NOTE TO SELF

Creating Your Guide to a More Spiritual Life

Charles LaFond

Foreword by John Philip Newell

Forward Movement
Cincinnati, Ohio
# Table of Contents

Foreword
Preface

**PART I: WHY A RULE OF LIFE**
- Chapter One: Introduction: A Rule of Life
- Chapter Two: How Monks Do It
- Chapter Three: You Can Do It

**PART II: WRITING YOUR RULE OF LIFE**
- Chapter Four: The First Draft of One Chapter
- Chapter Five: Writing a Sample Chapter

**PART III: A RULE OF LIFE FOR YOU**
- Chapter Six: On Listening
- Chapter Seven: On Being
- Chapter Eight: On Vulnerability
- Chapter Nine: On Body
- Chapter Ten: On Thought
- Chapter Eleven: On Existence

Afterword

**APPENDIX**
- Sample Chapters
- Rules of Life for Groups
- Resources

About the Author
About Forward Movement
PART I
WHY A RULE OF LIFE
Though I live in Denver, I have kept my home in Black Water Bluff, New Hampshire. It is a wooden 1847 farmhouse and pottery studio, warmed by three wood stoves and nestled in the foothills of New Hampshire’s White Mountains. I often walk by the Blackwater River for which the old farm is named and hike into the hilly forests into New Hampshire’s backwoods. I walk with my English black Lab Kai, whose name reminds me of the kairos love of God, of playfulness and community. Kai is familiar with each stump and smell along the way. And he will often plant, stopping to protect me from moose and coyote.

We walk an old logging trail. There are lots of trails to the left and right that lead who-knows-where but nowhere I want to go. If I take the wrong path, I will end up lost in the woods late at night. If I am listening to an audio book (and I usually am), I will often become so engrossed in the plot that my steps fall one after another without much consideration, until I feel a tug on the leash. Kai has stopped at the fork in the path, his head hung low, looking at me out of the tops of his eyes with a furrowed brow, telling me that a nearly imperceptible fork just happened along the path. Instead of staying on the main road
that curves to the left, I have walked straight ahead and by doing so have put myself onto a side path that will take me to the wrong place at the foot of the wrong mountain. The result would be a very long walk to home—or worse—a night lost in the woods. The longer I travel that unintended path, the farther I am from my intended destination.

Kai stops me from taking the wrong path, and we cut through the small brush to the correct trail. His tail wags madly at having done his good deed of the day for both of us.

I think life can be like that. Hopefully, we live life with some vision of the life-path we want to walk. But if we are not frequently checking our position and the map, we take wrong pathways and end up in unintended places, doing any number of unintended things. We are off track simply because we were not paying attention to the pathway we intended to take.

A Rule of Life is an ancient technology to help keep us on a right pathway. Developed and used by religious communities male and female the world over (Benedictines, Franciscans, etc.), a Rule of Life helps keep the monks and nuns on track in managing their lives and growing their souls. The purpose of this book is to encourage and help you to develop your own Rule of Life.

Rules

A Rule of Life can sound like a daunting thing. Indeed, it sounds practically unAmerican! Rules—even the word itself—can feel confining and imprisoning, conjuring images of frustrated, ancient nuns wielding rulers to rap our knuckles if we step out of line. Our society highly values open options and places a very low premium on commitment. Why work on a marriage
when we can trade this wife or husband in for a newer, fresher, younger model? Why work on weight loss when I can buy bigger clothes? Sometimes circumstances demand a change. But so often we simply end up in places in life rather than consciously working toward them.

Making choices, determining a way forward in life, means grieving the loss of the choices not taken, the paths not chosen. Our society moves on to the next thing so fast that there is no time for grieving the way-not-traveled. Some of those un-chosen paths are very attractive and desirable. And those un-chosen and un-trod paths are not necessarily bad or wrong paths, though some might well lead to unhappiness and pain for us or others. But all too often, they are not the paths we were intended to walk.

For the past 1,300 years, we have moved away from the notion that humans are basically evil and streaked with good to an awareness that humans are basically good and streaked with evil. As our theology heals and grows, we need not let the pendulum swing too far in the other direction so that all things—all paths—are deemed good. Some things that are good for others and that might be enjoyable need to be left on the shelf. When we choose one thing—having done the hard work of discerning that such is the right and best thing to do—we must then acknowledge that we will need to let go of the many other choices we could have made.

