

**EPISODE 1612**

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**FT:** So Money episode 1612, finding life's microjoys in 2024, with author Cyndie Spiegel.

**CS:** *There is a part of our culture that doesn't allow us to feel multiple things at one time, right? I can feel deep grief and sadness and loss and ungrounded, and also recognize these moments of beauty.*

[INTRO]

[00:00:51]

**FT:** Welcome to So Money, everybody. Happy New Year. It's Farnoosh. Thank you so much for joining me here on So Money. We're entering our ninth year of the So Money podcast. As we embark on this brand new year, this brand new episode of 2024, I have so much to look forward to with you. I feel really optimistic. But can I be honest? I'm also acutely aware that life is difficult. A lot of us are going through some things. There is a lot of uncertainty. There is sadness inside and outside of our lives. So we keep it real here.

I wanted to begin the year with a fantastic, insightful, honest guest, Cyndie Spiegel. She and I met at a local event at Montclair State University last fall. She was a keynote speaker. I was there to talk about my book. We instantly connected. Come to find out, Cyndie is the author of insightful books. Her first instant bestseller called *A Year of Positive Thinking*. It has sold over 3,000 copies. It's been published in multiple languages. She has a new book, her second book, released last year. It's called *Microjoys: Finding Hope (Especially) When Life Is Not Okay*.

That's the focus of our conversation today. How can we find hope and joy in the subtleties of life, while we're also grieving, while we're also experiencing hardship? Cyndie's advice provides, I think, the sort of mental clarity we can all benefit from right now, including myself. We, in fact, start the conversation informally. You hear me first talking about something that I'm grieving in

my life currently and why I was so happy to have Cyndie by my side that morning. Here's Cyndie Spiegel.

[INTERVIEW]

[00:02:43]

**FT:** How am I doing, you ask. Well, I –

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**CS:** Yes. Uh-huh, that's what I asked.

[00:02:47]

**FT:** This morning, I got a text that was a sad text. I got a text from a very good high school friend of mine. I talk to her like once a year on text. It's not like we – it's like one of those friends, though, that like if you text and you're like, "Can you talk," you're like, "Yes," immediately. This was one of those mornings, and she said, "I have so, so news, passed away." Her mother-in-law was our English teacher in high school and probably the most influential teacher I've ever had. I've written about her in many of my books, and although I never continued a relationship with her after high school. She was a very private woman. I mean, we didn't know that much about her, but she really invested in us while she had us.

So that was just so sad of – we'll talk a little bit more about your book, *Microjoys*, Cyndie Spiegel. This is not a normal introduction to my podcast, by the way. I don't do all this talking in the beginning. Usually, I just say hello to the guests, and we get going. But I was thinking as I got this news this morning. I'm so happy that I'll be able to sit down with Cyndie this morning. It's just what I need.

Your advice and your philosophy around microjoys is what we all need right now more than ever. Maybe we can start with that. I mean, this isn't a new, new book, but my goodness. Good news, bad news, it's evergreen. We all need to find the joys because life is really hard right now.

[00:04:18]

**CS:** Yes. Thank you for that. The book came out eight months ago. What microjoys are, before we even get into talking about them, right, I think that's really important to ground us, are these easily accessible moments of joy that exist, regardless of our current circumstances. That doesn't mean that they're tiny, right? I know this idea of microjoy seems like, "Oh, they're tiny minutes of joy throughout your day." But they're not necessarily tiny. They're easily accessible when we observe them, when we notice them, right? Like the sunlight streaming through my window, a microjoy.

But and it doesn't make the difficult thing go away, right? So when I first started to talk about microjoys on social media, long before the book was ever an idea, a thought, it was after my 32-year-old nephew was killed. It was in 2020, and I just remember feeling very ungrounded because that sort of violence is not something that you ever think will happen to you. So when it hits so closely to home, as a naturally optimistic woman, I lost my sense of optimism and my sense of footing in the world.

