'HEALTH, WEALTH AND HAPPINESS': SELF-HELP, PERSONAL EMPOWERMENT, AND THE MAKINGS OF THE NEO-LIBERAL CITIZEN

by

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ABSTRACT

This dissertation explores the variety of ways in which actors attempt to constitute themselves as happy, healthy, prosperous individuals through a wide range of self-help and personal empowerment literatures and practices. In-depth interviews with people who seek personal growth, health and financial knowledge provide insight into how their actions and thoughts variously reflect, reject, transform, and reinvent expectations that circulate in the wellness marketplace. These expectations are gleaned from popular materials intended for mass consumption including self-help books, brochures, advertisements and news items, and are analyzed to determine how people are encouraged to think about, and act upon, their happiness, health and finances. These interviews and textual sources together contribute to an understanding of the evolving notions of subjectivity formation, self-governance, and neo-liberal citizenship.

The analysis shows how oppositional forms of agency may actually contribute to the makings of a certain type of individual who is interested in, and capable of, self-governance. They contribute to 'the workings of the system' by ensuring that actors develop an appetite for the choices they are required to make in the marketplace of wellness knowledge. The threat of resistance to the expectation of self-accountability for the outcomes of bad choices is met with guidance and support to enhance citizens' capacity for effective decision-making. And contentious forms of agency contribute to innovative choice-making strategies that mark individuals as authoritative decision-makers who are unwilling to relinquish autonomy to experts. Critique and reinvention of encouraged modes of thought and action also contribute to attempts by individuals to negotiate criteria for the expertise through which they are governed. In sum, commitment to the principle of 'free agency' fuels resistance, which in turn plays a key role in binding citizens to neo-liberal technologies of government.

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INTRODUCTION - THE HALLMARKS OF PERSONAGE AND LIFESTYLE

'Best wishes for a happy birthday and a year of good fortune, good health and happiness.'
(Hallmark ™, 1997)

As far as birthday greetings go, this one is typical. The 'goodness' of health, wealth and happiness seems unquestionable. It is fitting that Hallmark, Inc. distributes this particular message. The *Gage Canadian Dictionary* tells us that hallmark refers to 'a mark or sign of genuineness or good quality'. Hallmark, Inc. recognizes that health, wealth and happiness are, literally, hallmarks of personage and lifestyle. They are markers of the good life, the quality individual. The company provides us with annual reminders of the benchmarks of goodness, encourages the embrace of these standards, and promotes their desirability.

It is one thing to pass along good wishes. It is quite another to contribute to their fruition. Hallmark, Inc. offers no assistance. Their greeting makes no mention of where to find fortune, health and happiness or how to maintain any or all of these states regardless of whether our encounters with them are bestowed or found. These markers of goodness are literally personal 'goods' to be sought after and maintained through one's own initiative. The expectations are clear but the journey is left to the individual.

'How do I *stay* healthy, wealthy and happy?' That is the concern for the quality individual who leads the good life. 'How do I *become* healthy, wealthy and happy?' That is the challenge for those questioning their worth during difficult times. For those less consistent in success or failure, the relenting question suggests more of a juggling act. 'How do I remain healthy and improve my financial situation while struggling with an inconsistent

state of mind?' Regardless of the extent to which we feel we have a grasp on these things, deep down we know their fragility. As the dictum goes, 'Here today, gone tomorrow'. But many of us like to think we have more control over our health, wealth and happiness than that. So we do what spiritual guru Dr. Raymond Charles Barker instructs his readers to do in his book, *The Power of Decision* (1999). In keeping with the actions outlined in his chapter titles, we 'Decide to be Happy', 'Decide to Live Richly', and 'Decide to be Healthy', respectively (vii). We make endless decisions in each of these arenas in attempts to either become or maintain ourselves as good people, or to manage our less than ideal selves when things go wrong. A critical question concerns how we determine the best course of action given our specific challenge at any given moment.

This question presupposes that we know what we are looking for; that we can identify these 'goods' based on our understanding of what the terms health, wealth, and happiness mean. Another glance through the dictionary reveals general definitions of these words that are sufficiently vague to preclude the possibility of monolithically imposing specific meanings on individuals. The following are among the multiple entries for each term, and highlight this ambiguity: health, wealth and happiness are conceptualized as 'being well', 'much money or property', and the 'contentment coming from being and doing well', respectively. Exactly what constitutes wellness is unspecified, as is the experience of contentment, and the quantity which distinguishes much from little or nothing. There are individual differences in assessments of how much property or money constitutes wealth, how well one must be to have good health, and how well one must be -and be doing - to be content. The precise character of each hallmark of personage and lifestyle is tailored to each and every individual. The meanings are personal and based on life experience. The criteria

are subject to multiple changes given alterations in one's ongoing socialization and life circumstances.

While the above discussion suggests that these 'goods' are distinct, common sense also tells us that they are interconnected. Let us take the example of a hypothetical individual experiencing depression, who also has health and financial problems which might have triggered the condition. The financial woes prevent costly therapeutic intervention. Over time, a turn in fortune affords the assistance that was once inaccessible. This help equips the individual with ways to find contentment regardless of his or her monetary or physiological status. Of course, the turn in fortune itself could have alleviated both the health condition and depression by virtue of reduced financial stress and the resources to afford better nutrition. Or a resolution to the medical matter might have lifted the depressive state, making it possible for the person to make more effective financial decisions. Such interconnections can take many forms, and their precise configuration is, of course, both circumstantial and particular to the individual.

Despite their interconnections and status as distinct goods, the hallmarks of personage and lifestyle are not necessarily deemed 'equal' in the minds of people. More than once over the years I have heard people say things like, 'Health comes before everything', 'Success at all costs', or 'As long as I'm happy, nothing else matters'. Other common statements include: 'Without health you have nothing', 'Wealth gets in the way of happiness', and 'Money is the solution to my problems'. The relative importance that people attach to these goods is, once again, embedded in their current situation, life histories, and social influences.

Of course, even though these goods can be ranked in different ways in terms of their importance or troubling influence it is difficult to deny their presence as a 'package'. Hallmark, Inc. is not the only reminder of this. A quick Internet search yields almost 150,000 web-sites with the words health, wealth and happiness in the title. There is the *'Health, Wealth and Happiness Homepage'*, *'Health, Wealth and Happiness Books'*, '*Executive Health, Wealth and Happiness*' and even a site declaring that *'Your Health, Wealth and Happiness Starts Here!'*. As a package, these goods highlight the most basic of human needs. And while health, wealth and happiness can mean different things to different people and interconnect in ways that reflect unique life experiences, arguably at least some of each - whatever our personal definitions - is necessary for quality-of-life and, indeed, survival (ideas which are also at least equally as vague). It is impossible to sustain life without them indefinitely. Without at least some health, there is no life. Without at least some wealth, one cannot nourish and maintain life. Without happiness, the previous two are in jeopardy.

While it is natural to want these things for the reasons people usually state, it is a curiosity to think that they contribute to our sense of self-worth and to others' perceptions of us as good individuals. Their status as hallmarks of the 'good' life and 'quality' individual suggests that many of us have come to think in these terms, deem these standards desirable, and understand what is required of us to wear these labels. It also implies that we engage in the pursuit of health, wealth and happiness in order to live up to these ideals.

