

THE 9:03 COLLECTIVE · A PAPER ON THE FRAMEWORK · 2026

The Four Pillars and 12 Holdings

Time is the currency. These are the twelve places it goes.

I was twenty-two, working for Morgan Stanley Dean Witter, and walking down a stairwell around the 44th floor of the South Tower when the second plane hit my building at 9:03. I kept moving, and about ten minutes after I made it outside, and about four blocks away, I heard what sounded like thunder and turned around to watch the building come down.

I have spent twenty-five years trying to figure out what that morning gave me. The short version is that time is finite. You are given a certain number of days, but the odd part is you don't really know how many.

Fifteen of those years were at Vanguard, selling ETFs to firms that managed billions of dollars. Money is the most watched thing in most people's lives. It comes with quarterly statements, allocations, returns, and a person whose job is to call when something drifts from the plan. I was in the rooms when those conversations would last for hours. I was also in the room when I would see that money was really just the surface layer to so many of the things that show up in our lives. And it was at that intersection that I realized most of our lives were not monitored with the same amount of attention.

The Four Pillars were my attempt to give the rest of our lives that attention.

The Currency

Everyone gets 168 hours a week. Across eighty years that comes to roughly 4,000 weeks, a number Oliver Burkeman put on the cover of a book and the same number of little squares that show up on the calendar in my office. The ones that get filled in black each week. You can earn more money. You cannot earn back the day that just passed.

Laura Carstensen at Stanford has spent her career on what happens when people sense their time is limited. They stop collecting and start committing. Older adults do it on their own, and younger people do it too when an ending becomes a bit clearer. In those first few years after September that is what I understood. A lesson early and all at once. The pillars became a way I thought people could get there without the morning.

So, time sits at the top. Wealth and health are what it gets spent against. Purpose is what you are spending it on.

Four Pillars

Physical is capacity for the life you are building. It is what helps determine the version that wants to show up in that life. Mental is clarity inside and presence outside. Financial is the currency, the meaning, and the direction. Spiritual is self, then story, then something larger.

People who know my background are surprised Financial is one of four, and third on the list. In the world I lived in money was first because it is measurable and billable, time second, and health last, because health has no AUM. I think the order should follow what you cannot buy back. A lost decade of fitness is harder to recover than a lost decade of returns. Perhaps it is hard to believe, but I have seen it.

The other piece is that none of these pillars stand alone. They run together. A pillar running without your attention is usually funding one of the others. The eighty-hour week at work draws down Physical and Mental. The training block that takes every Saturday draws from the people at home. Most people can point to where they are overweight within a minute of seeing all four on one page.

I have run that trade myself. I think about the months before we were going to have our first child. I had spent the last six or seven years training as an Ironman triathlete. Probably twenty hours a week on top of my career. Saturday mornings starting at 4:30 AM and getting home around 12 or 1 just wiped out. I had another one on the calendar. Then our son came and everything changed. I asked Alison and she said do what you think is best. So I bailed, on the race and the \$650 race fee. Why? Because it was an overweight and a risk I wasn't willing to take.

It rarely shows up as a crisis. It shows up as a Sunday when you realize you haven't called an old friend since spring, or a physical where the doctor uses a word about you that you haven't heard before.

Why holdings

I borrowed the word from my old career and kept it because I think it fits. A holding is something you own. You chose it, or you inherited it and never looked. It can be sized up or down. Left alone, it drifts just like a portfolio, and often when no one is watching. It

happens a quarter at a time until the allocation looks nothing like the plan.

Each pillar has three.

01

Physical

MOVE · FUEL · RECOVER

Move is strength, cardio, and mobility, trained so your body can do what your life asks. Fuel is what you put in and what it does to your energy, your mood, and the next twenty years. Recover is sleep, rest, and knowing your numbers, because the adaptation happens there.

02

Mental

CONNECTION · EMOTION · PRESENCE

Connection is the people you are with, which I treat as the foundational infrastructure. Emotion is the capacity to name what you feel and respond instead of react. Presence is being in the room you are standing in, as the person you actually are.

03

Financial

TIME · REAL WEALTH · NORTH STAR

Time is the currency itself, counted in hours, weeks, and years. Real Wealth is health, relationships, experiences, and purpose, with the account balance as one line on the page. North Star is a philosophy about money that decides before the hard decision arrives.