I mean, I'd written a book called *A Year of Positive Thinking*. In that moment, nothing that I wrote mattered. It's not that it wasn't true, but I couldn't be in that space. So I slowly started to talk about microjoys because I remember making a left out of our apartment and seeing the daffodils blooming. It didn't change what happened, right? My nephew wasn't here. Can I say the F word?

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**FT:** Yes. You're the second guest this week that's asked me that. I think it's not a coincidence.

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**CS:** It's nice to just make sure. But I walked out of my apartment and I said, "The fucking daffodils keep blooming." What it meant in that moment, first, was like how dare they keep blooming when my nephew was just murdered. But, also, the more I sort of kept thinking about

that line, it was this sort of remembrance that these beautiful moments still exist, even with life as it is. The fucking daffodils that kept blooming, the difference was my observation of them. They were there, they were going to bloom no matter what, and they weren't going to change my circumstance.

I think there is a part of our culture that doesn't allow us to feel multiple things at one time, right? I can feel deep grief and sadness and loss and ungrounded, and also recognize these moments of beauty. Those daffodils, all they were in that exact moment was this sort of a second of respite from feeling all of the things that I was going through. That's what microjoys are. They are the respite within the storm, right? They don't attempt to create silver linings or change life as it is. But they simply coexist with life as it is. Oftentimes, that's really difficult to hold, but we have the capacity.

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**FT:** It's difficult because we feel like guilty, right? Diverting from the sadness or the grief, we feel like we're displacing our attention. We're not being respectful. You hear this probably a lot. What's your response to that, when someone feels like they don't have the permission to go there and experience joy, even the smallest kind?

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**CS:** Well, my – yes. Guilt is a very real thing, right? But my first question would be who gives you that permission. Who are we waiting for to tell us that it's okay to grant us that permission, right? We are able to – what we do is we build fortitude by having these moments of joy and allowing ourselves those moments of joy. That fortitude is what gets us through the difficult things, the difficult moments.

But you have to choose it because no one's going to give you permission. Not your friends, your family, your culture. You have to. We individually are responsible for granting ourselves the permission to feel multiple things at once, right? With that responsibility comes a certain amount of having to accept that multiple things can be true at once, which is also difficult for many of us.

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**FT:** It's profound, and it's thematic throughout your book. I was reading it, and you used this sort of language. You say and but to sort of tie two very real truths together that can be opposing. But your point being that they can live together harmoniously and they can both be true at the same time in our lives. I love that.

You also start the book by saying that in hindsight, much of your own experience of joy is built on a solid foundation of uncertainty, sadness, and grief. You talked about your 32-year-old nephew. I suspect there are more stories there, and I want to understand more about how your lived experience has contributed to this amazing and lovely philosophy and appreciation of microjoys.

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**CS:** Thank you. No one's ever asked me that.

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**FT:** What?

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**CS:** No one's ever asked me that. Yes.

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**FT:** How is that possible? That is –

[00:09:53]

**CS:** Well they've asked about how microjoys came about but not sort of the historical context, so to speak. So thank you for asking. When I talk about in the introduction about sort of having

this foundation of uncertainty, you know some of this from a talk that we were both at and both speaking at, I should say. I grew up in poverty in New Jersey. Not fancy New Jersey where I live today, where we live today, but in a different area of New Jersey. My parents struggled with drug addiction when I was younger.

Certainty was not something that I knew. My mom's family didn't speak to us. I still, to this day, don't know much of my mom's family, excluding my grandparents who passed away when I was young. But we didn't have. We had a very tiny family unit. With all of the difficulty that I just talked about, I still had a loving childhood. So, yes, I had parents who struggled with addiction. Yes, we did not have any money. Yes, we were on food stamps. Yes, yes, yes to all of these things. But I also had a really lovely childhood with people who cared about me.