Personal, Geographical and Cultural Inspirations for this Research

By now you may wonder who I am referring to when I use the terms 'we', 'us', and 'our'. This inclusive terminology is not meant to suggest that you will - or should - identify with my claims or those of scholars and other people I refer to later on. Rather, these terms of inclusion apply to the apparently growing number of people like myself who do identify with the social processes that I detail. They present the option of adopting either an 'insider', 'outsider' or 'detached' standpoint in relation to these opinions and ideas. Below, I shift focus from the general discussion of the 'hallmarks' in question and articulate how my own standpoint is situated with the personal, geographical, and cultural factors that inspired this dissertation.

My own self-directed pursuit of the hallmarks of personage and lifestyle dates back to December, 1992. That winter I moved from Calgary, Alberta to Vancouver, British Columbia - a west coast city in the heart of a metropolitan region which now boasts a population of approximately two-million people. Prior to my arrival, I had heard stereotypes about Vancouver. Among other things, friends referred to the locale as 'flaky', 'the left coast', and 'hippie-ville'. Their briefings prepared me for a laid-back land of old VW vans, marijuana, lavender, and Birkenstock sandals. And while no city can be reduced to stereotypes, my first encounters with these images stood out against my memory of the cowboy hats, baseball caps and pick-up trucks that mark the conservative city in the midst of cattle country I'd come from. What also struck me was something I hadn't anticipated. It seemed that everywhere I looked there were informal invitations to pursue health, wealth and happiness by engaging in an assortment of what I call in the following pages 'self-help and personal empowerment practices': I use these general terms 'self-help' and 'personal

empowerment' to suggest that attempts to urge my participation in activities - regardless of who made them or what they recommended - left me with the impression that my involvement would lead me to the 'good' life that I desired. I felt encouraged at every turn to draw upon others' wisdom and advice about the necessity of taking control of my well-being and helping myself become the 'best me' possible. I first encountered these 'invitations' in the array of complementary reading materials I discovered.

In Vancouver, at least, there was and still is no shortage of free magazines and newsletters that feature articles, advertisements, community event listings, and resource directories which allude to the importance of this pursuit and offer insights and strategies that promise to make such a journey successful. Information on health, healing, bodywork, dentistry, business, finances, coaching, intuitive arts, spiritual practices, psychology, therapy and counselling is plentiful. I found complementary publications and materials almost everywhere, including fitness centres, natural food stores, community centres, libraries, restaurants, cafes, bookstores, medical centres, wellness clinics, high volume street locations and public transit commuting stations. I was surprised to find that a neighbourhood gym, where recent issues were often available, offered a dizzying array of wellness classes, in addition to the standard weight room and aerobics lessons. Most unusual was the yoga that figured prominently on the weekly roster. Years before Madonna helped to transform the activity into a trendy and lucrative commercial venture, distinct strains of the practice - hatha vinyasa, kundelini, dru, power, ashtanga, and hatha flow - were available. Their respective philosophies, movements and breathing techniques were touted as 'the' answer to one's problems by instructors who seemed to take on a 'guru' status with the regulars who attended their classes.

A similar encounter with such diversity occurred on my first visit to a meditation centre I had heard about at yoga. A longstanding practitioner who gave a 'dharma talk' and fielded questions after the hour-long sitting session, handed me and the others in the room a sheet of paper which highlighted the locations of over 50 other such centres in the greater municipal region, many featuring different histories, teachings and techniques, and different 'truths' about the power and potential of their versions of committed practice.

The other day I stumbled across a 'New Age' store I had not seen before, much like those I first encountered in the 90's and where I spent untold sums of student loan money with the justification that my purchases were personal investments in my future education. This store, like the others, sells books on everything from health, relationships and emotions, to careers and finances. The books range from spiritual to experiential, pop-academic, and how-to versions of the path to success in these areas. Crystals, meditation cushions, yoga and pilates mats and videos, in addition to 'Russian Gypsy Fortune Telling Cards', 'Tarot Cards', and even a collection of motivational cards called the 'Power Deck' are for sale and flank the bookshelves.

As I left the store, I spotted the series of 8x11 inch sheets of paper that line the windows for passers-by to see. They highlight photographs of those who appear to possess the secrets to success and wellness, and detail innumerable ways to help oneself achieve a 'quality' lifestyle. At a quick glance, I noted the words 'shiatsu', 'aromatherapy', 'astrology', 'reiki', 'reflexology', 'auraphotography', and 'rolfing'; and the phrases, 'vibrational alignments', 'zen breathing', 'energy healings', 'intuitive counsellor', 'spirit clearing' and 'soul readings'. I came to realize years ago that words and phrases like these are common in this town. I also realized that when my friends called Vancouver the 'left

coast' and 'flaky', it may have been their way of telling me I was moving to a 'Me' Mecca that boasts a cornucopia of 'alternatives' through which people can pursue health, wealth and happiness, and take control of their success and well-being.

I classify these alternatives as such because they are situated alongside, but are located outside of, 'official' therapeutic, medical, and financial institutions. Alternative practitioners who dispense their advice through face-to-face encounters, in books and magazines, on the Internet and television programs, are literally 'alternatives' to the physicians, social workers and bankers whose status is legitimized through traditional educational and occupational processes. Of course, I realized that these mainstream institutions foster the notion that health, wealth and happiness are 'public' goods to which citizens are entitled, rather than 'private' goods to be discovered through self-help and personal empowerment literatures and practices. However, in my attempt to become the 'best me' possible, I overlooked this distinction and simply considered traditional sources of advice and knowledge among the many options - or alternatives - I could draw on to make my journey fruitful.

Through the years, my insatiable curiosity has drawn me to many of the options this city offers. And since much of my time here has overlapped with my walk through graduate school, it seemed reasonable that my breaks from study could be spent pursuing a 'quality' lifestyle. Rather than a night at the movies or a good game of cards to alleviate the stress and lethargy that can accompany writing, I would 'help myself' by looking for health and happiness in books and practitioners' offices. In attempts to understand and eliminate the unpleasant states mentioned, I purchased six or seven 'how-to' books on the topic of surviving 'the process' including one called *Getting What You Came For,* which told me that

'graduate school is a ritual humiliation' (Peters, 1997: 4). While this shed light on my experience, so did the channeler who pointed to my past lives in Greece, France and Italy, the Chi Gong master who blamed the lethargy on an energy block in my intestine, the naturopath who said I'd find vigour and contentment in herb capsules that were compatible with my energy vibrations, the registered psychologist who recommended I heal a mysterious trauma sustained while in my mother's womb, and the healer who said magnets in my shoes would alleviate the frustrations that accompany writing.

Over the course of a decade, what began as a novel pursuit fuelled by my curiosity 'normalized' and became who I am - my way thinking about and acting upon myself as an individual. I began taking seriously those therapies and activities I had once laughed at. And at some point, entertainment value became coupled with value judgment - the sense that I 'should' be engaged in these pursuits and feelings of guilt if I was not. When I neglected my yoga or meditation practices I began feeling like a 'bad' person who had given up on her pursuit of the 'good' life. I was taking for granted those things that characterize a culture: beliefs, values, expectations, knowledges, norms, and judgements. Some might say I was 'living intimately and for a prolonged period of time within a single native community whose language [I] had mastered' (Wax, 1972: 7).