04

Spiritual

AWARENESS · AUTHORSHIP ·
TRANSCENDENCE

Awareness is seeing yourself clearly enough to choose. Authorship is living a story you chose instead of one you were handed. Transcendence is the shift from me to we, and the habit of looking up.

The clock

Twelve holdings fit on a clock face. Move sits at twelve and the holdings run clockwise, three to a quarter, so each pillar owns a quadrant. Nine o'clock lands on Awareness. I would like to say I planned that. I didn't. It is where the work starts anyway.

The last three holdings do two jobs. They are scored like the other nine, and they are also how you read the whole clock. You notice where you are. You decide what to do about it, and do it. Then you find out the point was never only you.



Tap a holding to jump to it. The hands are set to 9:03.

What it is

It is a frame. I built it from my own life, from coaching, and from about twenty years of reading research that is rarely straightforward. It has not been tested the way a clinical trial is tested or when you read your bloodwork, and I would rather say so here than leave it in the fine print. I think this perspective earns its place when it shows you something you were missing. Keep what does. If one holding does nothing for you, drop it.

Each holding has its own section below: what the holding is, a story from my life, the research that explains the story or complicates it, the three statements that measure it on the 9:03 Clock, and a question to take with you.

01

The Physical Pillar

MOVE · FUEL · RECOVER

Capacity for the life you are building.

Move

Strength, cardio, and mobility, trained so your body can do what your life asks of it.

My first real run was two miles, in 2001, and I didn't want to go. Alison, my girlfriend then and my wife now, took me out and told me we were going. She had had enough of whoever I was at that point. It was slow and it was bad, and I hated that day. I went again anyway.

That run stayed about the same size for twenty-five years while everything around it got heavier. A career grew. We moved across the country to Arizona and then back home to Ohio. Two boys arrived. I left a career I loved. There were races, and there were stretches where I wanted to quit. Through it all was that two miles.

Move sits at twelve o'clock because it is the easiest holding to measure and one of the easiest to get wrong. Movement gets sold as appearance, or as a protocol so large that most people never start. I care about something smaller. Can your body carry, climb, chase, and say yes to the life you are building, at twenty-seven, at forty-seven, and at seventy-seven.

Albert Bandura spent decades studying self-efficacy, the belief that you can do a thing. The strongest source of that belief, he found, is mastery experience: proof you produced yourself. Encouragement from someone else is weaker evidence. A run you finished is strong evidence. On the worst weeks, two miles was proof I could repeat.

Bas Verplanken's research on habit discontinuity explains why it survived. Habits live in context, and when the context changes, habits break. A move, a new job, a baby. Those are the events that end an elaborate routine. Shoes, two inch shorts, and a front door tend to stick around.

Benjamin Lally's team at University College London followed 96 people trying to build a new habit. It took a median of 66 days for the behavior to feel automatic, with a range from 18 to 254, and missing a single day did not measurably set anyone back. Looking back, the thing that carried me was how easy it could be to start again. At two miles, quitting never got big enough to become who I was.

None of this is an argument against the big version. An Ironman build, a misogi, a hundred-mile race: those have changed people I know, and they changed me. James Prochaska's stages-of-change research suggests that at any given moment only about one in five people is close to ready to act. Whatever size you pick has to meet you where you are. Misjudge readiness at two miles and you lose twenty minutes. Misjudge it on a big program and you can walk away believing nothing works.

Running did not handle all of it. Some years needed other people, time, and help I was never going to find on a trail. Movement creates the floor, but it isn't always the cure.

ON THE 9:03 CLOCK

01 I train with a plan, not only when I feel like it.

02 My body can do what I ask of it: carry, climb, chase, say yes.

03 I know what my movement is for, and it connects to the life I am building.

A QUESTION TO TAKE WITH YOU

What is the smallest version of your training that would survive your hardest month?

Fuel

What you put in, and what it does to your energy, your mood, and the next twenty years.

The best thing I have eaten on a bike was a plate of frites and a beer on the way down Mont Ventoux. Alison and I had ridden to the top through the Provence countryside, and on the descent we stopped because, why not? I would order it again.

I start there because Fuel attracts more rules than any other holding, and a lot of the rules come from people selling the next rule. Trust me, I have followed my share. The intermittent fasting, keto, vegan, and the list goes on. I learned how to fuel a six-hour ride long before I learned how to eat on an ordinary day.

