

## Adapt and thrive

### Expert advice on coping with constant change

For many of us, 2020 was a year of disruptive change, from canceling special events to losing loved ones to simply missing our normal life patterns. While there's nothing that can protect us from these shake-ups—not experience, planning or wealth—there are ways we can adapt and thrive.

BMO Family Office Managing Director **Meeta Yadava** recently brought together a panel of experts to discuss how to let go of negative thoughts and practice self-care in a time of emotional turmoil. **Susan E. Guthrie**, host of "The Divorce and Beyond Podcast" and regarded as one of the top family law and mediation attorneys in the country, moderated a conversation with three leaders who have decades of experience in transforming people's lives and empowering women:

- **Elizabeth Cohen**, a clinical psychologist and regular contributor to *Psychology Today*.
- **Beth F. McCormack**, a family law litigator and meditator honored by Crain's Chicago Business as one of 2017's Most Influential Women Lawyers in Chicago.
- **Jill Sherer Murray**, an award-winning journalist, TEDx speaker and author of the best-selling book *Big Wild Love: The Unstoppable Power of Letting Go*.

Following is a summary of their discussion.

#### Turning trauma into discoveries

Changes have been coming at us fast and furious, and that's causing many people to deal with multiple stressors. Change is always difficult, and the COVID-19 pandemic has left many living in a kind of limbo. That's why Cohen says even the more privileged among us can feel the stress of all the uncertainty.

"It's really important to understand that no matter where you are, no matter what your experience is, with the pandemic we are all going through a global existential trauma," she said. Unlike so-called "big T" traumas, such natural disasters, "little T" traumas, such as the feeling of a lack of permanence or certainty—can be just as unsettling.



"It can be related to not knowing if you're going to be able to send your kids back to school," Cohen said. "I really want to let people know that even if you are not physically affected yet by the pandemic and you look around and things feel pretty comfortable, we are still collectively going through an existential trauma."

Once you understand the source of these negative feelings, Murray said the upside of trauma is that it can lead to important epiphanies that we may not otherwise have reached. "I don't know about you guys, but I have zero epiphanies when I'm at the spa," she said. "But gum surgery—I have a million amazing epiphanies, like I will floss forever."

Murray added that being open to these revelations can help kick off the process of letting go of whatever is keeping you stuck in place or preventing you from attaining what it is you really want. "You cannot let go of what you don't know or can't accept is in your path," she said. "These ah-ha moments that illuminate what really matters, they are the truths inside of us that are calling for our attention, and they're really giving us instructions for what we need to know and do about the situation, and the trauma and the experience that we find ourselves in."

And while epiphanies often seem to strike out of the blue, Murray said it is possible to conjure them. Any activity that puts you in a relaxed state—whether it's meditation, keeping a journal, simply taking a bath—can put you in the right frame of mind to receive these moments of illumination.

"Anecdotal evidence tells us that you can actually do it by getting still and putting yourself in a state of listening," she said. "Science tells us that when we release dopamine in our brains in a relaxed state, that's when we come to some of our best thinking. So it's about asking and answering questions like: When was the last time I had an epiphany and what did I learn from it? What did it tell me? And if I were to have an epiphany right now around this situation, what would I like for it to tell me? Sometimes I find it's really

helpful to write these questions down before you go to sleep at night, and then when you wake up in the morning, just start journaling out some answers and keeping that hand moving so that whatever you need to say can come up and out through you."

## Managing negative emotions

As a divorce attorney, McCormack is accustomed to dealing with people who are experiencing a flood of emotions, often negative ones, which can cloud their judgment. To help her clients achieve a sense of clarity, McCormack said she's learned the importance naming what you're feeling. A friend of McCormack's taught her the SASHET acronym for identifying six common emotions: sad, angry, scared, happy, excited and tender.

"Once I learned the importance of naming it, life became a lot better for me," she said. "I was able to feel a lot less stress a lot more often. Naming it was a game-changer."

It's also important to realize that you can experience multiple, even contradictory, emotions simultaneously—what Cohen calls "the Golden And."