A Rule of Life is simply a series of letters we write to ourselves to keep us on the path we want to take. A Rule reminds us of who we are and what we want. It is a technology for living that can be imported from monasteries and into our lives. While a Rule of Life is a simple tool, it has great promise. This book will explain the value of a Rule of Life, how to make one, and how to use a Rule over many decades of choice-making and discernment.
Note to Self

Sometimes I write a Post-it note or tape a piece of paper on the front door so that I do not leave the house without remembering something. *Remember to bring that book for tonight’s meeting. Remember to spend time walking today on your lunch hour. Remember yoga at 5. These little notes are helpful. These notes to self are my way of remembering what I want in a world and life with many choices.*

We need to make choices so that we may live. Sometimes our choices are good, healthy, wise choices, and at other times we make poor choices because of fatigue, inflamed ego, insecurity, greed, envy, a lust for some commodity, or an addiction-driven brain.

*Eat the doughnut; you only live once!*  
*No! It is your fifth one today, and you are a diabetic!*  
*Oh, go ahead, life is short.*  
*No, you will be short if they remove your feet because of infections from diabetes.*  
*Oh, come on, it’s just a doughnut…*

But what if I read my page, my “note to self” (we call it a “chapter”), from my Rule of Life that describes my hopes for my life regarding food? What if the food or health page—one I wrote myself—were read that very day and it said that I committed to being careful about sugar and eating in moderation so that I could enjoy healthy food and a healthy body? What if I read that page as if it were like one of those notes we put on the front door? *Remember: If you are offered sugar today, try to avoid it except in moderation because you are sensitive to sugars.*
What if the note on the door was a page that reminded me how I feel about kindness, nudging me to treat others gently and with compassion? Or a note I wrote to myself about getting enough rest—the importance of confining work to eight hours per day?

A Rule of Life is a fancy, ancient, and religious term for a simple collection of “notes to self” that you write and read back to yourself once a day as a reminder of how you want to live your life. It is like a manifesto or a set of guidelines. Simply put, you choose a dozen or two dozen or three dozen topics about your goals for these areas—then you write them down. Many people write thirty notes to self because that is about one each day for a month. At the end of the month you simply go back to page one and begin reading the statements again. In a year you read each page about twelve times. This way you never go for more than a month without being reminded of the top thirty things you think are important to your living a good life.

Once you have made your list of thirty key topics, write some notes for each one. Next, you expand each Rule into a page of self-coaching so that all you need to do is read one page a day in a cycle that matches the number of topics (pages) you have written. If you want to coach yourself on ten subjects (for example: money, rest, health, food, work, prayer, friendship, exercise, kindness, and play) then you write ten topics, expand each topic into a series of paragraphs about your hope for that subject in your life, and then you simply read the ten pages, one a day, for ten days, and repeat. A Rule of Life, then, is a set of reminders you write to yourself, for yourself, so that you reconnect your vision for your life with your actual daily life.
An Example of a Rule of Life

Let’s take work as an example. Last week, I got up, brushed my teeth, did my praying and my listening. Then I read that day’s chapter (one written page) from my Rule of Life. My Rule has a “chapter” (about a page) on many aspects of my life. Each day I read one, and then I turn the page to read a new one on the next day. When I get to the end, I start again.

So this one day I sat down to read my Rule of Life. I opened the three-ring binder that contains my Rule of Life and moved the red ribbon from Chapter 22 to the next page—Chapter 23. I noticed that the topic of Chapter 23 is work, and I read on. (Yesterday’s chapter was on food, I note to myself with an awareness of the good choice I made to have salmon and green bean bake. Good job, chapter on food!!!) As I read my chapter on work, I remember (re-member…bring back together) my thoughts on work. As I read, I remember that I sometimes work too hard. I remember that I sometimes try to use work to build self-esteem, when in fact it never really can. I remember, as I read, that I want to work a reasonable amount, not an excessive one. My chapter on work reminds me that work takes up a lot of my week, so I might as well enjoy the work I do and choose my work carefully.

It takes about three minutes to read the page from my Rule of Life, and when I am done, I close the Rule of Life binder, change into my suit and drive off to work. When my colleague suggests that a letter I wrote needs to be rewritten, I remember my Rule chapter of the morning, and my self-esteem is not shaken. I smile. I rewrite it. No drama. No ego storm. I thank the person for the advice and do it. (And the coworker was right…it needed to be rewritten!) Then I get an invitation to an evening meeting. It would be my fourth night
at work in one week so I gently, politely decline, saying that I would be glad to read the minutes of the meeting afterward but that, no, I am sorry that I will not to be able to attend the meeting. No drama. No shame. But also no giving in to pressure to attend either.