The trips taught me that. In Seville, Genova, and Dublin, food was never a protocol. People walked to it, sat down for it, ate slowly with other people, and walked home. The Mediterranean diet is mostly that, but the version we anchor to is mostly the olive oil.

The strongest trial evidence for that pattern comes from PREDIMED, a Spanish study of about 7,400 adults at high cardiovascular risk. People assigned to a Mediterranean diet supplemented with olive oil or nuts had roughly 30 percent fewer major cardiovascular events than a comparison group. The original paper was retracted in 2018 because some sites had not randomized properly, then reanalyzed and republished with similar results. I include the retraction on purpose. Honest nutrition science comes with asterisks, and the protocols online rarely mention that.

What the study measured was a pattern eaten over years. No single food did the work. That fits the one thing I am confident about in my own life: the meals that I eat every day look like meals, and the ones that cost me the most come in wrappers and bags.

Then there is drinking, the statement on the Clock assessment people most want to skip. But like anything else this isn't black and white. A beer with friends after a big ride or a 50-mile run. I would say there are few better things on a summer day. But it has to fit your life, and part of fitting is what it does to the night after. The sleep research here is fairly settled.

A drink close to bed can help you fall asleep faster, then it fragments the second half of the night and cuts into REM sleep, which is how a light evening turns into a flat morning. Fuel and Recover draw on the same account.

If Fuel is your lowest holding, skip the overhaul. For one week, notice which meals give you energy on a typical day and which ones take it. You will learn more from that week than from most plans.

ON THE 9:03 CLOCK

01 I eat in a way that gives me energy on a typical day, not just a good one.

02 I notice which foods cost me and which ones carry me.

03 I am honest with myself about what I drink and how often.

A QUESTION TO TAKE WITH YOU

What does a typical Tuesday of eating look like for you, and would you serve it to someone you love?

Recover

Sleep, rest, and knowing your numbers. The adaptation happens here.

On August 19 I turned forty-seven and planned to run forty-seven miles. I ran forty-seven kilometers instead, because the day ran out of time. I had to squeeze it all in during the school day.

That is my pattern, and I suspect it is common among people who like hard things. I am good at the session and less good at the space after it. The plan I wrote for this year got revised the next day with a shorter recovery than it should have had and more running sooner, and I intended to train straight through a six-hour hill event the following week. I dropped the event.

Hans Selye's research on stress gave coaches the model they still use. A stressor breaks you down, and the body adapts in the recovery that follows, if you allow the recovery. Load without it just tends to break you down.

Sleep is the largest piece. In a 2003 study led by Hans Van Dongen, adults limited to six hours a night for two weeks ended up with attention deficits comparable to people kept awake for two nights straight. They rated themselves only slightly sleepy. The damage was real and they could not feel it. At Stanford, Cheri Mah had varsity basketball players extend their sleep for several weeks. Their sprint times dropped, and free-throw and three-point shooting improved by about nine percent. The only thing that changed was the hours in bed.

Recover also means knowing your numbers. Researchers at the Mayo Clinic estimated the gap between lifespan and healthspan in the United States at about 12.4 years, the widest of the 183 countries they studied. Those are years lived with chronic disease. The numbers are how you see the gap coming while there is still time to close part of it.

Resting on purpose is the third statement, and for people like me it is the hardest to answer. Collapsing on the couch at nine because the week ran out counts as stopping. Yet resting on purpose is required and needs to be scheduled the same way a long run does.

If Recover is your lowest holding, start with the time you go to bed. It is the cheapest change on this page.

ON THE 9:03 CLOCK

01 I get seven hours of sleep most nights.

02 I know my numbers, and I have seen a doctor in the last year.

03 I rest on purpose. I do not just stop.

A QUESTION TO TAKE WITH YOU

What would your work, your training, and your temper look like after two weeks of seven hours a night?

02

The Mental Pillar

CONNECTION · EMOTION · PRESENCE

Clarity inside and presence outside.

Connection

The people you are woven into. I treat them as infrastructure.

The week after September 11 I came home to Ohio on the train. My best friend, his girlfriend, and Alison picked me up at the station and brought me home to Alliance. Nobody made a speech. My mom and dad just loved me. Friends came by and I told them the story.

I didn't have a word for that then. Now I would call it infrastructure. Nobody builds it the week they need it. It was built over years of ordinary evenings, and it was waiting at the station for me.

