

Introduction

A Financial Advisor, a Stockbroker, and a Banker Walk into a Bar . . .

There was not a car on Wall Street. No hurried men and women in power suits crowded the sidewalks, each in a bigger rush than everyone else. The sidewalks were as empty as the streets. It was like a ghost town, maybe as quiet as it had been before the days when the Dutch arrived in the 17th century and there was an actual timber and earth wall that marked the boundary of the settlement known as New Amsterdam. The only sound was the song of birds, something that usually went unnoticed at 9:30 on a Wednesday morning.

The Financial Advisor, his suit unwrinkled but his brow deeply furrowed, picked his way carefully along the sidewalk. He carried an expensive briefcase, wore a gold watch and expensive Italian leather shoes; he was the very picture of the successful middle-aged financial professional. But he looked disoriented, even frightened by the tomblike silence of this normally frantic, bustling part of Manhattan. Where was everyone? What could have possibly happened to clear every living soul out of the busiest financial district in the world?

“Hello? Is anybody there?” No answer. He crossed Pearl Street toward what had once been a bustling financial building and was now a seemingly empty skyscraper. No one was in sight; not a single taxicab plied the canyons between the tall buildings. The Financial Advisor couldn’t figure it out: what kind of disaster could have occurred? Could it have been another terrorist attack? A plague? A crime wave? Global warming? He couldn’t think of anything that could bring New York’s entire economic machine to a standstill. Still he walked on past two curious pigeons, the clicking of his heels loud in the echoing silence.

The Stockbroker

“You there!”

When the voice broke the stillness, the Financial Planner nearly jumped out of his expensive shoes. He looked around frantically. “Hello?” he said. He saw a woman in a well-tailored gray pinstripe suit walking slowly down the steps of another building that now stood as a monument to the dangers of hubris and capitalism.

The Stockbroker approached the Financial Advisor as if she had seen a ghost. Her eyes were sharp and intelligent, but she wore the same shell-shocked look he was sure was on his face. He could see that she was tempted to reach out and poke him with a finger to see if he was real and not just an illusion brought on by too many hours in front of a Bloomberg box and too much coffee. Instead, she said, “Do you know what’s going on?”

“Nobody’s in your office, either?” he said. His hope for answers was deflating like a child’s party balloon.

“Not a soul. It’s usually wall-to-wall brokers and deals in there, but you could hear a pin drop this morning. I know, because I actually dropped a pin to see, and . . .”

“You could hear it?”

“Clear as a bell.” This was getting stranger. For her part, the Stockbroker looked more irritated than worried as she checked her watch and looked at her Blackberry for the tenth time in the last ten minutes. She hadn’t gotten her Series 7 license just to play Twenty Questions with a stranger while there was money to be made! For his part, the Financial Advisor was just relieved that he wasn’t losing his mind.

“Well, I don’t know what’s happening, but I’m going to keep looking for other people,” he finally said. “Someone’s got to have some answers. Would you like to join me?”

She looked at her watch again, shoved the Blackberry in her purse, shrugged and said, “Why not? There’s not much else I can do in this ghost town, is there?” They fell into a similar stride as they continued walking north, up the island, both looking left and right for any signs of life.

The Banker

An hour went by and they continued to walk. It grew warmer; the Financial Advisor took off his coat and rolled up his sleeves. Subway trains rumbled beneath their feet on their way north toward Midtown, and they both wondered if there was anyone on them. They were within sight of the East River when they crossed into a paved courtyard and found a man of about 30 years old with his coat off, his necktie knotted around his forehead like a biker's headband, his briefcase fallen open, and his papers scattering to the winds. He stared blankly ahead as they walked up to him, both excited that finally they might get some news.