A Rule of Life is your own tool to set your own boundaries with your own life. It reminds you about what you love and what you consider important. In short, it is a daily coaching by you, for you, on various aspects of your life. And it works wonders.

This book is about how to imagine a Rule of Life, how to design, write, live by, and edit a Rule of Life so that you have a series of stepping stones upon which to walk through an effective, contented life—inasmuch as you have control over your own choices.

Do bad things happen? Sure they do, and many of these situations are out of your control. But it makes sense to be reminded regularly of your own hopes for various aspects of your life, so that the things you do have control over are managed in ways that are most likely to bring you happiness and less likely to bring you suffering.

**One choice at a time. One day at a time.**

As an Episcopal priest, I have counseled hundreds of people who tell me about their lives—and sometimes about their poor choices. They tell me about how small the choices were, but that because there were so many of these wrong choices over a long period of time, they ended up on the wrong road, off of their life path. “How did I get to this place?” they ask.
I have listened to spouses weep as they tell me about the choices their partners have made. I have listened to clergy and office workers recount with crystalline clarity how they watched their CEO, manager, chairman of the board, dean, rector, canon, or bishop make one tiny, poor choice after another—dragging the people who work under them into a maelstrom of grief and loss.

There is so much suffering being visited upon people, both because of their own poor, sloppy choices and because of the poor, careless choices of those who have power over them. This is why I am encouraging people—encouraging you—to write and read daily a Rule of Life that reminds you each day of the good life you want for yourself. We make thousands of choices a day. Many are biological and automatic choices, but many are specific goal-oriented or desire-oriented choices.

For some years, I was a monk in an Episcopal monastery in Cambridge, Massachusetts. I went there wanting conversion. Monks and nuns go to monasteries for their conversion—for becoming more like God. It is a sort of turbo-becoming. Monk or nuns sleep and pray in their cells, spending time there considering their lives. For some, a monastery is the perfect place to live out their calling, to live the life God is calling us to embrace.

But most of us are not monastics. And yet we longs for union with God and to become a better human. We also have our inner children, voices wanting more or “other” and needing to be parented. A Rule of Life is, in its own way, an inner-child parenting tool, and it can be an effective one, because we wrote it to and for ourselves. What is the best way to get someone to do something? Make them believe they came up with the idea themselves. That is one of the reasons why a
Rule of Life is so valuable: You wrote it. This is not some set of rules somebody else wrote for you to follow. You wrote a Rule of Life, and it reminds you of your own hopes for your own best self and best-lived life.
my lap and imagined what it would have been like, before the Reformation, for monks to wander that candlelit nave. And, as a child of alcoholics, in a dysfunctional home, I wondered if there was a place of safety where I could spend time alone and with God. Even as a child, I saw my parents making bad choices for themselves and for me, and I wondered how these bad choices would end.

The bad choices ended the day I began to read the Rule of Life I wrote for myself. That is the day it ended. That one day. An early interest in calligraphy (I’m not kidding!), silence, authenticity, and Jesus all served to clarify a call to test monastic life. Becoming a monk at age thirty-eight and then leaving the monastery after the novitiate is a delicious story for another time. But suffice it to say that while I was visiting and then living in a monastery, I became curious about the Rule of Life, this “life technology” that the monks used to great effect.

The Chapter House

My first exposure to the monastic Rule was as a teenager traveling in Europe. While my friends went barhopping, I found myself going church and cathedral hopping. I was a bit of a nerd! I loved the history behind the European cathedrals, and I was fascinated by the monks who founded (and lived in) them between the tenth and fifteenth centuries. These cathedrals were small cities unto themselves, amazing examples of architecture serving function. For instance, if you visit one of the great English cathedrals today such as Salisbury, Wells, Lincoln, Westminster Abbey, or Canterbury, you will find a room called the “Chapter House.” Often an octagonal or round room just off the cathedral’s nave, the monks have, over the centuries, used the room for reading a chapter each day of their Rule of Life (hence, the name “Chapter House”). Each order had their own Rule. The Benedictine Rule is the best-known Rule of Life today. The Franciscans had a Rule.
The Augustinians had one. The Cistercians had one. Even those in the Qumran community in Jesus’ day had a Rule.