While my involvement with a wide range of self-help and personal empowerment practices has been self-focussed, there are many others like me who also pursue the hallmarks of personage and lifestyle. Two of the many local free magazines I referred to are called *Shared Vision* and *Common Ground.* Their respective monthly readerships of

175,000 and a quarter-million[1], speak to the presence of others 'out there' with common goals and shared ideas. This is not just an amorphous and atomized group of unconnected individuals who happen to be doing, thinking, and reading similar things. This is a group whose members are loosely connected through the networks that form in classes and workshops, at talks, on the Internet, and in practitioners' offices and book clubs, etc. In these places, like-minded people share knowledge and resources, and give one another tips and strategies for success and wellness. To this extent, my solo journey has also been a social one, embedded in a cultural phenomenon larger than myself. This made me wonder what sociologists have said on the topic. How do those like me who pursue the 'good' life think about and act upon their health, wealth and happiness? Whose advice are they willing to believe? How do they choose from the many options on the market? And most importantly, what messages 'out there' provide a context for understanding their actions and beliefs? In my attempt to find answers to these questions, I stepped outside of myself and adopted a more detached standpoint.

Empirical Focus and Research Methods

My turn to the sociological literature revealed little evidence of empirical work that offers insight into how people pursue the hallmarks of personage and lifestyle in the expanding marketplace of self-help and personal empowerment literatures and practices. What does exist includes analyses of specific self-help books - or categories of them - and programs that have gained in popularity in recent years. Some examples are: an in-depth

[1]The circulation figures referred to here are displayed on the respective websites for *Shared Vision* and *Common Ground* (<www.shared_vision.com>; <www.commonground.ca>).

analysis of how financial guide books map out 'the "road" to financial security' and encourage readers to take charge of their financial futures (Rayher, 1998: ii); a close reading of a bestselling 'how-to' book for practical living designed to help readers 'consciously shape themselves' emotionally, financially, physically, and in other ways (Vizer, 1998: 88); an examination of how Alcoholics Anonymous literature and meetings - 'the model for today's broad twelve-step recovery movement, and for addiction treatment in general' - govern and manage alcoholism (Vrecko, 2002: 136); and a detailed analysis of the messages that champion autonomy and self-improvement in a variety of books devoted to 'personal or psycho-spiritual development and enlightenment of the self', and which are carefully distinguished from '"how-to" books' and '"life crises" management texts' which target those dealing with illness, divorce, and other difficulties and traumas (Rimke, 2000: 74).

Clearly, my stated interests complement those of the scholars just cited. We share a curiosity about the phenomenon of 'self-help and personal empowerment'. Their work is marked by its attention to the analysis of messages contained within particular texts and programs that are classified within academic and/or marketing categories that distinguish specific self-help genres. They detail the distinctiveness of these messages to their genres and how they are designed to foster particular types of thought and action amongst readers and participants. However, their work does not address the thoughts and actions of consumers themselves, or the *diversity* of self-help and personal empowerment messages that any individual may encounter or those that some may use to achieve a 'quality' lifestyle. This is where our complementary interests diverge.

My intent is not to embark upon a focussed analysis of specific genres of materials as they have, or to undertake a comprehensive survey of all possible categories of

empowerment literatures and self-help messages. Rather, I focus on exactly how people receive and interpret quite a variety of messages - alternative, conventional, or otherwise. Such messages are not necessarily consumed in accordance with analytical concepts in the sociological literature or marketing distinctions imposed by promoters or producers. My queries centre on the actions and thoughts which actually characterize consumers' search for the 'good' life - how they receive and interpret an assortment of messages and translate them into self-help practices and personal empowerment processes. Since the breadth of my research precludes the possibility of doing depth analyses of specific materials or genres of them, I draw on the insights of those who have where applicable in future pages of this dissertation.

Since the phenomenon I've just outlined increasingly plays a key role in the lives of many, my research starts with 'the people' and highlights what social actors claim about their own experiences. And since I didn't find answers to my questions in the library it made logical sense to seek-out those I shall call 'self-helpers' and 'personal empowerment types' in places that cater to their interests, and from within those 'loose networks' previously mentioned. I approached people directly at the 'Vancouver Health Show', 'Financial Forum', and 'The Body, Soul and Spirit Expo' - heavily promoted knowledge fairs where 'experts' of all kinds display themselves, their skills and literatures, and where visitors who pay a ten-dollar entry fee sample their services, techniques and products. I placed an advertisement in *The Georgia Straight*, a free local lifestyle and entertainment weekly that is left-leaning by reputation, boasts a weekly readership of almost 340,000, and is distributed throughout the Lower Mainland of British Columbia which includes all of the municipalities

in the Greater Vancouver region[2]. I posted recruitment flyers at health food restaurants and fitness centres, including the gym with the impressive array of wellness classes. I also pitched the merits of my research to students who were learning the 'art' of personal investing in a continuing education program at a community college. I asked anyone who responded favourably to my requests for participants to refer me to those in their 'networks' who might also be willing to discuss their experiences in the marketplace of self-help and personal empowerment literatures and practices. Through these methods I would find those who pursue the 'good' life as consumers and clients, and who are open to diverse ways of thinking about, and acting upon, the hallmarks of personage and lifestyle.

All those who were referred to me and those I recruited in person, were given a flyer that replicated the messages contained in my *Georgia Straight* advertisement (see Figure 0.1). I tailored the messages that appeared in these documents, and that shaped the content of my spoken words, to attract those engaged in an array of literatures and practices that promise to enhance the 'quality' of one's lifestyle.

To emphasize my interest in those who actively pursue the 'good' life, I included 'action' words and several 'how' and 'why' statements. I appealed to those who 'seek out and use knowledge', expressed my curiosity about 'how people make decisions', and declared an interest in understanding 'how and why' they 'trust experts' in making decisions that affect them personally. At issue was not 'whether' prospective participants trust experts generally, buy how and why they do - regardless of what the term 'expert' means to them.

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[2]The circulation figure referred to here is displayed on *The Georgia Straight* website (<www.straight.com>). The distribution area was obtained through telephone communication with a newspaper staff member.

This ensured that I find those *engaged* in personal empowerment and self-help processes without precluding the possibility of gaining insight into whether or not, to what extent, or under what circumstances, they trust *particular* experts, their literatures and recommendations.