I started endurance racing alone and stayed for the people: conversations at aid stations in ultras, strangers on the side of the road during an Ironman marathon, campfires after mountain bike races. The miles and desire for discomfort got me to the start line. The people kept me coming back.

Julianne Holt-Lunstad and colleagues pooled 148 studies covering about 300,000 people and found that stronger social relationships were associated with roughly a 50 percent higher likelihood of survival over the study periods, an effect comparable to quitting smoking. The Harvard Study of Adult Development, which has followed its original participants since 1938, found that how satisfied people were in their relationships at fifty predicted their health at eighty better than their cholesterol did.

The part people underestimate is the cost. Jeffrey Hall at the University of Kansas estimated that it takes roughly 50 hours together to go from acquaintance to casual friend, about 90 to become a friend, and more than 200 to become a close one. Those hours used to come bundled with a church, a league, a lodge, or a street where people sat outside. Most of us gave those up and a lot went out the door with them.

That is a large part of why we moved from Arizona back to Northeast Ohio. Life there was good. Distance was taking hours with family and community that we could not get back. That unplanned night with family didn't exist 2,000 miles away.

If Connection is your lowest holding, don't start with the whole list. Pick one person and set a recurring time you don't fully control, a Saturday run or a standing dinner. Somebody should notice if you don't show.

ON THE 9:03 CLOCK

01 There is someone I could call at two in the morning.

02 I spend unhurried time with the people closest to me every week.

03 I reach out before months pass. My friendships do not run on autopilot.

A QUESTION TO TAKE WITH YOU

Who could you call at two in the morning, and when did you last talk to them when nothing was wrong?

Emotion

The capacity to name what you feel and respond instead of react.

About a year after September 11, my hometown paper interviewed me. I gave them the facts: the 44th floor, the lights flickering in the stairwell, the sounds, the smoke on the bottom three floors. The faces. And near the end I said I didn't think about it much.

My dad kept those articles, and this year I read them all the way through for the first time in years. Twenty-three-year-old me gave an accurate account of the morning. What he didn't have yet was language for the rest of it. Did I not think about it, or did I not want to think about it?

Matthew Lieberman's lab at UCLA put people in a brain scanner and showed them angry or frightened faces. When people picked a word for the emotion on the face, activity in the amygdala dropped compared with when they matched the face to a name. Putting a feeling into words appears to turn it down. Lisa Feldman Barrett and colleagues have found that people with more emotional granularity, who can tell irritated from anxious from disappointed, tend to handle stress better and are less likely to reach for a drink to manage it.

The clearest test I have had came at mile 80 of my first hundred-mile race. My knee was hurt, I was hungry and hot, and I stopped at my tent with my crew. For a while I told them it was my knee and my foot. What it actually was: fear, and the desire to quit.

Then there are the good moments, which are easier to miss. At the Oasis show in 2025, "Don't Look Back in Anger" started and there I was with Alison in the Rose Bowl. Surrounded by people singing and crying and feeling permission in the moment. The Clock asks whether you notice the good moments while they are happening. Most of us only find them afterward, in the photos and the memories.

The aim of this holding is accuracy. A hard feeling named correctly is easier to carry than a vague one you are trying to outrun, and I say that as someone who has outrun a few.

If Emotion is your lowest holding, try one thing this week. Before you answer a hard email or a hard comment at home, name the feeling to yourself in one word.

ON THE 9:03 CLOCK

01 I can name what I am feeling before I act on it.

02 When stress arrives, my response moves me toward who I want to be, not away.

03 I notice the good moments while they are happening, not only afterward.

A QUESTION TO TAKE WITH YOU

What did you feel most often last week, and what is the one-word name for it?

Presence

Being in the room you are standing in, as the person you actually are.

The night before my older son started middle school, I wrote about paying attention before a moment passes. He is eleven and his brother is eight. I count summers with them, and with my parents, forty-seven so far. Some people think it is morbid. To me it is the same as knowing what time it is.

But knowing what time it is doesn't mean I am in the room. I will be on my phone at flag football this fall at some point. I know because I have done it before. Reading and email, or sending a text. That version is very different than the one I always want to be.

In 2010 Matthew Killingsworth and Daniel Gilbert at Harvard used an iPhone app to ask about 2,250 adults, at random moments, what they were doing and what they were thinking about. Their minds were off the task about 47 percent of the time. People were less happy while their minds wandered, and wandering to something pleasant made them no happier than staying with what they were doing.