I think growing up the way I did, I never had this false. I never had this illusion, Farnoosh, that things were always supposed to work out, that things were always going to be great, whatever great was. I just – the idea of impermanence is something I talk about a lot in the book, too. That also, I think, came from growing up the way I did, right? We lost a lot of folks to the AIDS epidemic in the eighties, a lot of friends of my parents. I lost my grandparents when I was very young. We didn't have access to my mom's family. I never grew to believe that anything was permanent.

Now, that has its own problems, right, and many years of therapy behind it. But what I will say about growing up in a foundation or, yes, in a foundation that didn't feel stable all the time is that into my adulthood, I never expected things to be one way forever, right? I knew that there was this natural ebb and flow in the universe and in life. It really shifted, I think, even my perspective of joy, that joy could be something other than giant smiley glittery pink confection, which I love all of those things. I also had this lived reality that said joy can be in other moments, too, moments that are not expected.

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**FT:** What were some of your happiest times as a kid?

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**CS:** Oh, goodness. Having three older brothers. They are – I don't know if any of you have like older siblings in this way, particularly boys. They were awful and amazing at the same time. They would be forced to stay home and watch me if my parents were out. I remember getting folded up into blankets. They thought it was funny folding me up into a blanket and putting me in the closet.

In hindsight, it was this sort of little kid stuff, like their little sister. My mom was one – she was one of those moms that's like, “Yes, sure. You can go out, but you have to take your 10-year-old sister,” which awful for them but great for me because it sort of forced us as children to have a very close-knit relationship to one another.

Those are the things that don't come from money. They don't come from material things. So I learned to find joy in in those relationships with my brother. To this day, we are still very, very close. Yes. So there are a lot of moments like that and a lot of memories like that with my mom or with my dad or with my brothers, where there were these small things that we did that, in hindsight, just truly impacted who I am and how I see the world.

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**FT:** I want to revisit what you said about the definition of microjoys and how as a culture we tend to equate happiness with this sort of very showy, very glowy, very big and loud. These are the elements. These are the ingredients of what we perceive as like sparking happiness and sparking joy. But that microjoys are about subtlety. Sometimes, it's finding the wisdom in something that was not so obvious at first. Or it's connecting with a stranger on the street.

The other day, I saw a man with his kids, and they were like hanging off of him. He was doing his best, and he had a shirt that said like, “Tired dad,” or something like that. I just couldn't help but laugh. As I crossed the street and crossed paths with him, I said, “I love your shirt.” It's like he even forgot what he was wearing, and he looked down, and he laughed. We just had this very fleeting connection.

Even the other day, someone said to me, as my kids were hanging off of me, and I was at the subway station. This guy was like, “Mom, you're doing great. You're doing your best.” I was like, “Thank you.” That was joyful. So what is the true definition of happiness?

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**CS:** Well, when it comes to happiness, particularly happiness versus joy, there are different –

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**FT:** There's a difference.

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**CS:** Yes. There's also different teachings. From my perspective, happiness is fleeting. Happiness is temporary. It's fleeting. It's temporary. It's not a place we're meant to live permanently. Yet it is something that we seek permanently, right? It's a moment in time.

Joy, on the other hand, is internal, right? It's that thing that is not connected to what you own, what you have. It's who you are, right? It's the way that you perceive the world around you. That is very, very stable. That doesn't change when you buy a dress, wear it, and put it in the closet, right? It doesn't go away.

Sometimes, when it comes to joy, I do think of things like retail therapy. It feels great when you do it. Then when that thing is done, where did your happiness go? So we have to be careful about relying on happiness. I talk a lot about optimism, and a year of positive thinking is really more so about optimism than it is about seeking permanent happiness because that is a quest that neither of us will ever – we'll just never get there.

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**FT:** Yet so many books on that. I mean, now, we've sort of seen it for what it is that there's like you can overdo it, and then you get blind to all of your other feelings, and that's no honest way



to live. You talk a little bit about the importance of signs in the book, and I'm not religious, and I don't even know if I have – I have faith because I think there's a lot of stuff in life that I can't explain, and I've had a lot of luck in my life, good luck, good fortune. So I want to believe in that. I want to be faithful.