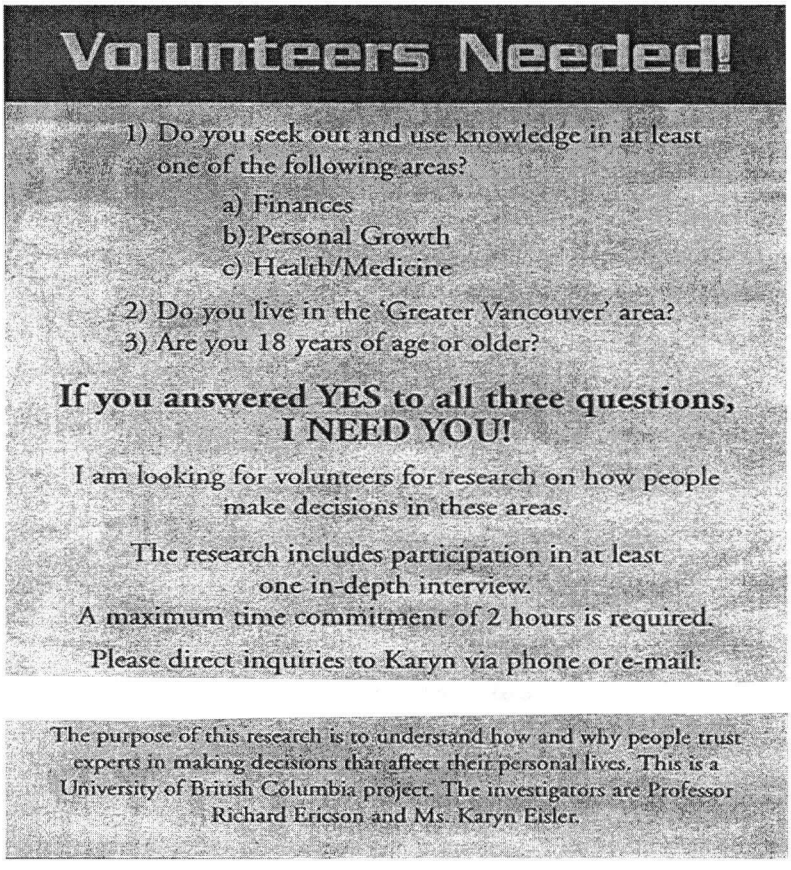


Figure 0.1 ***The Georgia Straight*** **Advertisement**

My search for those who 'seek out and use knowledge' was tailored to the area(s) of personal growth *and/or* health *and/or* finances. I substituted the term 'personal growth' for 'happiness' since the former is central to the lingo of 'the culture' and denotes those literatures, therapies and other practices that supposedly pave the pathway to happiness or remove barriers to it - whatever 'it' means to the individual. I targeted those pursuing 'at

least one' of these goods or 'hallmarks' - rather than all three necessarily - with the realization that: not all individuals deem them equally important or problematic under 'normal' circumstances; for whatever reason, one or two areas may have taken on a priority status within the lives of individuals at the time they were confronted with the possibility of participating in this research; and, some people may be willing to discuss certain areas of their lives but not others. As previously mentioned, health, wealth and happiness are interrelated, but they are also distinct. So, I offered informants any point of entry to the research that was relevant to them, and that they would feel comfortable discussing with a stranger.

Regardless of whether my recruitment attempts were in person or on paper, I emphasized the voluntary aspect of participation through phrases like those that appeared in the advertisement: 'I NEED YOU!' and 'Volunteers Needed!' While this is standard research practice for many, I had hoped the reference to volunteers would have particular relevance for the 'personal empowerment types' and 'self-helpers' I was seeking and would enhance their willingness to become involved in the project, if not just to help me with my research, then perhaps as a part of their own efforts to empower and help themselves: as the adage goes, 'The best way to help yourself is to help others in need'.

My various requests for research participants, on the one hand, and the array of 'invitations' to pursue the 'good' life, on the other hand, are implicated in one another and in many ways are indistinguishable. Words and phrases that were central to my recruitment strategies like 'professor', 'university', 'research' and 'in-depth interview' highlight the credentials, institutional affiliations, and potentially useful practices that can, and often do, accompany the many books, articles and advertisements on health, wealth and personal

growth that invite participation in activities that might enhance one's pursuit of a 'quality' lifestyle. Participation in an 'in-depth interview' could be construed as a self-help practice in itself since volunteers participate of their own volition and might believe they stand to gain useful insights about their thoughts and actions by speaking at length about their own experiences, as the woman I pseudonymously named Victoria did. The 29 year-old human resources specialist is one of several respondents who said knowledge of her decision-making process was raised to a new level of awareness in the interview. She began her response to one of my questions by saying: 'I'd never thought about that before, but now that you ask the question ...". To this extent, distinctions between participation in scholarly research and engagement with any other literatures and practices are irrelevant to the goal(s) in question. By helping with my research, there is always the possibility that informants might help themselves and make their pursuit of the 'good' life more effective. Nevertheless, at the stage of recruitment I did not present myself as a promoter of self-help and empowerment practices.

Victoria is among the 43 individuals who responded to my recruitment strategies. All are searching for at least one of the 'goods' or 'hallmarks of personage and lifestyle' in question, are guided by their own definitions of health, wealth, and happiness, and the broad range of literatures and practices they engage in. For the most part, my informants are much like many of those who produce the literatures, provide the services, and promote the practices they consume: they are situated outside the mainstream by virtue of their willingness to opt out of collective institutions like hospitals and banks to achieve their ends. My respondents represent a particular type of individual who is open to, but willing to reject, traditional forms of assistance in favour of unofficial advice. When they get sick, for

example, they don't just - or necessarily - go to the family doctor. They experiment with alternative ways of thinking about, and acting upon, the health of their body. They often utilize this same approach in their search for financial well-being and personal growth.

Those in my informant group range in age from 22 to 75, and include 25 woman and 18 men. Their other demographic characteristics locate them within a relatively privileged group in Canadian society, and position them outside the mainstream once again: they are predominantly middle-class, urban, educated, professional, and white. Over 80-percent have some form of post-secondary education (see Appendix A for details). Their formal credentials range from diplomas to undergraduate, graduate and professional degrees and include other forms of certification. Several participants possess credentials in more than one area of specialization. Alyssa, for example, has two undergraduate degrees, one in psychology and the other in business. Andrew combines a degree in music with a post-graduate diploma in economics. John couples a degree in dentistry with ongoing courses in alternative approaches to health, and so on. These people are predisposed to both drawing from and contributing to ongoing research into their surroundings and themselves.

All those with post-secondary education and/or training - aside from two independently wealthy participants, two on disability, four retired from active employment, and one 'unemployed' - work in either professional or semi-professional capacities, or as experts in the business sector. Their job titles include professor, lawyer, dentist, physician, social worker, teacher, computer specialist, financial advisor, and optician. The implication is that most have discretionary income which allows them to make financial investments and engage in self-help practices that are not covered by medicare or state-funded social programs. Sarah, a retired human resources executive, spends 350-dollars per month on

herbal supplements. Alexis, a Ph.D. candidate and strength and conditioning coach, paid five-thousand dollars for a personal growth course. Jessica, a lawyer, has spent thousands of dollars on alternative health remedies and therapies, while several others have spent untold sums of money on personal libraries, workshops and seminars, treatments and therapies, that pertain to their pursuit of the hallmarks of personage and lifestyle.

Factors that prompted their respective journeys are as diverse as the people themselves, despite their many similarities. For Rachel, who supports herself on disability insurance, the search for health and happiness was prompted by kidney disease, diabetes and depression. For Olivia, also on disability insurance, it was her psychologically, emotionally, and physically debilitating experiences with what was eventually diagnosed as myalgic encephalomyelitis - a condition often referred to as 'chronic fatigue syndrome'. Joshua, a college instructor, and Daniel, a semi-retired retail manager, both felt compelled to seek more money when they first saw retirement on the horizon. For others like Joseph and Jacob - an organizational development consultant and financially independent participant, respectively - the search for investment strategies was prompted by an interest in maintaining wealth, not the quest for it. And there are those whose friends introduced them to the pursuit of the 'good' life through their own self-help journeys. Their curiosity and interest in the practices and literatures they were exposed to eventually shifted their status from 'guests' and 'experimenters' to full-fledged participants in the personal empowerment process. Matthew, a teacher and channeler who also markets natural health products, and Jennifer, a career coach, are two examples.

Regardless of how they became active consumers of the materials, activities and products that characterize the 'wellness' marketplace, my goal was to gain access to what I

shall call their 'thought-styles'. I use this term to refer to how actors think about their pursuit of health, wealth and happiness, how and why they make the decisions they do about which knowledges to believe and what practices to partake in. Thought-styles, then, are expressed through accounts of actual modes of thought and action. Of course, I realize there may be a discrepancy between how people *actually* think and act, and *what they say* about their beliefs and behaviours. I do not resolve this problem but proceed *as if* what my informants say is accurate. This is the approach Max Weber recommends for sociologists - to construct theoretical concepts on the basis of an interpretation of possible '"intended meanings"' (1978: 25). In spite of this caveat, my contribution is to focus on descriptions of what people say they actually think and do, that is, on how they express the intended meanings they attach to their ideas and actions.