"We often think that we're not having a feeling, and then once we realize we're having the feeling, we quickly judge it," Cohen said. "Something a lot of people talked to me about in the beginning of the pandemic is that they either have to feel sad and scared about what's happening, or they have to focus on how comfortable and all the privilege that they might have during this time, and that you can't feel both. I recommend the Golden And. There is no reason why we cannot feel in our abundant heart both an incredible compassion for people who are suffering and a great pride and safety in where we are."

## Self-care and the compassionate "no"

It can be difficult, particularly for women, to say no to a request from someone who needs help. That's especially true now when the pandemic has forced many women to take on even more roles, such as home schooling children, taking care of adult children who have moved back home, or caring for elderly parents. But there is value in being compassionate to yourself by saying no.

"Very often I will say to clients that if you felt guilty about doing something, you're likely doing self-care," Cohen said. "Think about the last time—and this has probably been a while—that you were invited to a party of a friend, but you really didn't want to go. And

you say, I'm not going to go but I feel bad. That's usually because you are doing something to take care of yourself. If you notice yourself feeling guilty about an action you take, ask yourself if you feel guilty because you put yourself first, which is incredibly important."

So, how can you start putting yourself first when you're accustomed to taking care of everyone else? "We have to practice and learn how to take care of ourselves and give ourselves compassion," Cohen says. "I always like to start with small, digestible and measurable goals. For example, maybe write down one behavior that you could do that would increase your self-compassion. It could be making sure I have tea in the afternoon around 3 o'clock or making sure I go for a walk around the block before dinner."

"Write that down and then write down how many weeks you're going to practice," she added. "And then every time you do it, from zero to 10 just write how relaxed you feel, how agitated you feel, and if you want to list another feeling. Just keep track of it for seven days. If it doesn't help, throw it out and try another one."

**For more information on similar events hosted by BMO Family Office, please contact your BMO relationship manager or Meeta Yadava.**



### Let's connect

**Meeta Yadava, CFP®**

Managing Director, BMO Family Office  
111 West Monroe Street, Suite 12W  
Chicago, Illinois 60603  
Tel: 312.461.8550  
meeta.yadava@bmo.com

Meeta Yadava is a Managing Director at BMO Family Office, an integrated wealth management provider that serves ultra-affluent individuals, families and family offices across their tax, estate, investment, philanthropic, risk and family capital needs.

Meeta joined our organization in 2009 and has over two decades of experience helping clients navigate the complex issues of significant wealth. She leads teams across multiple states and is responsible for promoting new client engagement across the enterprise, and helps to develop and execute upon strategies for growing the business and delivering exceptional client experiences.

## BMO Family Office



Certified Financial Planner Board of Standards Inc. owns the certification marks CFP® and CERTIFIED FINANCIAL PLANNER™ in the U.S.

**BMO Family Office** is a brand delivering family office services and investment advisory services through BMO Family Office, LLC, an investment adviser registered with the U.S. Securities and Exchange Commission; investment management services, trust, deposit and loan products and services through BMO Harris Bank N.A., a national bank with trust powers; and trust services through BMO Delaware Trust Company, a Delaware limited purpose trust company. BMO Delaware Trust Company does not offer depository, financing or other banking products, and is not FDIC insured. Not all products and services are available in every location. Family Office Services are not fiduciary services and are not subject to the Investment Advisors Act of 1940 or the rules promulgated thereunder. Investment products and services: **ARE NOT A DEPOSIT – NOT INSURED BY THE FDIC OR ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY ANY BANK – MAY LOSE VALUE.**

Capital Advisory Services are offered by a division of BMO Harris Bank N.A. NMLS #401052

Securities, investment advisory services and insurance products are offered through BMO Harris Financial Advisors, Inc. Member FINRA/SIPC. SEC-registered investment adviser.

Not all products and services are available in every state or location or through all entities within BMO or BMO Family Office. Securities, investment, and insurance products offered are **NOT A DEPOSIT – NOT INSURED BY THE FDIC OR ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY ANY BANK – MAY LOSE VALUE.**

© BMO Financial Group (10/21)