The Banker was not having a good morning. He'd run out of gas on the Long Island Expressway. He had been late for an important meeting with bank regulators. And finally, when he had arrived at that meeting, no one else was there. The entire office was empty. He waited in the conference room for an hour (he'd entertained himself by eating all the donuts in the refrigerator, including the jellies, which were usually claimed by the executives), and then waited at his desk for another hour. Now he was waiting for . . . something. Possibly a massive case of indigestion? He didn't know.

The Stockbroker wasted no time in grilling him. "Who have you seen? What do you know?" she barked.

The Financial Advisor was a little more cautious. "Do you have any idea what's happened to everyone?" he asked gently.

The Banker stared straight ahead, then in a deep and pleasant voice said, "No one. Nothing. No. How's that?" His brow furrowed. "Maybe we're the only survivors of some massive epidemic, like in that Stephen King novel. Perhaps we've been chosen to repopulate the earth." Both men turned to look at the Stockbroker, who folded her arms.

"Not a chance, gentlemen. That's not even on my calendar until 2013." She showed them her Blackberry calendar. The calendar function for August 28, 2013 clearly read, "Childbirth 10 a.m. Pedicure 4 p.m." Wordlessly, the Financial Advisor held a hand out to the Banker and pulled him

to his feet. Both men headed down the street toward the river, the Stockbroker trailing, arms out, asking, “What?”

The trio wandered in and out of financial buildings, headquarters of economic titans, finding nothing, and hearing nothing but the humming of air conditioning units. They came upon electronic displays that should have shown the numbers from the markets but now were blank LCD panels.

The Guru

Finally, nearing the edge of the Financial District, they passed a dim, narrow side street, and all three distinctly heard the unmistakable clang and ring of a pinball machine. It echoed down the tight walls of what was almost an alley between the tall buildings. The three looked at each other in astonishment, then as one, ran into the dark lane toward the sound, their heels clicking on the stained concrete and old brick. As they got closer, they realized that the sound was coming from a low building decorated with neon signs for various light beers. A bar, albeit one with no name that anyone could see. The racket of dinging bells was clearly issuing from inside the cinderblock walls.

The Financial Advisor, Stockbroker, and Banker gave each other dubious glances. To stay outside and wander the streets was intolerable. To duck into a dark bar and who knows what kind of situation with an unknown pinball wizard seemed preferable to what they had been doing all morning. The Financial Advisor stepped forward, opened the wooden door, held it for the Stockbroker, and then followed her in. Still slightly dazed, the Banker almost walked into the closed door, then yanked it open and strode into the dim tavern.

The scene was every urban back-street bar cliché come to life: a long, low bar backed with bottles and bottles of cheap liquor, sawdust and peanut shells on the floor, a jukebox, tall tables with barstools, and side-by-side dartboards awaiting a game. What wasn't standard issue was the gentleman hunched over the pinball machine in the corner, hips swiveling, head jerking back, and legs pistoning as he tried to will the chrome ball to go where he wanted it to go.

He looked like the love child of a psychedelic band member and an actor from a 1960s TV show: a tidy gray beard, lean body clad in jeans, biker boots, a fatigue jacket over a tie-dyed t-shirt, and a New York Yankees baseball cap. He shimmied and twisted over his game, ignoring the trio that had just entered his space. They walked over and stood behind him, utterly nonplussed by the entire situation. The flashy graphics of an Elton John album from the 1970s grinned back at them from the game. What now?

“Blast!” The Guru (for that’s who he was) slammed his flat palm on the glass of the machine as his last ball disappeared down the hole. He stood, removed his hat, and wiped sweat from his shiny bald head. “Seventy-eight thousand. Not bad. Not bad.” He was taller than he had seemed at first, and he turned and faced the three footsore and overheated professionals. “Well?”

“Well what?” answered the Financial Advisor.

The Guru grinned, showing rows of perfect white teeth. He could have been 40, or 70, or somewhere in between. “Well, you’d like to know what’s going on here on Wall Street today, wouldn’t you? Why it’s a ghost town? That does interest you three, doesn’t it?”