Accessing 'thought-styles' through in-depth interviews made good sociological sense since the consumption processes that characterise self-help and personal empowerment - the rationales for actions taken, the actions themselves, and assessments of the outcomes - are 'dispersed across space and time' (Lindloff, 1995: 166). They are difficult if not impossible to observe directly or capture by other means. Without the interview it would have been impossible to gain insight into Alyssa's ongoing attempts to take control of her family's financial future, save the unrealistic prospect of either 'moving in' to her home and monitoring her actions, or requesting she write years of detailed journals on the beliefs and behaviours that accompanied her efforts. The stay-at-home mom's search for wealth is dictated by her toddler's unpredictable sleeping patterns and includes sporadic late-night visits to Internet investment sites, and equally sporadic visits to stock-brokers and ex-colleagues who have found wealth, manage it well, and give her advice. And I could not

possibly have accompanied Olivia - the woman with chronic fatigue syndrome - on her multi-year journey that included innumerable visits to physicians, psychiatrists and alternative health practitioners, the amassing of literatures to help her understand her condition, and what she says were 'ten years' of experimentation with 'naturopathy, homeopathy, Tibetan herbs, Chinese herbs, colonics, oxygen therapy, acupuncture, acupressure' among other things. The interview method also made sense in light of what medium theorist Marshall McLuhan once said in an interview when asked to reflect on his own life and work: 'We live life forward, and understand it backwards'.

Clearly, it was critical that I cultivate trust to ensure that participants 'open-up' during the interviews. Health, wealth and happiness are personal 'goods', but they are also private and sensitive 'issues' for many. And discussions about self-help and personal empowerment processes are inseparable from the illnesses, diseases, relationship troubles, personal struggles, and financial realities and aspirations that often prompted respondents' participation in the expanding marketplace of self-help and personal empowerment literatures and practices. That I achieved at least some degree of trust in the two hours I spent with each participant is evident in the almost 1,500 single-spaced typewritten pages of interview transcripts that are filled with intimate details of the 'thought-styles' that correspond to and articulate their experiences and actions.

My interviewing methods thus borrow from Michel Foucault's insights on how the 'truth' of sexuality was produced in past centuries when I say that this rich empirical source of data is the product of various 'techniques of confession' - 'all those procedures by which the subject is incited to produce a discourse of truth' (1980: 215-16), which for my research concerns a person's pursuit of the hallmark(s) of personage and lifestyle. I had hoped that

for both myself and those I spoke with my 'techniques' for eliciting their 'truth' set a stage for the respective pleasures 'of discovering and exposing it, the fascination of seeing it and telling it, of captivating and capturing others by it, of confiding it in secret, of luring it out in the open' (1990a: 71). While I am unable to comment on whether the pleasure of my experience was shared by those I interviewed, I can detail my procedures for cultivating trust and attempting to make the pleasure mutual.

While in-depth and focussed, the interviews took on the feel of informal, open-ended, empathetic, interactive, non-judgmental conversations between those who share a culture in which membership is determined by the search for the 'good' life and participation in personal empowerment and self-help processes. They were much like extended versions of the 'talk' between those who connect through the 'loose networks' where knowledge and resources are exchanged. Unlike those discussions, however, the questioning and probing was uni-directional and the focus was not one of mutual discovery but rather on how and why *they* 'do it'. I was careful not to allow the interview encounter to turn into a dialogue about advantages or disadvantages of self-help literature or techniques. A research focus was maintained throughout.

As 'ice-breakers', I offered participants snacks and beverages when we met at my home or office, and informants offered the same when we spoke on their 'turf'. I gathered the particulars about their occupation, age, and education, the length of time they'd been pursuing their 'hallmark(s)' of interest, and inquired about what motivated their search. To enhance rapport and foster the comfort necessary for sharing ideas and personal issues, I sometimes used my own self-disclosures at various strategic points during the interviews. For those who spoke about their search for health and happiness, I would comment if I had

similar experiences with experts, read the same books, or engaged in the same practices. I coupled this with an 'eager-to-learn' demeanor (Lindloff, 1995: 183) which included delivery of the following statement to those seeking wealth: 'I've got to be honest, when it comes to financial lingo I'm dumb so please bear with my naivety.' Proof of the empathetic tone of the encounters and my pleasure in learning participants' secrets is contained within the transcripts which document my expressions - the innumerable ways I would punctuate and invite elaboration on disclosures with comments like, 'That must have been frustrating!' and such interjections as 'Wow!' and 'Really?' With all respondents my intent was to present a non-threatening persona, establish rapport, and elicit the frank responses I received which express trust in me, and sincerity in what they said.

The list of questions I brought to the interviews (see Appendix B for details) included those designed to uncover respondents' ways of thinking, acting, and being in relation to their participation in the expanding marketplace of knowledge, regardless of how their consumption choices might be classified and despite their respective definitions of health, wealth, and personal growth or happiness - which I intentionally refrained from asking of them. At issue were the processes associated with 'searching' rather than what constitutes the 'goods' themselves. Topics on the list included motivations for seeking out various forms of advice and knowledge, accountability for the outcomes of decisions, strategies for making the decisions themselves, and the qualities that characterize a trustworthy expert. The interview schedule was not a rigid guide. It provided a general conversational direction while leaving room to probe specific thoughts, experiences and observations that were mentioned. My probing often provided detailed elaboration on critical issues that I had not anticipated prior to the interview sessions. I did not necessarily ask the questions as written

or in the order they appear on the list. As long as the topics mentioned were covered by the end of the sessions, it was irrelevant how, or in what order, they were addressed.

To contextualize the answers of those I interviewed I needed samples of a range of personal empowerment and self-help messages that circulate in this locale generally, and that my respondents have encountered personally. These samples would offer insights into the ideas that either are, or might be, influencing their thought-styles. My goal was to uncover what I shall call the 'logics' contained within these samples. I use the term 'logics' to refer to expected modes of thought and action that circulate within the marketplace of knowledge and wellness practices. They are those ways that actors are encouraged to think and act in terms of the hallmarks of personage and lifestyle.

'Logics' are either implicitly or explicitly expressed in documents communicated by both alternative and conventional experts and agents who operate independently or at the meso-level of organizations. These documents promote an array of services, activities and knowledges in the name of personal growth, health and finances. They are popular materials intended for mass consumption and include advertisements, brochures, books and journalism. These materials include those that are, and may be, used for self-help, but are not limited to those classified as self-help or within any particular genre. The 'logics' contained within these documents promote 'ideal' ways of being, knowing and acting to the public. To this extent, I use 'the document' as 'a regulatory, ideological, or philosophical artifact' (Lindloff, 1995: 209) that may match or diverge in various ways from the thought-styles and actions of individuals who receive and decipher them.

