challenges of our time. ■

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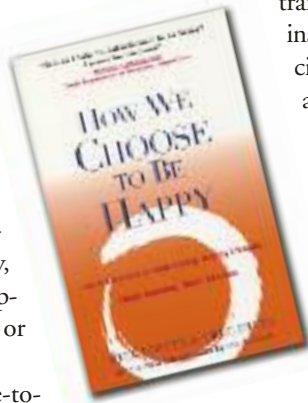
## How We Choose to Be Happy: The 9 Choices of Extremely Happy People—Their Secrets, Their Stories

By Rick Foster and Greg Hicks  
(Perigee, revised edition 2004)

Reviewed by Jane Gerloff

In *How We Choose to Be Happy*, authors Rick Foster and Greg Hicks take a bold step beyond other books on happiness. They don't just look at happy people; they look at *extremely* happy people—people who not only believe themselves to be happy, but whom everybody else thinks are happy, too. In fact, these are the happiest people in their towns, or in their companies.

Based on extensive face-to-face interviews with hundreds of extremely happy people, Foster and Hicks identify nine choices that all of them made in order to become happier.



unhappy before the problems were solved were still unhappy afterward. Extremely happy people, in contrast, were happy whether or not there were problems. Even in the midst of difficulties, they managed to live with grace and warmth.

Reading the profiles in the book, it's easy to see how these extremely happy people are different from most of us—they take each of the nine traits to extremes. Their stories inspire because each person's circumstance is challenging in a very different way; yet, all learned important lessons from their difficult experiences and made major changes in the way they approached their lives, in order to become much happier.

The book is written in an easy, conversational style. While it doesn't offer much in the way of facts and figures, the sheer number of cases studied lends credibility to the authors' conclusions. Since

sions to help patients make the nine choices that can so significantly improve health and happiness.

If you want to be *extremely* happy, this book is an indispensable guide. ■

### Extreme Happiness

According to Rick Foster and Greg Hicks, authors of *How We Choose to Be Happy*, there are nine choices that extremely happy people consistently make:

**Intention:** they commit to being happy

**Accountability:** they assume personal responsibility for their lives, refusing to blame others

**Identification:** they identify what makes them happy, not what others tell them should make them happy

**Centrality:** they make what brings them happiness central in their lives

**Recasting:** they transform stressful problems and trauma into something meaningful and important

**Options:** they are open to new possibilities

**Appreciation:** they choose to deeply appreciate their lives, experiences, and other people

**Giving:** they share themselves without expectation of return

**Truthfulness:** they choose to be honest with themselves and others

—Adapted from *How We Choose to Be Happy: The 9 Choices of Extremely Happy People—Their Secrets, Their Stories* by Rick Foster and Greg Hicks (Perigee, revised edition 2004).

To rate yourself on these nine choices, visit [www.choosetobehappy.com](http://www.choosetobehappy.com).

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“...these extremely happy people are different from most of us...”

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[See sidebar, this page.] They also provide us with a simple self-rating system that we can use to determine the degree to which we ourselves make those choices. By using the rating system, we can find areas in our lives that need improvement if we want to catapult ourselves into a happier life. The good news is that by strengthening these characteristics, we can become happier people.

The authors make the useful observation that getting rid of problems is not a determinant of happiness. In their work as corporate consultants, Foster and Hicks noticed that as they helped people solve problems in the workplace, the number of problems decreased, but people weren't any happier. Those who were

the book's original publication in 1999, the authors' model of happiness has been used by individuals, therapists, and social workers, as well as institutions as varied as corporations, hospitals, churches, and universities.

Some of the model's applications for the future are provocative. For example, medical doctors familiar with Foster and Hicks' research noticed that the nine choices of extremely happy people were the same choices made by their most successful patients. The authors are now involved in research in the medical community to see how happiness correlates with various health outcomes, such as immune response, length of hospital stay, and repeat heart attack rates. They are currently training medical profes-



Philomene Prosper runs a small market stall in Haiti. When violence erupted and wiped out her business, she received a critical microloan from ACCION, one of 200 community investments in Calvert Foundation's global portfolio. Now she's back on her feet and dreams of building a home and a better life for herself and her family.