But when we are trying to look for signs in life, does it matter that maybe we don't have a faith? How can we trust the signs? What are the signs, and what do we do with them?

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**CS:** This is a great question because I think so much, and I even say this throughout the book. This concept is not for everyone if it doesn't feel true to you, right? This idea of seeking signs. Signs look like different things to different people. For some – there's somebody I know who's like my mom is – she's passed on. But every time I see a butterfly, I know that it's her.

Now, there is no data behind that fact, right? There just ain't no data behind it. That is her belief, and that gives her comfort and solace. So I say, “So what? Have that,” right? We don't need proof for everything in the – I mean, some people do. I don't need proof for everything in the universe. I have a lot of faith in something bigger than me. I am not a religious person either.

I spend a lot of time, particularly over the last 20 years, in meditation and quiet and solitude. So I have built this sort of connection to what I see to the sublime or to the things we cannot see. I think in order to see those signs that I talk about, we first have to believe that they are possible. So what I don't want to do is try and force this idea on someone who doesn't believe in it because I cannot, nor am I going to try to force someone who's cynical about believing in something they cannot see to believe.

I would say if it feels natural to you and if you feel comfortable acknowledging moments when you see them, that align with something else, right? I talk – I think I share a story in the book about going through this real struggle with I put on this weight, and like everybody was dying around me. It was just a rough time for Cyndie to be alive. This was 2020, 2021. I remember having this moment where I finally went through my closets, and I said, “You know what? I'm

just going to get rid of everything. I'm not going to feel like shit about myself because my clothes don't fit. On top of like my mom dying, my nephew, like all of these other things happening.

I loaded up all these bags filled with clothes, many of them brand new with tags. I took them to the charity shop, and I dropped them off there, and I felt instantly lighter. Not just because I delivered 40, 50 pounds of clothing. But, also, I felt my shoulders release when I was leaving those bags behind. I walked. I was starting to walk to the front of the store to walk out, and something pulled me to the glassware department.

Again, I was there making a donation, not shopping. So I go to the glassware department. I follow whatever this thing is that seems to be pulling me there. They have this light. It's not a nice light. It's like a fluorescent light over the glassware section. There is this polka dot glass that is sitting on the top shelf of this section in the charity shop. Now, that in and of itself doesn't sound interesting. What is most profound about me being pulled back to that glassware section and seeing that glass is that I had the matching set of this polka dot glasses that I'd had for probably 10 to 15 years. The week prior, one glass broke.

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**FT:** Oh, my gosh. Oh, my gosh. What?

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**CS:** So the likelihood of that happening, right, is it feels very slim. But, also, if I didn't take the moment to connect those two things, I may have just either walked out of the store and not followed my intuition or just went, "Oh, nice polka dot glass," and kept going. Not realizing that the glass broke a few days prior. Those are the kinds of signs that I'm suggesting that we can be more mindful of, and what a gorgeous moment of microjoy that was.

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**FT:** Oh, my gosh. I got goose bumps. My culture in Iran, there's – we have a lot of superstitious signs. So if you're contemplating doing something big or small, it could be like, "I'm thinking of

buying a house,” and you say that out loud, or you find yourself researching online for homes. Or if you're like, “I need to go to the grocery store because I have to get some apples,” and then somebody sneezes in the room. It could be you. It could be your spouse. It could be your kid.

You're supposed to – the sneeze signals, is a sign that you're supposed to take a pause and not be hasty because that second or five seconds of pause could maybe mean saving your life because you were going to get hit by a truck. Or you were going to buy a house, and it was going to be the wrong house.

I mean, it's so superstitious, but we got – we were – it has been so ingrained in us as kids that even like my brother was visiting here for Thanksgiving, and he's 10 years younger than me, and he's the one who's really into it. He's like, “Oh, somebody sneezed. We should really just take a step back here and think this through.”