In the Chapter Room, each monk would have his own chair, and usually they would sit in order of rank and seniority. Because of the shape of the room, the monks could see one another, as if sitting around the circle of a camp fire. Their actions recalled an ancient practice of people gathered around a fire with their backs to the cold. Since human beings stood up on legs, and Gorg or Thurg or Igor invented fire, people have gathered in circles to tell their stories. And sharing their stories was important, essential even. By telling their stories, they learned how to live and how to stay alive. They shared their experiences of dangers—wild rivers, wilder animals—and opportunities—fresh berries, dry shelter. The campfire story is the ancestor to the self-help book.

Little has changed two millennia later. Monks still gather in a circle, reminding each other of the best choices for life by reading a daily “chapter” of their Rule of Life. Then they go into their day with those words ringing gently in their mind. Remember. Remember. Remember.

**Chapters in a Monastery**

Terce is an intimate event in the daily life of a monastic community. The monks wake at 5 a.m. It is still quiet, part of “The Great Silence” during which no speaking or work is done. The monks sit silently in their chairs in the darkness of the morning and chant the Morning Office. This short service offers praise for surviving the night, a holdover from a time when surviving the night was a big deal. You were blessed indeed if you weren’t facing a plague, fire, Visigoths, Vikings, or starvation.

After morning prayer, the monks spend an hour in silence, share Holy Eucharist, and then partake in a silent breakfast. Only then
is the first un-liturgical sound made: during Terce, the monks read from the Rule of Life, which begins the active business of the day. Reading a chapter from the community’s Rule of Life starts the day off with a reminder of the community’s hope for itself.

On one day, we read a chapter on health. Another day, we read a chapter on money. Some other day, we read a chapter on prayer, and so on and so on and so on. Day after day, we turn the page of the Rule of Life book, chapter after chapter. Reminder after reminder.

I lived briefly at The Society of Saint John the Evangelist in Boston, Massachusetts. Their Rule had forty-nine chapters. Or, said in a different way, a book they wrote had forty-nine topics they wanted to remember about how they wanted to live together and live for God. During my time there (and this practice began long before my involvement and continues today), the monks would sit in a boxed circle and read the Rule aloud—one topic each day, then, after reaching chapter forty-nine, beginning again with chapter one.

Did we meet the heights of perfection written in our Rule every day? No. Not even close. But the reminders were valuable, and hearing those chapters day after day had an effect on that day’s choices. Furthermore, over time, it all sunk into our bones like cherries soaking in vodka. The good reminders of those chapters, read and re-read over and over again, infused us with hope, and we carried our hopes around with us.

**From Monastery Rule to My Rule**

At The Society of Saint John the Evangelist, we gathered for the reading of the Rule in a very simple, white-washed chapel in the basement. There were aesthetically uncomplicated stall seats,
side by side, around three walls. At the open end of the “U” was an icon of Jesus and John, the Beloved Disciple. Jesus completed the circle. The chapel is generally off-limits to the 5,000 guests who come to the monastery to make retreats and so it was a very intimate space for the brothers to be “family” together. Each chapter reminded us of how we had all agreed to live that particular aspect of life as a monk.

Ultimately, I realized I needed to leave the monastery. When I entered the monastery, I sold all of my possessions and gave away most of my money. I left with just a few trunks to begin a new life. This leave-taking became the impetus for this book.

I packed one of the monastery’s Rule of Life books, and every day I read a chapter. In hotels. In my sister’s house. In the homes of friends. All the while, I was trying to figure out what to do with my life. I no longer wore a monk’s habit. I no longer sat in the monastery, fed and clothed. I had to make my own money. I had to figure out what was next for me. And then, one day, while reading the society’s Rule, I wondered: “Why am I reading chapters that applied to the monks? I am no longer a monk there. Sure, the language of the society’s Rule was gorgeous, and the chapters of their Rule are challenging and helpful to any reader. But why couldn’t I write my own Rule?”

Couldn’t I determine the topics for which I needed monthly direction? Why not craft my own Rule of Life to guide me in a new monasticism? And so I did.