The Stockbroker stepped forward, tottering on her high heels. “You know what’s happened to everyone in New York?”

The Guru smiled again, walking over to and then behind the bar, where he started grabbing glasses. Seemingly without will, the three followed him and each took a place on a stool. They could see their reflections—sunburned, disheveled and a little stunned—in the mirrored wall behind the bottles. The Banker started munching martini olives; the Stockbroker grabbed a compact out of her purse and worked on her makeup.

The strange man dropped his first bombshell. “It’s not everyone in New York. It’s just the Financial District. If you’d gone a few blocks north or south to Battery Park, you would have seen plenty of people going about their business on a typical work day. Why do you assume the world revolves

around you and your pursuit of more?” He hefted a silver shaker. “Drink?”

The three stared at each other. They had assumed that the streets were deserted throughout Manhattan, perhaps the entire city of New York, maybe the entire country! It hadn’t occurred to them that it could just be Wall Street. “How do you know that?” the Banker said around a mouthful of garish red Maraschino cherries.

“Been looking around. Watching. Central Park, Broadway, the Meatpacking District, all busy as ever. It’s only here that everyone decided to stay home for the day, assuming someone else would cover for them.” The Guru poured a drink and slammed it home with relish. “Ah, that hits the spot. You ever ask yourself what would happen if everybody decided to take the day off all at once?”

“That’s what’s happened?” said the Financial Advisor.

“Best as I can tell. I think everyone in your lines of work came down with the same sickness all at once and decided that they just couldn’t get themselves to come to work. It’s a pretty common disease, you know, especially today in America.”

“What disease? Is it contagious?”

“Hardening of the passion. Progressive atrophy of the ability to find meaning in the numbers and transactions. Call it what you like. And yes, it is very contagious. In fact, you three already have it. Are you sure you won’t have a Harlem Stinger? It’s one hell of a belt.” The Guru held out a highball glass brimming with a noxious-looking brown liquid.

“Not for me,” said the Financial Advisor. “It’s still a work day.” The Stockbroker and Banker also demurred. The Banker’s mouth was now stuffed with pearl onions.

The Guru pulled up a barstool of his own and sat down, then poured three tall glasses of sparkling soda water and added wedges of lime. “Models of moral rectitude,” he said with a slight smile. “Impressive. Here, you must be thirsty after all that walking.” They each took a soda water and sipped. “I’m not talking about some kind of anti-finance mindset, by the way,” the man said. “There’s nothing wrong

with wealth creation, pursuing money or any of that. It's just that I think many of the people in the financial world have become rather . . . lost."

The Problem

"Lost," the Stockbroker said, mouthing the word like a sip of bad wine. "You mean the entire financial industry is suffering some sort of moral malaise and people decided to stay home from work all at once because they couldn't think of a reason to go?"

The Guru smiled. "You're quick. That's exactly right. Your profession has lost its way. Most people aren't working to serve others anymore; they're working to sell product and take home a paycheck. Over the long term, nobody can sustain that sort of existence. Eventually, you burn out or give up and become a robot, going into the office every day on autopilot because you can't think of anything better to do or you're too afraid to change. Eventually, your clients get hurt, because instead of thinking creatively and originally and handling their finances with a purpose in mind, you're thinking exactly like they are, with fear, ignorance, or greed."

Silence. The trio didn't look at one another but stared down at their drinks. "Hit a little close to home, I'd say," said the Guru softly, sipping his own beverage. They could all hear the 1950s-era clock ticking away behind the bar. "Hit close to home for the majority of folks who do what you three do. Most have gotten away from serving something greater than themselves and become product pushers and sales machines. That's no way to lead a fulfilling life, and it's certainly no way to keep an economy from slipping into a cycle of boom-bust, boom-bust, which is what we have now."

"So what are you suggesting?" said the Financial Advisor. His eyes were focused, hard and sharp, on the bearded man. "Get out of the business? Give up what we know? Start over?"