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**CS:** Yes. We don't need to eat this dinner right now. We should all wait.

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**FT:** Yes. Your clothing story about giving your clothes to charity, what I really loved about that story and, by the way, all your stories, what I love because I have very little attention span is that they're short. They're so –

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**CS:** They are short essays. Yes.

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**FT:** So they're packed and that you get so much out of. You don't – you use your words very carefully, obviously, and every word matters. I really appreciated the length and also the choice of stories and the way you shaped them. But back to the clothing story.

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**CS:** Thank you.

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**FT:** I loved how you said that in that moment of maybe a little bit of sadness that like you're not going to fit into these clothes anymore, or these were clothes from another era, another time, that that was a good time for you. That was a life well-lived. Can we appreciate that? Because our mind doesn't always go there. That's not the instinct to think of that first.

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**CS:** That's right.

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**FT:** We think about loss first. It's like that's sort of how the human brain works.

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**CS:** That's right.

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**FT:** We tend to think more about loss than wins. Loss is more painful for us. A loss of a similar measure as a gain, let's say you lose five, but you gain five. The loss of five is just harder to overcome. We're not as interested in the gain of five. So it hit home for me, too, because, I mean, I had a whole career in television journalism and reporting on camera every day. So I had a lot of cute clothes and a lot of like colorful clothes. Now, it's like a lot of Vuori. It's a lot of home joggers and – but I love it. Not complaining.

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**CS:** It's a different time.

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**FT:** A different time.

[00:24:04]

**CS:** Yes.

[00:24:06]

**FT:** You write really beautifully as well about your mother and the relationship that you had with her. Of course, loving but also complex and but complex. I want to learn more about the connection that you make between grief and happiness, how you practice that, and how anyone listening can do that as well, as they're grieving any number of things right now.

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**CS:** I don't know that I directly connect grief to happiness per se.

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**FT:** Or that you find that you're like it's something about – there's a relationship.

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**CS:** Yes. I think that when it comes to grief, there are often equal parts. Again, this is complex, but there – it's not complex. It's quite simple, but it feels complex. There is also a lot of joy in that, right? We love in equal measures to how we grieve. So if we love someone a whole lot and

we are very, very close to them, the way I was with my mom, I am going to grieve her in a very big way. It is going to feel like a permanent loss, and it does feel like a permanent loss.

For me, as I started to think about how much my mom meant to me and her lifetime, it gave me permission to grieve her in ways that felt bottomless, until they didn't feel bottomless anymore. So there's this direct connection between love and loss that I've learned over the past few years. Having lost so much in such a short amount of time, that shifted my expectation around how quickly I should grieve, how publicly I should grieve, how I should hide my grief.

All of the expectations around what grieving looked like fell away because what I realized was how much I loved my mom and how much I loved my nephew. Those things can take a lifetime to move through. I don't say move on but to move through. So as I accepted the grief, I was able to find these subtle moments of joy and beauty in things like memory and tradition, right? That's some of the stories, some of the essays that I share in *Microjoys*.

I think as folks are moving through their grief, and by the way grief doesn't only mean death, grief means the loss of the life we thought we'd have, the imperfect world that we live in. There are many ways that so many of us are grieving every single day that is unaccounted for. We don't know where to put it.

So as I talk about grief and the relationship to loss and grief, it's not just death. I think as we consider how we are grieving from a day to day, we also have to give ourselves these moments of respite to hold both of those things, right? This grief is very real. This grief that I'm experiencing is very, very real. What is also real are the daffodils blooming, is the conversation I'm having with a stranger, is noticing the dad's T-shirt. These things are also true. So, really, when you're in the midst grieving, what else is true?

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**FT:** What else is true? I like that. What else is true? What else can you hold to sort of balance it because it can be extremely overwhelming? My son asked me last night right before bed. He's nine. Oh, my God. I didn't have an answer. He said, "Mom, can you die from sadness?" Oh, my God.

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**CS:** Oh, my goodness.