That decision has made my life beautiful and courageous—on most days. I invite you to take this same journey. By the time we are done, you will have written your own Rule of Life. And over the years you will edit it and change it for new seasons of your life.
But beware, Kind Reader. A Rule of Life is like Jesus. It will never leave you free to run your life in circles of meaningless choices. It will channel you. It will push you onto a roller coaster. A Rule of Life will send you deeply into the spiritual life, and it will transform and transfigure you. Sometimes you will find it hard to hear your own words in one chapter or another. You may read the words you have written about health or work or friendship or study or exercise or savings or whatever and realize that this hope you have written for yourself is not happening. You will notice you have wandered off track. You will read a chapter about some aspect of your life and think: “Oh my! I am not living this way at all! Where did I step off the path?”

But there’s wonderful news even in this discovery. If you have thirty chapters in your Rule of Life, then you are only, at most, twenty-nine days off-track! The old, good, chosen path is there, and because you are reading your Rule of Life, reminding yourself of your life’s longings, you only need a small adjustment to get back on your track. Perhaps in reading a chapter in your Rule about health, you realize that you have been binge eating and binge TV watching. As you re-read your Rule and recommit to this hope you have established for your life, you respond afresh, following an old Buddhist saying, “Start from where you are.” Get up, brush off the bright orange Cheetos dust, and start eating well and walking daily. The Rule of Life has done its work. You are reminded. You are stepping back on track.

A Word about Failure

There are, admittedly, some chapters of my Rule that stand as a witness and reminder of a better, longed-for life for years...YEARS! Month after month, year after year, I read the chapter(s) and month after month, year after year, I fail to reach some longed-for hope in my life. But having those discerned, written chapters in my Rule—even though I fail at
parts of them over and over and over again—are essential to my life and to my commitment to live by a Rule of Life.

No life is perfect. We all have weaknesses and failings. The failings are not the problem. The problem is in not being awake and aware that they are areas of failure. Remember the image of the Post-it note: *Note to self: Remember to keep trying...even though you frequently fail at this.*

If we use our Rule of Life as a whipping post, we have misused it terribly. There are already too many of those. The Rule keeps us aware and even optimistic.

And then sometimes, you will see a breakthrough. You will fail and fail and fail because the cosmos keeps handing it back to you until you learn what you need to learn. And then, a wonderful thing will happen. You will read that chapter of your Rule one day, and you will see that issue over which you have been stumbling and failing for years and suddenly you read it in a new way. You have finally learned your lesson, and you have finally done that thing well. You have followed your longings for your life. Your Rule of Life has succeeded where hundreds of New Year’s resolutions have failed.
You Can Do It

Chapter 3

The Rule of Life, and its various one-page chapters, remind us of how we hope to live. This reminder is not a bony finger pointed at our faces, shooting accusatory lightning bolts of guilt. Rather, these chapters are signs like those on a hiking trail, guiding you on the journey. This is the path you are on. Was this the path you wanted to meant to take?

The path of a three-hour hike is fine—unless you had intended to be on another path that only takes an hour. If you had planned to be on the green trail because it leads back to where you parked your car, then the red trail, scenic as it might be, will not be helpful. We write and live by a Rule of Life in order to contain and focus our steps in a right direction.

Why Write Your Own Rule?

As we discussed earlier, a number of Rules already exist: Franciscan, Benedictine, The Society of Saint John the Evangelist. So why do I encourage you to take the time and trouble to write your own Rule of Life? Why not just pick an already existing Rule?
You write your own Rule because it will lead you on the path that you’ve chosen. It will shine light on your hope, and when you stray, your own Rule will be a gentle and clear reminder to step back onto the pathway.

I wish I could tell you I always like reading each chapter every day. I do not. In fact, sometimes I hate it. Sometimes I find myself on a binge, watching *Game of Thrones* episodes one after the next after the next, lying on my bed like Jabba the Hutt with a bowl of jelly beans on my stomach and the remote glued to my hand. Then I read my chapter about health, about my hopes for nutrition and exercise and creativity. What I have written for this subject is in bold contrast to how I have spent my day.

So I make a course correction. I arrive home the next day, and I do not watch TV all night. I bake fish; I walk with my dog. I make a few mugs on the pottery wheel. I go to bed early. The Rule has done its job. I am re-membered.

If we own the rules we live by, we will be more likely to follow them. My Rule of Life works well, in part, because I wrote it for my life. I am not slavishly following some arbitrary set of guidelines established by someone else. I took time to consider my life, to acknowledge what worked well within this one life God gave to me. I noticed what could be improved, and then I wrote a Rule of Life that is a perfect fit for me.