"No! Of course not! You don't throw the baby out with the bathwater!" the Guru said with a scowl. "Like I said, there's nothing inherently wrong with pursuing wealth or

helping people to grow their worth. It's just that . . .” He trailed off, seemingly lost in thought, stroking his long beard with his left hand while his right poured a gin and tonic seemingly on its own.

“That what?” The Banker had spoken the least of the three but now he was fired up, perhaps because he had consumed everything edible at the bar. His eyes burned with curiosity. “It's just that what? Don't leave us hanging, man.”

The Guru fixed his gaze on the young man. “Most folks seem to have forgotten why they are pursuing or helping to grow wealth,” he said slowly and clearly. “Friedrich Nietzsche said, ‘He who has a *why* to live can bear almost any *how*.’ Why are you in business? Why do your clients need you? Why do you help others build wealth? What is your purpose? Do you define your worth by your net worth? Those are the questions no one is asking, and they are the questions everyone is asking.”

The Banker stared, transfixed. The Financial Advisor looked down, seemingly embarrassed. The Stockbroker was having none of it. “I don't have time for this,” she barked. “I have to get back to my office.” She rose, turning and preparing to leave.

“And do what?” the Guru snapped. “Sit in your office staring at your computer and waiting for five o'clock? Get up tomorrow and forget all this happened, then spend the next 30 years doing the same thing you do now, working 70-hour weeks, living for the weekend and promising yourself that tomorrow you'll get out of your rut and do something meaningful?”

The Stockbroker stopped dead in her tracks and whirled on her heel, prepared to lash out at the Guru.

“You *already* do something meaningful!”

She stopped dead, her mouth open.

“You help people realize their dreams! But you and the majority in your profession don't know it or do it for the right reasons. Most of you have all the technical, financial, and sales skills in the world. That's not your problem. What you lack is the *why*! That's why Wall Street is empty today: almost

everyone who works in it is empty. Rudderless, bereft of purpose or meaning. Richard Leider said, ‘The purpose of life is to live a life of purpose.’ What’s your purpose, ma’am?”

The Stockbroker slowly walked back to the bar and sat down on her stool.

“What’s your purpose, mister banker?” he continued. “What’s yours, financial advisor?”

More silence. Titans of the financial world only hours before, the trio looked at the pitted wooden surface of the bar like schoolchildren who had been rebuked by a teacher.

“Well, that was quite a speech,” said the Guru. He stirred his drink, took a test sip, and let out a satisfied sigh. “I do go on when I get revved up. But I think you see my point.”

“Which is?” said the Financial Advisor, wiping sweat from his brow, despite the coolness of the dark bar.

“There’s nothing wrong with what you do,” the Guru said. “What’s wrong is how you do it and why you do it. You and your entire profession are infected with what you could call cancer of the purpose. Late stage. Very nasty.”

“Is there a cure?” asked the Financial Advisor.

The Lesson

The Guru grinned, drained his glass, and stood tall, stretching and touching the low ceiling. “That, my friend, is the question. Yes, there is a cure. It’s called becoming awake, aware of truth. Enlightened, you might say. Any of you go to church?”

The Stockbroker shook her head. She had been raised Catholic but lapsed long ago. The Financial Advisor shrugged.

The Banker smiled. “Eight days of Hebrew school,” he said. “They kicked me out for asking too many questions.”

“Rebel. Good for you,” the Guru said. Well, to be inspired, some say, is to be in spirit, and if you can’t find it in church, it’s best you look elsewhere. For many, religion has become a path to avoid Hell, but the irony is that spirituality most often comes to those who have already been through Hell.

Living a purposeless life could be defined as a living Hell. But adversity can be a blessing if we learn from it. Fire can burn out the impurities and the lies we live by and set us free on the other side. That's a freedom that comes from knowing the truth.

"What the hell do you want from us?" The Stockbroker frowned as her hands gripped the bar.