Many of the materials I gathered were pointed out to me by the respondents themselves. The names of books and magazines that had particular relevance for them were

often mentioned in the interviews. I tracked down several of these books, collected the free magazines they mentioned, and purchased those with a price-tag whenever my budget allowed. In some cases, informants gave me copies of materials they had gathered. Such materials included newspaper clippings, Internet printings, and transcripts of televised and published interviews with 'experts' whose ideas and recommendations they followed. I also collected the hundreds of documents that were distributed at the financial, health, and personal growth knowledge fairs where I recruited several participants. I accepted every flyer, brochure, advertisement, video-tape and complementary publication offered me and took those displayed on the many tables at these events, which I collected in many boxes and countless file folders. All of these data are readily available in popular culture and include a range of sources, formats, and genres. While admittedly selective, they represent an enormous array of the ideas, services, techniques and products that claim to help consumers enhance their capacity to achieve and maintain a 'quality' lifestyle.

Of course, it is impossible to collect every document that each informant has been exposed to consciously or otherwise. And not everyone I spoke with attended one or more of the fairs. I am also aware of the potential for discrepancy between my readings of the documents I gathered and how each participant might interpret them if asked directly. But since my focus was on their experiences in the expanding marketplace of knowledge generally, I did not ask respondents for direct interpretations of materials in the interests of not interfering with the spontaneous and independent expressions of their 'thought-styles'. It might have also confounded the results of the research by 'leading' the discussion into areas outside of their direct experience. I do not entirely resolve the problems I raise but proceed *as if* the messages contained within the documents I collected characterize at least some of

the expectations that circulate within 'the culture' and are directed at those who seek the 'good' life.

I conducted independent analyses of both the documents and interview transcripts using the 'constant comparative method' (Rudestam and Newton, 2001: 43). By systematically coding each data set into as many meaning categories and themes as possible, subjecting the data within each theme and category to further refinements and breakdowns, I uncovered patterns which constitute distinctive 'logics' and 'thought-styles'. For my purposes, the 'logics' express patterns in the messages contained within the documents irrespective of their sources, formats, or genres. The 'thought-styles' express patterns in the interview transcripts, for the most part irrespective of participants' gender, age, ethnicity, class, or other sociological markers. Once the analyses of 'thought-styles' and 'logics' were complete, I considered the relationships between the two - how participants' ways of being, knowing and acting might be understood within the structuring context of the messages that circulate in the environments in which they attempt to 'help themselves' and 'take charge' of their well-being.

Power and Self-Governance: A Theoretical Framework

I situate my queries about consumers' search for the 'good' life within a Foucauldian framework. The term 'power' - which is central to the word 'em-power-ment' - is the logical link between my empirical focus and Michel Foucault's theoretical interests. For my purposes, the term represents two distinct, yet, interrelated, forms of power. While Foucault does not suggest that power is 'possessed', my respondents do. For each of them, the search for the 'hallmarks' of personage and lifestyle via self-help and personal empowerment

literatures and practices represents ongoing efforts to 'take control' of their health, wealth and/or happiness. This pursuit is experienced as 'empowering' because they believe they 'have' the power to control the journey. For Matthew, the teacher and channeler who pursues each of the hallmarks enthusiastically, the biggest challenge is 'keeping' his power which he deems necessary for effective decision-making. He recalls how 'giving away [his] own power' has resulted in some 'big mistakes in the financial area'. Nicholas, an avid consumer of personal growth and health knowledges, echoes Matthew's sentiments on the importance of 'holding on' to one's power. His common-sense theorizing about his self-help experiences includes the following insight: 'Either you give-up your power or you have power ... if you have power then you have the power to control everything in your life.'

This experience of empowerment - of 'taking control' of one's pursuit of the 'good' life - is contingent upon one's capacity to retain a type of power that is distinctly personal. In self-help books devoted to enlightenment of the self and personal or psycho-spiritual development, power is conceptualized in the personal terms that are evident in my informants' thought-styles: as 'an independent "thing" internally located and available for possession'; 'an inherent property of being which is assumed to constitute the site of all self-control and movement' (Rimke, 2000: 64). This, literally, is called 'personal power' (ibid).

The 'personal power' or 'empowerment' experienced by my informants and communicated to readers of the particular genre of self-help books just mentioned, becomes more complex when considered within the context of 'strategic' power. It is within this context that 'personal power' becomes a mechanism of governance. For Foucault, 'strategic' power dates back to the eighteenth century (1982; 1990a; 1991). It is not primarily a sovereign, legal power, or one based exclusively on surveillance and discipline, although it

includes these elements. It is not a natural strength, a property inherent in the individual, or even a structure or institution. It is the name he ascribes to a 'complex strategical situation' (1990a: 93; see also 1982: 224-25). This power is strategic because it is never exercised without aims or objectives: it is salvation-oriented and concerns itself with the quality of life of every single member of the community; its purpose is to develop and maintain the social body; it represents a vested interest in the enhancement and preservation of the population and its individuals. Its objective is 'mastery' over life, 'taking charge of life', and is 'applied at the level of life itself' (1990a: 143). This power is a 'technology of the self' (1988). It is geared to a form of salvation that works to enhance individual and community life by promoting such states as health, happiness and security.

From the perspective of 'strategic' power, we can understand the pursuit of, say, happiness as both personal *and* social. It is an investment in the 'self' and in the 'state' of happiness. Foucault tells us that,

> ...from the beginnings of political philosophy in Western countries everybody knew and said that the happiness of the people had to be the permanent goal of governments, but then happiness was conceived as the result or the effect of a really good government. Now happiness is not only a simple effect. Happiness of individuals is a requirement for the survival and development of the state. It is a condition, it is an instrument, and not simply a consequence. People's happiness becomes an element of state strength. (1994: 413-14)

This same logic is applicable to financial security and health. To pursue them is to invest in both the 'self' *and* the 'state' of wealth, strength, and productivity. People's health and financial independence becomes an element of state strength. 'Strategic' power, then, is both positive and productive for the state and the individual. Extending this insight to the present, in this thesis I argue that the 'personal power' that is coterminous with many self-help and personal empowerment literatures and practices today is both productive and positive to the

extent that it contributes to the realization of the 'strategic' objectives. Through Foucault, we can see how the 'personal' goods that my informants pursue for the self and self alone, are also 'collective' goods that strengthen and maintain the social body. But if the 'goods' in question are to be understood as 'hallmarks' by virtue of their collective utility, this raises a question about the 'strategies' that participants in my study are implicated in, and that foster their pursuit of these goods on a strictly personal level - without regard for how their failures and successes are associated with the strength and stability of the social whole.

Recall that on the first page of this thesis, Hallmark, Inc. implicitly encourages the pursuit of those 'personal' goods called health, wealth, and happiness. I have suggested that in terms of 'strategic' power, what is at stake is the formation of a particular type of subjectivity - one characterized by the desire to be a 'quality' individual who is happy, prosperous, and healthy. In this regard, I do not consider 'subjectivity', or the manifold ways in which individuals understand themselves and experience their lives, simply to be manipulated or distorted by sociocultural processes. Rather, it is constituted and constitutive, dynamic and shifting. It is *through* subjectivity that collective objectives are achieved (Foucault, 1982; Rose, 1998).

To understand how this works we must consider that the root of the word 'subjectivity' is 'subject', a term with two meanings: 'subject to someone else by control and dependence, and tied to [one's] own identity by a conscience or self-knowledge. Both meanings suggest a form of power which subjugates and makes subject to.' (Foucault, 1982: 212) To be subjugated by, and made subject to, oneself and others suggests that the particular subjectivity that is the focus of my 'subjects'' attention is constituted through the complex and interrelated processes of subjectification and subjection. And while separating

these processes invokes artificial distinctions between two sides of the same process of subject-formation, it is useful to highlight the 'ideal' properties that might be associated with each of them.