A few months ago I found my grandfather's watches in a box in my dad's garage, including a World War II field watch. It doesn't really tell time now. Actually, I think it's radioactive. Ha. But what it does tell me is who he was. I like analog watches for a plainer reason too: no pings, no buzzes, no red dots, just a second hand moving.

Presence has a savoring side. Jaime Kurtz asked college seniors to think about graduation either as far off or as very close. The ones told it was close reported more happiness over the next two weeks and spent more time doing the things they would miss. The ending got them to show up.

The middle statement on the Clock asks whether you are the same person at work, at home, and alone. A wide gap costs attention, because someone has to manage the versions.

If Presence is your lowest holding, pick one recurring hour this week, a dinner, a drive, a practice, and leave the phone in another room.

ON THE 9:03 CLOCK

01 My head is in the room I am standing in.

02 I show up the same way at work, at home, and alone. The gap is small.

03 There is something in my week that absorbs me completely, and I lose track of time in it.

A QUESTION TO TAKE WITH YOU

Where were you physically last week while your head was somewhere else?

03

The Financial Pillar

TIME · REAL WEALTH · NORTH STAR

The currency, the meaning, and the direction.

Time

The currency you cannot earn back. 168 hours a week, roughly 4,000 weeks.

The year we moved home to Ohio, I took a job I was fairly sure I wouldn't enjoy. A lot of it happened on Zoom, because of Covid, where I talked to fill space because silence on a call reads as absence. By the calendar I was busy sitting in meetings. I could not have told you what the hours were buying.

Time sits in the Financial pillar on purpose. At Vanguard I spent fifteen years around people who could tell you a portfolio's allocation to the basis point. Very few could tell you the allocation of their own week.

The first exercise I give clients is the 168-hour audit. Take last week, all of it, and write down where the hours went: sleep, work, the commute, screens, the people you love, and the things you say you value. Then look at what is left after the fixed costs.

Ashley Whillans at Harvard Business School studies time poverty. In a 2017 study, she and her colleagues surveyed more than 6,000 people in four countries and found that those who spent money to buy themselves time, by paying for tasks they disliked, reported greater life satisfaction across income levels. Many people who could easily afford it spent nothing that way. In a follow-up experiment, working adults were in a better mood after spending \$40 on something that saved them time than after spending \$40 on a thing.

Money can buy time back. It can't decide how the time gets spent, and that year my calendar looked like somebody else's values.

What changed was a decision, and it was only possible because of earlier ones. For me it was the desire to be there at the Valentine's party or at the bus stop. Quitting is one answer, and a rare one. The more common answer is smaller: knowing what each commitment costs in hours and saying no to the ones that cost more than they return.

If Time is your lowest holding, do the audit for one full week before you change anything.

ON THE 9:03 CLOCK

01 I know where my 168 hours went last week.

02 My calendar looks like what I say I value.

03 I say no to things that would spend time I want somewhere else.

A QUESTION TO TAKE WITH YOU

If someone read your calendar from last week, what would they say you value?

Real Wealth

Health, relationships, experiences, and purpose. The account balance is one line on the page.

This summer we took my mother-in-law to Scotland for her eightieth birthday. It started because she had been telling the boys about the Loch Ness monster after they watched a Discovery show about it. We walked Glasgow, the countryside, and Edinburgh for a week, and she kept up, because she has walked every day for thirty years.

The trip cost money. Her thirty years of walks are what made it possible, and that asset doesn't appear on any statement.

My dad has lost a lot of his record collection over the years. That is what happens over a lifetime. He can stream every one of those albums now, and I think he still wishes he had the copies he bought, the ones that went through the moves and the parties with him. Trust me, I have heard every story about the albums he did have and where he thinks they are now.

Money helps, and I spent fifteen years in the business of growing balances, so I won't pretend otherwise. In 2023 Daniel Kahneman, Matthew Killingsworth, and Barbara Mellers worked through an old disagreement between the two men and found that happiness keeps rising with income for most people. It levels off above about \$100,000 only for the least happy fifth, whose unhappiness money doesn't reach.

What the money buys shapes what it returns. Leaf Van Boven and Thomas Gilovich found in 2003 that people got more lasting happiness from experiential purchases than from material ones, partly because experiences become part of who you are and improve in the retelling. My dad's records were closer to experiences that came in a sleeve.

