

# 10 Questions

WITH NOTEWORTHY PEOPLE

## Christina Baldwin on Story, Storytelling, and ‘Who Put the Honey in Your Heart?’

by Shelley A. Lee



**Who:** Christina Baldwin

**What:** Author, educator, partner in PeerSpirit Inc.

**What's on her mind:**

“Words are how we think, but story is how we link. Almost everything we know about being human we’ve learned through story. And it isn’t just about your client’s story. It’s about your story as a planner—that’s a key attribute of leadership.”

It’s our greatest human inheritance. It’s in 30,000-year-old drawings on cave walls in France. It’s in our ability to deal, as a society, with the trauma of 9/11. Or individually—with a job loss, huge promotion, inheritance, values about money. It’s who we are as people, it’s experience and the assignment of meaning, it’s our vital connection—in personal and professional relationships.

When Christina Baldwin tells the story of her minister/beekeeper grandfather, “It captures everything essential about story,” says Baldwin. “I was being passed everything in that moment—familial love, familial values, spiritual values, work lineage, how to be industrious, how to work toward and appreciate quality, even how to be a beekeeper.” In your relationships with your clients, the voice of story is calling. “Legacy is the waiting question—the story looking for a place at the table. It’s an essential part of the planner-client relationship.”

Baldwin recently talked with us about leading clients to their story, leading with your own story, and why story is important to the financial planning relationship. As for “Who put the honey in your heart?” read Baldwin’s book, *Storycatcher*, or listen to her presentation from FPA Seattle 2007.

**1** Do you use “story” as a noun or a verb? Is it the ability to tell your story?

It’s both. We all need the ability to tell our story and storytelling is something we need to not lose in our lives today. But when I say we have to protect “story,” it’s a noun.

**2** Give us a little history and context on story.

When you examine history, we see that every language has narrative structure at its core. Story is the heart of language. We can see that even when we can’t hear it. Think about those Paleolithic-era drawings on cave walls in France from 30,000 years ago—there’s a story line in the paintings. The hunter goes out and kills the animal and the animal’s spirit flies out of its body and the shaman does a gratitude dance. They were painting narrative. In the pioneer days, there was this notion of “meat or meeting.” When people began gathering around the fire at the end of the day and heard a rustling near them, there were only a few minutes to establish that the approaching person was not hostile. Historically, there have always been three ways to signal “I’m a friend”—extend the hand to show there was no weapon, offer and share some food, start to talk. And you can just imagine the settlers coming over the hill at night and gathering around and saying, “Boy, you wouldn’t believe what we saw and did today!”

Remember that what we know as literacy today is based largely on formal education, but that didn’t exist until about 100 years ago. In Europe and the early days of America, people became literate “enough” only to be able to read the Bible—that was the reason. For centuries, reading and writing were elite functions given only to certain classes of people—the scribes, the priests, the king. The common people told stories, as much for information as to educate their children—how to plant crops, lay a fire, live safely in that valley, what to notice about the weather. They didn’t have scientific language or

manuals. It wasn't "That's a cumulus cloud." It was "When the cloud turns into the tail of a horse, rain is coming." They used metaphor and story to embed necessary information for the next generation.

### 3 And in today's world?

When we talk about story and modern context, I remind people that less than 100 years ago the only entertainment was another human being. No radio, no television, no Internet, no game consoles. If you wanted information or a good story at the end of a day, you turned to a person. When we experience something new and different and, especially, traumatic, we turn to story.

Think of 9/11. We had no preparation for this huge and significant cultural experience and it took months of people unspooling story—all around the world—for us to make sense of it. As we listened and dis-

cussed it, it was story in its truest sense—"We got out because the group in front of us on the stairwell, strangers to us one hour before, helped us down." Or "I would have been there except I was taking my child to her first day of school." Or "I knew my brother was flying from Boston that day." Story helps us cope and provide meaning to the experience.

Unfortunately, in our sound-bite culture, we're losing the key elements of story and when you remove the linkage, people disassociate from the insight or the meaning. If I say, "The temperature in the water around Alaska has gone up two degrees in the past 50 years and there is 30 percent less permafrost," you might tune out. But if I say, "The bears are coming into the village and eating the dogs because they're hungry," that's a story.

### 4 What is the essence of story?

Story is how we link to each other as human beings, and our ability to link experiences through story creates the basis for all social

behavior. We interpret everything that happens to us through this veil of story. We recognize ourselves in others' lives. As humans, we literally cannot think without words. Story has the key elements of chronology, character, theme, and insight.