Since I wrote this Rule, I am more likely to welcome and heed it when the Rule reminds me that what I am doing—though perhaps fun—is not in my best interest.

This technology of a Rule of Life is not distinctly Christian. One of the earliest uses of a Rule of Life was by the Jewish
community in Qumran a couple of thousand years ago. A Jew or a Christian or an atheist could use this technology, and one day I hope to write a book on a Rule of Life for those communities too, complete with different language. A Rule of Life allows for the inclusion of one’s religious faith and is supported by it, but living by a Rule does not depend on a certain faith. Like any map, it is simply a decided path, be it through a church, a school, or museum. A map is a map on a specific land. A Rule is a rule for a specific life.

Although a Rule of Life can be used by anyone who believes in a higher power, I am writing specifically for a Christian audience. My Rule is deeply guided by my experiences in churches and monasteries. It is rooted in my belief in God and in my love for Jesus. I pray that your Rule will be so as well.

**What a Rule Is Not**

We have spent some significant time defining a Rule of Life. It is, in short, a map that we check daily to see if we are on the path we have chosen or if we have wandered down an alley or taken an unfortunate shortcut.

It might be helpful to also discuss what a Rule of Life is not. First, a Rule of Life is not a permanent and forever document that once written will never be revisited or revised. I have found that from time to time, I need to edit my Rule. I have to adjust paragraphs and sometimes rewrite whole chapters with respect to changes of life and circumstance. When I hit my mid-forties, for example, my chapter on food had to be rewritten to accommodate a changed physiology. My metabolism had slowed with age, and some refinement needed to be made in my Rule so that I could maintain a healthy weight.
A Rule of Life is limiting, but it is not confining. Let me explain. Limitations we place on ourselves can be cozy and even comforting. Perhaps you have driven over a high bridge and found security in the guardrails. They are not your enemy; the guardrails are not there to deny you freedom. They confine you but in a good way, helping you to move forward, not sideways and perhaps flying into an abyss. Your Rule will help you define your own limits: what you want from your life and what seems to be in line with what appears to be God’s hope for your life.

The awareness that a part or parts of your life are off track will be easier to bear and easier to see and correct if you do not find yourself too far down the wrong path when you look up, look around, and ask yourself: “Is this where I really wanted to be? Is this truly the direction that is best for me?”

A Rule of Life will not stop bad things from happening to you. But it will help you to contain the blast. It will be the firm foundation on which you can stand even if you hit bottom. And occasionally you will. I know I have.

**A Solution, Not a Resolution**

We as a society tend to make New Year’s resolutions. We say things like: “This year, I am going to lose those extra pounds!” or “This year, I am going to spend more time resting!” or “This year, I am going to have regular date nights with my spouse!” We sit up and look around like a groundhog checking on the status of the seasons by popping his head out of his hole. On December 29, we consider our life, and on January 1, we make huge pronouncements of corrective behavior. We buy gym memberships or download time-management software or go on a rampage of tossing out candy and chips or cigarettes.
And if you are anything like me, it works. For a while. I become the newly converted enthusiast, nearly a terrorist, not only becoming avid in my own reform of life but also making sweeping pronouncements to those around me as if I am some life-management prophet bent on evangelizing a fat, time-wasting world. With the gym membership and new workout clothes and water bottle and the weight-loss chart pasted on the inside of my medicine cabinet, I am deeply committed. Until February.

Then my new favorite show moves to 10 p.m., so I start going to bed at 11:30. And I am too tired to get up at 5 a.m., so by the time I drive by the gym, it’s almost 7 a.m., so I swing into McDonald’s for a sausage-and-egg biscuit. While I’m eating, I consider how much needs to be done at work, and before I know it, I pull into the office parking lot fifteen minutes early, my gym bag sitting in the backseat as a throbbing reminder of failed New Year’s resolutions.

One of my first adult jobs was in the corporate office of a metropolitan YMCA where I supervised fundraising, communications, and marketing. The budget of a YMCA is based on funds raised and memberships purchased. And each year in January, the media campaign targeted people who had overindulged from Thanksgiving through Christmas.

As we built our corporate budget, we also planned for the inevitability that a certain (rather large) percentage of well-meaning people would do what they had always done in the past—pay dues but not attend. The first few months of the year might be crowded in the workout rooms, but come April and May and the rest of the year, we could anticipate the numbers would wane even though we would still receive significant income from monthly membership fees.