The Guru placed one of his hands over hers, and though the others expected her to recoil, she did not. The man's hands were warm and callused like a sailor's and were free of jewelry. Slowly, her hand closed around his and held it. "I think you three were sent here to take this message to the rest of your profession," he said quietly. "I think that's why you're the only ones on the street and why you found your way to this dive—which, by the way, has a wicked blues jam every Sunday."

"What do you want us to do?" the Financial Advisor said.

"Stay. Listen. Learn. Understand," the Guru replied. "Let me be your guide and teach you what I mean when I say that your profession needs to find the why before you can really serve the people you are trying to serve—and serve yourselves as well."

The Banker grinned. "Dude, shouldn't you be on top of a mountain somewhere, wearing sackcloth or something?"

"Maybe, but then you wouldn't have found me. I think this place works much better as a mountaintop: closer, more comfortable, and there's beer and music. Plus, ma'am, you'd have one hell of a time climbing the Himalayas in your five-hundred-dollar shoes."

Still holding the man's hand, the Stockbroker cracked her first smile since the trio had met. Simultaneously, the three of them realized that the Cold War-era neon clock behind the bar was broken, its hands stuck at 2:35. It was as if they were in a timeless space, dark and calm, where they could absorb whatever this strange man wanted to share with them. If they opened the door back into the daylight and the alley, would the spell be broken?

“So what do you say? Are you ready to stay and listen?” the Guru asked.

“I’m in,” said the Financial Advisor.

“Let’s do it, bro,” said the Banker.

“I’m not going anywhere,” said the Stockbroker.

The Guru clapped his hands, making a sound like a gunshot, a shocking sound in the quiet bar. “That’s the spirit! Okay, first things first, I need—” He spun on his heel until his gaze fell on the chalkboard that a bartender presumably used to list the night’s special drinks. “Yes! Let me write a few things down before we get started.” He grabbed a piece of chalk and began to write in a large, clear script while the others watched.

Blame it on your brain

Brutal truth

What do you serve?

Do what’s right

Knowledge isn’t enough

Put yourself in a position to have an epiphany

Be humble

“What’s all that?” said the Banker.

“Those, my young apprentice, are the lessons I’m going to share with you,” the Guru said, his voice gaining depth and richness. “I’m going to ask you some horribly hard questions and demand answers. I’m going to make you peer into yourselves, especially the parts you don’t want to see. I’m going to destroy your self-delusions. You’re probably going to weep and hate my guts before this is done. Doesn’t that sound great?”

“Sounds like hell,” said the Financial Advisor.

“Right. What did I say about truth and spirituality? And what do you have to do if you want to get incredibly fit or become a black belt in karate? You have to work, sweat, and get your butt kicked by a trainer or a sensei. Welcome to class, children, only there’s no need to bow. But I promise that this will change everything about what you do. Are you ready?”

The trio looked at each other. This was clearly a Rubicon moment. They could all get up, drain their tonic water, and parade out into the dying afternoon light and New York noise to whatever normal life would bring them. As they met each other's eyes, they all knew that was the last thing anyone was going to do. They swiveled on their stools back to the bar in unison, like a drill team.

The Financial Advisor, who seemed to have become the spokesman, said it for them all. "We're in."

"Outstanding!" The Guru said, rubbing his hands together. "Before we get going, son?" He addressed the banker. "Would you go over to the jukebox and play us a tune? I could really use some atmosphere. You don't need to put in any money; I know the management."

The Banker shrugged, got up, shuffled over to the brightly lit machine, searched its buttons and selections, and after a few seconds pressed a button. As he returned to his barstool, the sophisticated syncopation of "Take Five" filled the bar.

The Guru sighed. "Dave Brubeck. Perfect." He quickly made another drink, cracked his knuckles, leaned on the bar, and addressed his new charges. "Settle in, children. I'm going to tell you a story about that little space between your ears, because it's the key to everything."

So it began

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