## Measuring Social Impact The Social Return On Investment Tool

**"A** lot of people like to know that their investments are doing measurable good in the world," says Tim Freundlich, director of strategic development for Calvert Social Investment Foundation, a nonprofit entity established with the goal of ending poverty through investment. That's why Calvert Foundation came up with a user-friendly, online tool that investors can use to quantify the social good their money could produce if invested in various types of community projects in different locations throughout the world.

To use the Social Return on Investment (SROI) Tool, you enter the amount of money you would like to invest, the length of time you want to invest it, the geographic area—for example, Central America, Africa, or Illinois—and the sector you want to invest in, such as microcredit, affordable housing, or community facilities. The tool instantly calculates the social return your investment will produce, in

terms of number of jobs or small businesses created, number of homes built, or nonprofits financed.

The calculations are based on actual impact data that Calvert Foundation has collected from numerous organizations in the field. Although the true social returns will likely vary from the calculated results, the tool helps people develop an understanding of social returns from community investment.

As Sam Stegeman, Calvert community investor and More Than Money member, says, "Measuring my community investment in real terms—jobs created, homes built, and nonprofits financed—that's the value of these investments for me. The social return from community investing is so much more tangible than that offered by any other investment options I have seen." ■

To use the tool yourself, visit <http://calvertfoundation.org/individual/investment>.

## Bang with a Book: Spreading the Joy

**"O**ne of our goals is to contribute to the happiness of the world," says Steve Viglione, founder of The I AM Foundation,\* a nonprofit vehicle through which individuals and organizations can give or receive inspirational books and music that support literacy, a positive self-image, and compassionate communication. We want our products to help people align with their purpose. That's how I found my true path—through reading books."

The I AM Foundation accepts donations of new (not used) books, CDs, and audiotapes that are in alignment with its core values, which include such qualities

as integrity, honesty, compassion, generosity, trust, leadership, joy, love, harmony, and play. The books and music, donated by authors, publishers, and musicians, are given by the foundation to nonprofit organizations worldwide for distribution to people who wouldn't otherwise be able to afford them. Recipients include schools, prisons, literacy programs, social service organizations, religious groups, and other nonprofits.

Individuals, too, may receive free books by visiting the foundation's website and donating the cost of shipping and handling.

Since its founding in 1998, The I AM Foundation has gifted more than 250,000 books globally.

Viglione got the idea for the founda-

tion when he first started writing books for children. "I got so much joy from giving them to children. It was so much more fun than selling, though selling is fun, too. When someone receives a gift and there is no expectation of anything in return, there is such a pure energy given back. It made me want to do more of that."

Individuals can support the foundation's mission by donating funds outright or by purchasing books and music directly from The I AM Foundation for themselves and others. ■

For more information, contact The I AM Foundation at [www.iamfoundation.org](http://www.iamfoundation.org) or 619-296-2400.

\*The foundation is not affiliated with other organizations having similar names.



### Aligning Your Money with Your Values

Center for a New American Dream  
Suggests ways to enhance your quality of life, promote social justice, and protect the environment. Also offers a “consumption quiz” and a “conscious consumer program.”

877-68-DREAM

[www.newdream.org](http://www.newdream.org)

#### *Invest in Yourself: Six Secrets to a Rich Life*

By Marc Eisenson, Gerri Detweiler, and Nancy Castleman  
(John Wiley & Sons, 1998)

Offers resources for determining what you truly want in life, and for aligning your spending, saving, and investing with your values and dreams.

#### *Investing with Your Values: Making Money and Making a Difference*

By Hal Brill, Jack A. Brill, and Cliff Feigenbaum

(New Society Publishers, 2000)

Provides practical tools to help align your investment decisions with your personal values.