### 5 Explain what you call the spiral of experience and how it relates to the financial planning relationship.

In shorthand, the spiral of experience is the "survivor's story." A major life event happens and you experience chaos and shock, or surprise and delight. The spiral continues with reflection, reassurance, and bonding with others, and then expands into questioning, reclaiming self, coming to a resolution with the experience, and, finally, "I am this person now." The spiral of experience is particularly acute with those who experience sudden money. Let's take the example of somebody who wins the lottery—their story has been detonated. Let's assume the story is the hard working postal carrier who wins \$20 million. The survivor's tale begins—it moves through the significance, the real work of integrating this into the new self, the meaning to make of it over time. It's a huge change to a person's story for which he or she hasn't been prepared. Some manage it well; others very poorly. But in the financial planning relationship, the major life event could be a death and an inheritance, a job loss, a job gain, a family disintegration, the adoption of children, a retirement. Any of these life events can be extremely disorienting.

### 6 Why is story important to the financial planning relationship?

Approaching every client with the idea of story—about them and their money—will make you a better planner. Looking for the essential elements of story allows clients to trust you in an entirely different way. It creates a stronger alliance of understanding. Knowing your client's story will change how you plan for them—it provides



## Talking Point: Are You Telling Your Story?

One defining story—that's what clients want to know about you. As important as their story is to you—you can't do effective and meaningful planning without it—clients also need to know *your* story. Story, according to Christina Baldwin (see our "10 Questions" interview beginning on page 12), is a key attribute of leadership. In the act of telling story, says Baldwin, we create a world we invite others into.

Your client's story could be about concepts of worth and worthiness, attitudes toward money, the source of assets (where did they come from?) and their destination (how will these assets be used?) and hopes and dreams. *Your* story could be about who mentored you, what inspires you, why you chose this profession, what dilemmas you face.

How do you tell your story? How do you *receive* story from your clients? Share your thoughts with your colleagues: [www.journalfp.net](http://www.journalfp.net) and click on the **February Talking Point**.

the trajectory and the framework to move forward. Story allows you to explore many things that affect planning: concepts of worth and worthiness, religious attitudes toward money, the source of assets—where did this money come from and where is it going?—issues about financial stability, and political, environmental, or social consciousness.

**7** You also believe that the planner's story is important. Can you elaborate?

Story is really an attribute of leadership. The leader of an organization—whether that's 2 people or 200—who can tell good, true, and beautiful stories about the organization, the people in it, the clients they serve, the approach they use, inspires confidence.

I like this quote from Bill George, former CEO of Medtronic, author of several books, and now a professor at Harvard: "The journey to authentic leadership begins with understanding the story of your life. Authentic leaders frame their life stories in ways that allow them to see themselves as individuals who can develop self-awareness from their experiences." Your own story is the basis for your leadership, and that includes leading your team as well as leading your clients. Knowing each other's story creates a team that can support and nurture personal strengths.

**8** Is it as simple as "clients want to know as much about you as you do about them?"

No, because I don't think the clients really want to know *that* much. A planner's story as part of the engagement doesn't mean "Okay, the verbal time is 50 percent mine." But as a planner, you do need a core story about what led you to who and where you are today. Clients can find out everything informative and factual on the Internet. What they need is one defining story. Who or what inspired you to choose this business? Who are the others you've helped? What are the dilemmas you face? Who

mentored you? What have you discovered about yourself?

**9** Do you find differences between women and men in giving and receiving story?

When men engage in story, they generally tend to tell it using heroics and accomplishments and often use language about fighting or conquering. Women tend to approach storytelling for the value of connection. As a species, we're hardwired to cover the bases of "fight or flight"—often the male province—and "who's bleeding and how do I stop it?"—often the female province. I work with men on story as connection. And I also tell women that it's really quite okay to talk about their accomplishments.

**10** Give us some simple tactics for keeping story alive in personal and professional relationships.

First, turn off the machinery. Second, ignore talk radio. It's all about opinion, not

Christina Baldwin's most recent book is *Storycatcher: Making Sense of Our Lives Through the Power and Practice of Story*. More information on Baldwin is available at [www.peerspirit.com](http://www.peerspirit.com).

You can order a CD of her presentation at FPA Seattle 2007 on the FPA Web site: [www.FPAnet.org](http://www.FPAnet.org).

story. And remember to always ask for one more story. Stay in curiosity about your clients and you'll probably experience the phenomenon of "I had no idea how good the ending of this story would be!"



Shelley A. Lee is a writer in Atlanta, Georgia, and owner of Ashworth-Lee Communications. She can be reached at [shelley@ashworth-lee.com](mailto:shelley@ashworth-lee.com)

## Coming Soon in 10 Questions

WITH NOTEWORTHY PEOPLE

In the coming months, "10 Questions" will talk with:

- **Sheryl Garrett**, whose Garrett Planning Network is synonymous with hourly-based, middle-market planning, but who now has a *bigger* goal.
- "**The Mole**," the CFP® certificant-undercover-columnist for *Money* magazine. Who is this planner and why does he or she think consumers need to know about "the industry's darkest secrets"?
- Financial journalist **Karen Blumenthal**, who admits that, even after two decades of writing about it, the stock market continues to mystify her. So she spent a year following the "life" of Starbucks' stock in her quest to better understand the movements of the market. Stay tuned.