On the one hand, we can think of the pursuit of the 'good' life and the very desire to be healthy, wealthy, and happy in terms of 'subjection': the making of subjectivity; the invention and creation, but also the control and making up of people, their habits, appetites, characters, and dispositions (eg., Hacking, 1986; Rose, 1999b). Subjection 'is inscribed in the circuits of control that shape and modulate everyday existence' (Rose, 1999a: 264). To this extent, the participants in my study 'inhabit a network of assemblages which presuppose, fabricate and stabilise particular versions of the self' (ibid: 265). They are implicated in a web of subjection filled with notions about who they should be, what they should do, how they should understand their experiences and themselves. Subjection might be understood as a strategy for fostering salvation. For my purposes, the documents I collected and the logics I have identified through my analysis of the messages contained within them are not exactly evidence of the achievement of subjection itself, but rather myriad attempts to put, and keep, this process in motion.

On the other hand, we can think of the pursuit of the 'hallmarks' of personage and lifestyle and the desire to be a 'quality' individual in terms of 'subjectification': constituting oneself as a subject; aligning one's activities with collective objectives; taking seriously those attempts to shape and modulate everyday thought and experience. Through various modes of subjection 'the individual establishes his relation to the rule [of conduct] and recognizes himself as obliged to put it into practice' (Foucault, 1990b: 27). There is evidence of subjection when either independently or with the aid of others, people perform

'operations on their own bodies and souls, thoughts, conduct ... so as to transform themselves in order to attain a certain state' (1988: 18). To this extent, subjectification occurs when my interviewees engage in self-help and personal empowerment literatures and practices, and thereby subject themselves to the individualizing and collectivizing effects of 'strategic' power. In what follows, I consider the extent to which the interviews I conducted and the thought-styles I have identified in the transcripts are evidence of a type of subjectification. They articulate myriad ways that my informants attempt to transform themselves and their lives in the name of their health, wealth and happiness.

The formation of the particular kind of subjectivity at stake - one characterized by the desire to pursue the 'hallmarks' of personage and lifestyle - cannot be reduced to a simple linear relationship between subjection and subjectification, with the former 'causing' the latter (or vice versa). Rather, it is to be understood as the product of a complex interplay. For example, my respondents who consume wellness literatures and partake in self-improvement practices reinforce their own subjection when they suggest particular practices, pass on advice, and convince fellow 'self-helpers' and 'personal empowerment types' of the 'best' way(s) to find the 'good' life. John, Alexis, and Stephanie - informants who engage in various personal health practices - reinforce their own subjectification through their professional commitments to the enterprise in their respective roles as dentist, strength and conditioning coach, and Doctor of Traditional Chinese Medicine. In such cases, these individuals constitute themselves as subjects while fabricating particular versions of the self. They straddle the artificial divide between subjectification and subjection, which are implicated in one another. The formation of subjectivity, and 'strategic' power itself, are marked by a collection of such complicated and subtle processes.

Of course, it is necessary to account for the context in which the subjectivity in question is assembled. I call this larger field the emerging 'marketplace' of self-help and personal empowerment literatures and practices. Foucault would likely call this marketplace a 'field of possibilities' (1982: 219) or a 'total structure of actions' (ibid: 220) which procures the possible fields of action themselves in addition to the probable outcomes. In this field, or 'structuring structure' as Giddens (1984) might say, consumers are exposed to, and engage with, quite a variety of alternative and conventional expert 'truths' and recommendations about how to become a 'quality' individual. The array of 'truths' and languages that circulate in this marketplace come into play in large part as 'a multiplicity of discursive elements' (Foucault, 1990a: 100), or 'a commonly shared pool of discourses to which people have access and upon which they draw when describing their experiences' (Lupton, 1998: 40). The languages and 'truths' through which these discourses are expressed constitute subjectivity and mediate the formation of these knowledges themselves; they are not mere reflections or descriptions of them. It could be said, then, that wellness discourses constitute my respondents' world as meaningful and represent their world via their creation, appropriation, and discovery within the field of possibilities.

It is in and through the discourses and practices where subjectivity is assembled that we find complex interplays between subjectification and subjection, and where notions like 'personal power' take on meaning in literatures, in everyday speech, and in the minds and bodies of people. In Foucault's words, 'it is in discourse that power and knowledge are joined together' (1990a: 100), and thus that such 'truths' as 'personal power' emerge and gain their 'strategic' relevance. To this extent, the pursuit of the 'hallmarks' of personage and lifestyle, and the desire that fuels it, can be understood as a discursive practice. Like

members' commitment to the goals and activities fostered in Alcoholics Anonymous and other mutual-aid and self-help groups, subjectivities and subject positions

> are formed through a complex interaction of various discursive spheres and social practices. These positions are established both discursively (insofar are they are characterized and treated by experts and authorities) and existentially (to the extent that they experience their existence as a particular type of individual). In this way, individuals are articulated to the social world; they become attached, or fixed (and thus also limited), to a particular reality. (Vrecko, 2002: 5-6)

While those I interviewed may be discursively and existentially 'limited' to a particular reality - one that posits specific paths for the pursuit of health, wealth and happiness as both good and desirable - the discourses that circulate within the wellness marketplace are in fact extensive and diverse. And if they are anything like the discourses on emotions that Deborah Lupton examines in her book entitled *The Emotional Self* (1998), they are 'constantly shifting and changing, competing with one another for prominence' in keeping with the 'dynamic nature of discourse' (27). She points out that since subjectivity is 'produced, negotiated and reshaped via discourse and practice' (26), it too is dynamic, 'continually produced, reproduced, constituted and reconstituted, and highly contextual' (40). The array of decisions that my informants are encouraged to make in the wellness marketplace can be understood as invitations to negotiate with competing discourses and their own existential peculiarities.

It is this element of negotiation that roots 'strategic' power within the 'social nexus', and helps to explain why such negotiation is often referred to in terms of 'power relations' (Foucault, 1982: 222). Such power *is* a relational process in which the 'possibility of conduct' is guided and the 'possible outcomes' are ordered; it acts upon others' actions; 'it incites, it induces, it seduces' (ibid: 220). Power of this type is a form of governmentality, a

mentality of rule (Rose, 1998), a logic for regulating conduct (Lupton, 1999) which relies on a whole host of strategies to 'direct the flow of the population into certain regions or activities' (Foucault, 1991: 100). It is said to invoke both invisible links and a productive tension between subjectification and subjection: the government of conduct and the capacity to self-govern.

We can locate my informants' apparent preoccupations with the 'good' life within this governmental rationality. Their personal concerns and activities are articulated in part as calculated attempts to manage and administer their thoughts and actions for the purpose of maximizing desirable social states, including prosperity, health and harmony (Rose, 1998: 29). Their attempts to maintain themselves as secure, empowered, healthy individuals can be understood to complement the macrosociological articulation of objectives that concern the well-being of the population and nation as a whole. In the conclusion to this study, I suggest that through pursuit of health, wealth and happiness as 'personal' goods, and in citizens' responses to seductive attempts to shape their conduct, the social body is governed through the self-help and personal empowerment practices of each and every one of them.