#### New Road Map Foundation

Supports personal and cultural change in relation to money and offers workshops based on the book *Your Money or Your Life* by Joe Dominguez and Vicki Robin (Penguin Books, 1999).

[www.newroadmap.org](http://www.newroadmap.org)

### Children and Happiness

#### *The Childhood Roots of Adult Happiness: Five Steps to Help Kids Create and Sustain Lifelong Joy*

By Edward M. Hallowell  
(Ballantine Books, 2002)

Argues that children need five basic things in order to grow up to be happy adults: to feel connected, to play, to practice, to attain mastery, and to receive recognition.

#### *The Optimistic Child: A Proven Program to Safeguard Children Against Depression and Build Lifelong Resilience*

By Martin E. P. Seligman with Karen Reivich, Lisa Jaycox, and Jane Gillham  
(HarperPerennial, 1996)

Shows how to foster true self-esteem and teach skills of optimism to children in order to decrease the risk of depression, increase health and school performance, and become more resilient in later life.

### Happiness in Your Daily Life

#### *The Art of Happiness: A Handbook for Living*

By His Holiness the Dalai Lama and Howard Cutler  
(Riverhead Books, 1998)

Shares the Dalai Lama's responses to a range of questions, including: Why are so many people unhappy? How can we reduce conflict? How should we deal with unfairness and anger?

#### The Option Institute

Offers a “Happiness Option Weekend,” a program that gives participants tools for maximizing their happiness, effectiveness, and personal power. See also *Happiness Is a Choice* by Option Institute co-founder Barry Neil Kaufman (Ballantine Books, 1994).

800-714-2779

[www.option.org](http://www.option.org)

#### Option Method Network

Presents articles, books, and practitioner references for the Option Method, a program for helping people consciously choose their emotions.

[www.optionmethod.com](http://www.optionmethod.com)

#### The Path to Happiness

A workshop by Molly L. Stranahan, Psy.D., offered through the Center for Applied Psychology, Rutgers University, showing how to change your beliefs in order to be happier and healthier.

973-451-0773

email: [mlstranaha@aol.com](mailto:mlstranaha@aol.com)

[www.pathtohappiness.com](http://www.pathtohappiness.com)

### Happiness Research

#### *The 100 Simple Secrets of Happy People: What Scientists Have Learned and How You Can Use It*

By David Niven

(HarperSanFrancisco, 2000)

Based on more than 1,000 studies of the psychological traits of happy people, this book offers 100 simple ways to find happiness.

#### *Authentic Happiness: Using the New Positive Psychology to Realize Your Potential for Lasting Fulfillment*

By Martin E. P. Seligman

(Free Press, 2002)

Compiles research on positive psychology and shows how to apply it. Emphasizes identifying and harnessing the power of your signature strengths. See the website for online tests to identify your signature strengths.

[www.authentichappiness.org](http://www.authentichappiness.org)

#### *Luxury Fever: Money and Happiness in an Era of Excess*

By Robert H. Frank

(Princeton University Press, 2000)

A compilation of research on current trends in consumer spending, supporting the conclusion that consumerism does not lead to happiness.

#### *The Progress Paradox: How Life Gets Better While People Feel Worse*

By Gregg Easterbrook

(Random House, 2003)

Asserts that life in Western culture has vastly improved in the past century, yet most people feel less happy than in previous generations. Proposes what we can do to change this.

#### *What Happy People Know: How the New Science of Happiness Can Change Your Life for the Better*

By Dan Baker and Cameron Stauth

(St. Martin's Griffin, 2004)

Combines stories from clinical experience and information about brain function to show how we can become happier.