The Clock asks whether you have your own definition of wealth, whether you have felt wealthy lately in a way unrelated to a balance or a return, and whether last month's spending matched what you would rank first. Most people answer the first two quickly and stall on the third.

If Real Wealth is your lowest holding, write your definition in one sentence and hold it up against your last three statements, the bank ones and the calendar ones.

ON THE 9:03 CLOCK

- 01 I have my own definition of wealth, and I could defend it to a friend.

- 02 I have felt wealthy recently in a way that had nothing to do with a balance.

- 03 My spending last month reflects what I would rank first, not what I would rank sixth.

A QUESTION TO TAKE WITH YOU

When did you last feel wealthy, and how much did it have to do with money?

North Star

A philosophy about money that decides before the hard decision arrives.

Since I left my old career, people have explained my choices to me. You can do that because of your wife's career. You can do that because you were at Vanguard. They are describing the outcome. The decisions are further back.

Stepping back was possible because of choices that looked ordinary when we made them. Saving when saving was boring. Who I married. Where we chose to live. For this stretch we also chose to support one career's climb and to be home while the boys are this age.

That is what I mean by a North Star. It is the answer you settle on a calm day, so the hard day doesn't have to invent one.

Richard Thaler and Shlomo Benartzi built a program called Save More Tomorrow on that idea. Employees agreed in advance to send part of each future raise to savings. At the first company to use it, participants' average savings rate went from about 3.5 percent to 13.6 percent over roughly forty months. The discipline came from deciding before the raise arrived.

The opposite problem shows up later. The Employee Benefit Research Institute found that retirees who started with at least \$500,000 had spent down only about 11.8 percent of it, at the median, after twenty years, and about a third had more than when they retired. Some of that is prudence. Some of it is having no answer to what the money is for. A plan without a North Star defaults to keeping the balance high, because a high balance feels like safety. It is also easy to measure, with yourself and against others.

At Vanguard I saw plenty of good plans built on a return target, a withdrawal rate, and a risk score. The strongest advisors I worked with asked a fourth question, what all of it was for, and I came to think that question carried more weight than the other three.

If North Star is your lowest holding, write the sentence you would want read back to you in a bad market, and give it to someone who will read it back.

ON THE 9:03 CLOCK

01 I know what I am optimizing for when I make a decision about money.

02 I have a financial philosophy that would hold up on a hard day.

03 Money serves my life. It does not run it.

A QUESTION TO TAKE WITH YOU

What is your money for, in one sentence you could defend on a hard day?

04

The Spiritual Pillar

AWARENESS · AUTHORSHIP · TRANSCENDENCE

Self, then story, then something larger.

Awareness

Seeing yourself clearly enough to choose instead of react.

Not long ago I clicked into one of the funds in my own 401(k) to see what it actually held. About 13 percent was a single memory-chip maker, which made that one company roughly 4.5 percent of my retirement account. I spent fifteen years explaining look-through holdings to professionals. I hadn't looked through mine in a while.

That is most of Awareness. You own things you don't know you own, and patterns count.

Awareness sits at nine o'clock, a few minutes before 9:03, and the practice starts here because nothing downstream works without it. You can't rebalance a position you can't see.

The organizational psychologist Tasha Eurich found in her research that about 95 percent of people believe they are self-aware, while by her team's measures roughly 10 to 15 percent are. Her team also found that people who introspect more are not reliably more self-aware, especially when they ask why. Asking what, as in what pulled me off course, tended to produce clearer and more useful answers than asking why I am like this.

Richard Nisbett and Timothy Wilson showed in 1977 that people give confident explanations for their own choices that are often wrong. We are decent narrators of what we did and poor ones about why. That is why the second statement on the Clock asks what pulled you off course.

I have seen this in my own life. Those first few years after 9/11, I missed a lot of the signals because I wasn't paying attention. And just when I thought I was catching up, I would realize I was off the mark again. 2021 really made that clear. Awareness is uncomfortable because it arrives before the fix does. You see the position before you know what to do about it.

If Awareness is your lowest holding, ask one person who knows you well what you do under pressure, and write the answer down before you argue with it.