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**FT:** I said what – how.

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**CS:** Why are you asking this?

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**FT:** Why are you asking this?

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**CS:** Yes. Oh, my goodness.

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**FT:** He said, “Because someone at school told me you could.”

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**CS:** Oh, my gosh.

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**FT:** Then I said, “You know what? We'll talk about this later. I think it's an important question but not right before bed because this is like not getting resolved, and it's already 9:30.” So I thought

about it, and I haven't – this was just last night, so we haven't talked about it. But I was telling my husband this morning. I was like, “I wonder if the student at school, his friend, maybe – I can only imagine why he thought that. Maybe it's because he heard about dying of a broken heart. Or maybe there was someone who took their life in his family, and his parents explained it to him as like they were just really sad. So we have to be so careful.

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**CS:** Wow.

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**FT:** There's a point there that sadness can be – it can be drowning. You can drown in it.

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**CS:** You can.

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**FT:** Time is also an asshole, you say.

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**CS:** Yes. Yes, I say that. I do say that. Time is an asshole. Yes, I say that.

[00:28:53]

**FT:** Time is an asshole, and all we have is this exact moment. How do you live in the moment? I want to ask you. I'm asking you, Cyndie. How do you live in the moment?

[00:29:03]



**CS:** Yes. How do I live in the moment? I acknowledge every single fucking detail around me all the time. Details don't go unnoticed. Conversations don't go forgotten. People I remember. I think I have over the past few decades really honed this practice of seeing, of observing the world around me. So when I live in the moment, it means that right now, I am so aware of where I am. There's a lot of gratitude that's tied into that. I live in the moment by understanding that this moment right now where we're talking is completely different than the world I lived in three years ago.

There's a lot of contrasting. Not comparing so much but contrasting and saying this beautiful moment exists, and it didn't always. How incredible was that? There's gratitude and contrast and really being in the details. What I mean by that is not being on my phone as I'm walking, not doing multiple things at one time, but trying as best I can most of the time to truly be present.

[00:30:20]

**FT:** You should be. You should come to my neighborhood. There's a man who is always walking around our neighborhood, always, which is great. But he's also always on his phone walking.

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**CS:** Yes, sure.

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**FT:** Which I'm worried for him for obvious reasons.

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**CS:** Yes, I think.

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**FT:** But, also, he's not doing anything that you're talking about. I feel like there's – do you ever get that impulse? Like walk up to somebody and like take their phone out of their hands?

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**CS:** And tell them to – I don't. However, do you remember the painted signs on the ground in the city that said look up?

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**FT:** Yes, yes, yes, yes.

[00:30:52]

**CS:** Right? They were like, I don't know, somebody went around and rogue-painted these signs all over the city on the sidewalks. The idea is like we're spending so much time looking down. So the guy in the neighborhood is probably a lot of people who do that. Not everyone wants to pay such close attention to each moment.

[00:31:11]

**FT:** Well, I mean, the world is a scary place sometimes. But I really want to thank you for coming on, and this episode is airing at the start of the New Year.

[00:31:21]

**CS:** Oh, perfect.

[00:31:21]

**FT:** So giving people a really helpful, useful instructive way to find more joy in their life. Cyndie Spiegel, thank you so much. Fun fact, y'all, we all live like – you and I live like about .6 miles away from each other, so this is –

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**CS:** Which I – is wild.

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**FT:** So we'll go on a walk. We will not bring our phones, and I look forward to seeing you more in the New Year. Thank you.

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**CS:** Oh, I hope so. Thank you.

[END OF INTERVIEW]

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**FT:** Thanks so much to Cyndie Spiegel. Her books are available widely, *A Year of Positive Thinking* and *Microjoys*. I will see you back here on Wednesday. Our Guest is Vivian Tu, also known as Your Rich BFF, TikTok star, out with a new financial book called *Rich AF*. She's got lots of advice on how we can manage our money in the New Year. Until then, I hope your day is So Money.

[END]