*"They seemed to come suddenly upon happiness as if they had surprised a butterfly in the winter woods."*

—Edith Wharton



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*"Having more money does not ensure happiness. People with ten million dollars are no happier than people with nine million dollars."*

—Hobart Brown

*"Happiness is when what you think, what you say, and what you do are in harmony."*

—Mahatma Gandhi

**"What's the use of happiness? It can't buy you money."**

—Henny Youngman

*"To know when you have enough is to be rich beyond measure."*

—Lao-Tzu

"People who have the most are only as likely to be happy as those who have the least. People who like what they have, however, are twice as likely to be happy as those who actually have the most." (p. 88)

"Life satisfaction was found to improve 24 percent with the level of altruistic activity." (p. 126)

"A study of life satisfaction looked at 20 different factors that might contribute to happiness. Nineteen of those factors did matter, and one did not. The one factor that did not matter was financial status." (p. 190)

—From *The 100 Simple Secrets of Happy People: What Scientists Have Learned and How You Can Use It* by David Niven, HarperSanFrancisco, 2000.



*"It's a new anti-depressant—instead of swallowing it, you throw it at anyone who appears to be having a good time."*

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## BolderGiving Resources

Available at [www.boldergiving.org](http://www.boldergiving.org)

### Story and Video Library

Over 100 brief vignettes of extraordinary givers from across the economic spectrum. These Bold Givers have committed at least 20% of their net worth, income, or business profits toward making a better world.

### Bold Conversation Series

Monthly teleconferences and online chats offer an informal chance to interact and learn from Bold Givers.

### Explore Your Giving Potential

An invitation to explore in the coming year ways to become more bold in your own giving, and to take the next step that's right for you.

### Give Half Pledge

Bold Givers, be counted! This pledge is for people of all financial levels who commit to giving 50% -- of income for three years or more, of business profits, or of net worth.

### Bolder Giving Workbook

Through articles, exercises, and stories from outstanding givers, this workbook offers step-by-step guidance for people exploring their lifetime giving potential.

### We Gave Away a Fortune

This award-winning book features stories of sixteen people who gave 20% or more of their wealth and highlights common themes among them.

### More Than Money Journals

Explorations of the impact of money in our lives. Each 16-32 page issue includes personal stories, articles, and resources. Available in three different formats: free pdfs of each issue, print-on-demand books that compile 5-7 issues by theme, or separate articles you can browse online. (See list of 40 back issues in right column.)

## More Than Money Journals

Order at [www.boldergiving.org](http://www.boldergiving.org)

### Giving

- # 2 What Makes Giving Satisfying?
- #12 Creative Giving
- #16 Family Foundations
- #20 How Much to Give?
- #23 Partners in Community Change
- #26 Effective Giving
- #34 The Art of Giving

### Lifestyle, Spending & Investing

- # 4 How Much is Enough?
- # 8 To Spend or Not to Spend
- #15 The Human Side of Investing
- #25 Working with Financial Professionals
- #27 Lifestyles of the Rich and Simple

### Children and Inheritance

- # 9 Money and Children
- #24 What Are We Teaching our Children?
- #32 The Great Wealth Transfer
- #33 Embracing the Gift
- #39 Money and Children

### Relationships

- # 1 Money Between Friends
- # 5 Money and Couples
- #17 Cross-Class Relationships
- #30 When Differences Divide
- #37 Money and Community
- #40 Money and Relationships

### Money and Identity

- # 3 Money, Work, and Self-Esteem
- # 7 Money and Spirit
- #14 Young and Wealthy
- #18 Art and Money
- #19 Women, Money, and Power
- #22 Money and Death
- #36 Money and Work

### Money and Values

- # 6 Outrageous Acts with Money
- #11 Embracing our Power
- #28 Who Knows You're Rich?
- #29 Money Changes Everything
- #31 The Everyday Ethics of Wealth
- #35 Money and Leadership
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# **BOLDER GIVING**

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330 West 38th Street, Suite 505  
New York, NY 10018  
646.678.4394  
[info@boldergiving.org](mailto:info@boldergiving.org)  
[www.boldergiving.org](http://www.boldergiving.org)