ON THE 9:03 CLOCK

01 I know my patterns, including the ones I do not like.

02 I can tell you what pulled me off course the last time it happened.

03 I stop to understand my life, not only to plan it.

A QUESTION TO TAKE WITH YOU

What pulled you off course the last time it happened?

Authorship

Living the story you chose instead of the one you were handed.

My birthday and the anniversary of September 11 fall three weeks apart. This year I turned forty-seven and the anniversary turned twenty-five. The arithmetic splits my life into the twenty-two years before that morning and the twenty-five since.

A lot of the second part was choosing. A first marathon in 2003. Five Ironman finishes. Ultras, including a handful I didn't finish. Leaving a career I loved and moving my family from Arizona back to Northeast Ohio. Stacked up, those choices became a story I recognize as mine. It was in those early years I first felt like I was picking up the pen. But it was when we decided to move home and give up a career and a life we had spent years building that I truly owned the story.

Marcia Baxter Magolda began following 101 first-year students at Miami University in 1986 and stayed with many of them for more than twenty years. She watched them move from following formulas handed down by parents, schools, and employers toward what she called self-authorship, an internal foundation for deciding what to believe and who to be. For most of them it happened in their twenties and thirties, often when the formula ran into real life.

Robert Kegan at Harvard describes the same move as developing a self-authoring mind. By his estimates, somewhere around half to two-thirds of adults haven't fully made it. That isn't a flaw of character. The formula keeps working for a lot of people, and they never hit the collision that would make them question it.

Dan McAdams at Northwestern studies the stories people tell about how they became who they are. Adults whose stories include redemption, a hard event that led somewhere good, tend to report more generosity and more satisfaction with life. I am careful with that finding. I have said it this way before: that day gave me something, so why not use it to live the life I write.

The Clock builds a test into this holding. Have you said what you want out loud to someone who can hold you to it? Did you finish something in the last ninety days that you said you would? A chosen story has witnesses and deadlines.

If Authorship is your lowest holding, find one place your days follow a script you didn't write, and change one line of it this week.

ON THE 9:03 CLOCK

01 My daily choices reflect who I believe I am, not who I feel I should be.

02 I have said what I want out loud to someone who could hold me to it.

03 I finished something in the last ninety days that I said I would do.

A QUESTION TO TAKE WITH YOU

Which part of your life is still running on a story someone else handed you?

Transcendence

The shift from me to we, and the habit of looking up.

On the twenty-fourth anniversary I climbed 220 stories on the stadium stairs at Hudson High School alongside firefighters, residents, and students, the height of the towers.

Earlier that month we took the boys to the memorial in New York. It was my first time back since that day. One of them asked why my name wasn't on the wall. Alison answered: because Dad walked out of the building that day. I still think about the faces I saw that morning and never saw again.

Morgan Stanley's head of security, Rick Rescorla, had run evacuation drills for years before that morning, and the firm credits him with helping get about 2,687 of its people out, me included. He died when the South Tower fell. Part of everything since belongs to him.

Dacher Keltner at Berkeley describes awe as the feeling of being in the presence of something vast that you can't immediately fit into your understanding. In one study, Paul Piff, Keltner, and colleagues had people spend a minute looking up into a grove of towering eucalyptus trees, or the same minute looking at a tall building. The people who looked at the trees were more helpful afterward when someone dropped a handful of pens, and reported feeling less entitled. Keltner calls it the small self. You get smaller and other people get larger.

I find it most reliably outside or in a crowd: mountains around Chamonix, an aid station late in a long race, a room full of strangers singing the same chorus, or staring up at the stars in the sky on Mount Rainier.

Ernest Becker argued that much of what we build is an attempt to outlast death: the career, the portfolio, the name on the building or hospital wing. I have chased my fair share. Transcendence is the holding that asks what you are part of that doesn't need your name on it.

If Transcendence is your lowest holding, go somewhere big for ten minutes without your phone. Then do one useful thing for someone who can't pay you back.

ON THE 9:03 CLOCK

- 01 I have felt part of something larger than my own goals in the last month.
- 02 I make room for awe: the sky, the trail, the silence, whatever pulls me out of my own urgency.
- 03 My life contributes to something beyond my own success.

A QUESTION TO TAKE WITH YOU

What are you part of that will keep going without you?

Twelve holdings. One currency.

The 9:03 Assessment reads all twelve and shows you where the allocation has drifted from the life you say you want.

TAKE THE 9:03 ASSESSMENT

READ IT ONLINE