Other scholars have linked distinct genres of self-help literature to certain features of the general neo-liberal mode of governmentality. The central claim is that these literatures induce 'self-helpers' to embrace what Rimke calls 'the ultimate politics of self-rule' (2000: 72), and what Rayher calls 'contemporary neo-liberal conceptions of personhood' (1998: 2). The neo-liberal approach to political rule advocates the construction and maintenance of the 'free' subject, where freedom is conceptualized as autonomous action within a context of constraint (Foucault, 1982: 221). Within this context, the individual is expected to take responsibility, and be accountable, for all aspects of his or her personal welfare. In the name

of self-mastery, this person is expected to enter readily into collaborative relationships with experts, either directly through therapeutic encounters, or via mass media (Rose, 1996; 1999). This neo-liberal subject is supposed to exercise his or her rights as a consumer of expertise by making ongoing choices from amongst a diversity of knowledge options (Ericson, Doyle, Barry, 2003; Slater, 1997). These practices are situated within exchange relations that foster the entrepreneurial potential of individuals in their capacity to shape their own lives through the creative consumption of assorted knowledges and techniques that are presented as options in the free-market of discourses, practices and ideas.

Public and private sector authorities or 'experts' operate through an array of knowledges and practices (Foucault, 1982). They dispense their knowledge or 'know how' which provides individuals with a capacity for action (Stehr, 1992). These experts, their knowledges and techniques, are located at all levels of society and spread throughout the social body in a capillary manner. This complex network of power relations invokes multiple associations between experts and consumers, organized through techniques of knowledge and tools for self-governance rather than through coercion or violence.

The neo-liberal marketplace now features a multitude of experts who peddle their techniques and knowledges: for a price through courses, consultations, therapeutic encounters, support groups, books, web-sites, knowledge fairs and workshops; and, for free in magazine and newspaper advice columns and articles, on an assortment of radio and television news, interview, and documentary programs, and on the Internet. This emerging marketplace provides the meeting ground for individuals and experts, the site where governmental relations of power are negotiated, and the place where individuals are to engage in self-mastery through acts of choice. The element of choice is thought to invoke

the experience of self-determination while making governance possible by acting upon these choices 'at a distance' (Burchell, 1991; Rose, 1996; 1999a; 1999b). Freedom is found in the *tension* that connects the braided processes of subjectification and subjection and the *dynamics* that arise at the intersection of the government of conduct and self-governance. While I argue that health, wealth, and happiness are 'personal' goods that my informants pursue on their own behalf, I also contend that their participation in wellness practices is a strategy of self-governance. In this thesis I show how self-governance works from the perspective of the individual who is implicated in the dynamics and tensions I have just referred to.

Power and Resistance: A Critical Perspective

There is a reason why 'power relations' are associated with words like 'dynamics' and 'tension'. While subjectivity is constituted via discourse, it cannot be assumed that people are 'passive actors in the process' (Lupton, 1998: 26). On the one hand, there are the various knowledges and techniques that act upon the existing and future thoughts and actions of people. On the other hand, there are those subjected to these constraining elements who are recognized and maintained as active individuals. When these elements interact, Foucault claims that 'a whole field of reactions, results, and possible inventions may open up.' (1982: 220) Ian Hacking uses the term 'dynamic nominalism' to capture a similar process whereby individuals and institutions 'egg each other on' in a manner that produces new bounded possibilities for personhood and existence (1986: 228-29). Mary Douglas, in her grid-group analysis of the relationship between individuation and cultural incorporation, also allows for the possibility that cumulative individual choices can structure social situations (1978: 13).

Nikolas Rose (eg, 1999a; 1999b) and others also acknowledge that a dynamic power relationship exists within governmental technologies. This suggests that relations of power are neither simple nor predictable. My task is to examine the complexities associated with my informants' efforts to constitute themselves as happy, healthy, prosperous individuals.

The term 'struggle' is sometimes used to describe the source of this 'tension' or 'dynamism'. Foucault points specifically to 'struggles against subjection, against forms of subjectivity and submission' (1982: 212). He also uses such words as 'obstinancy' and 'insubordination' to describe responses that are not only acceptable, but inevitable, and indeed necessary to relations of power based on freedom; such responses are 'a permanent condition' of the existence of relations of power (ibid: 225). Rose speaks in terms of 'contestation, conflict, and opposition in practices that conduct the conduct of persons' (1998: 35). The term 'resistance' sometimes appears to be used by these writers interchangeably with the others, and tends to take on an individual-private rather than a collective-public dimension. As Rose points out, 'the notion of resistance, at least as it has conventionally functioned within the analyses of self-proclaimed radicals, is too simplistic and flattening for such an analysis' (1999b: 279). This resistance is distinct from that which is geared to the revolutionary 'practical overthrow' of oppressive power relations (Marx, 1978: 164). It is distinct from the concept of resistance embedded in the ideas of Poulantzas (1975), Lukacs (1968), Althusser (1977), and Gramsci (1977). Instead, the notion of resistance used here is non-revolutionary and specific to salvation-oriented relations of power like those that characterize the neo-liberal forms of governmentality that are my focus.

Resistance, obstinancy, struggle, contestation, insubordination - all kinds of agency for that matter - are understood to exist 'everywhere in the power network' (Foucault, 1990a:

95). From the standpoint of my respondents, resistance is evident by virtue of their openness to self-help and personal empowerment literatures and practices, many of which are aligned with alternative forms of authority, expertise and knowledge. They oppose conventional methods when they favour the alternatives, but they also resist the alternatives when they entertain mainstream methods for achieving their objectives. Alternative practitioners, for their part, struggle with the authority of traditional institutions and conventional forms of expertise, while mainstream experts, in turn, often contest alternative practitioners who challenge their claims to authority and encroach on their turf. All these discourses compete for consumers' attention, and my informants who pursue the 'good' life are in a position to negotiate within and between assorted mainstream and alternative positions. Foucault argues that there are many modalities of resistance, or forms of agency, 'each of them a special case' and for a particular purpose (1990a: 96). Collectively, they constitute a mode of 'strategic' power to the extent that they result in practices that contribute to socially sanctioned objectives - eg., health, happiness, prosperity.

To the extent that my respondents negotiate their choices and methods of subjectification within the 'field of possibilities', they participate in self-governance, but often in creative or inventive ways. For this reason, I take up Rose's invitation to 'examine ways in which creativity arises out of the situation of human beings engaged in particular relations of force and meaning' (1999b: 279). The types of creativity that are the focus of my attention are those associated with the many inventive and improvised efforts of my informants' to become 'quality' individuals and their diverse experiences in the marketplace of self-governance.

I take special care to not slip into what Lupton calls 'discourse determinism' (1998: 38). Some scholars overemphasize the making of subjectivity and underemphasize the creativity that is said to accompany various forms of subjectification at the level of everyday concerns within micro-settings. Despite formulations of dynamic relations that include 'active' individuals, they emphasize how institutional knowledges, classifications and meanings construct the thoughts and actions of individuals. This focus is reflected in the very terminology that is at the heart of their work. For example, in his various studies Rose himself refers to the individual as an 'object', a 'target' (1999a: 221) that is 'inscribed' and 'calibrated' (p. 8), or as a 'fabrication' (2003: 430) or an 'invention' (1998) of some process outside of him or herself. Douglas's idiom, which suggests that our thoughts and actions are reflections of 'how institutions think'(1986), is indicative of this imbalance, as is Hacking's well known phrase 'making up people' (1986; 1995). Foucault's characterization of the individual as a 'subject' alludes to this emphasis in spite of its dual meaning as both free and conscious and subjugated and subordinate (1982). The dynamic relational framework of their ideas runs the risk of reading like an oversimplified 'cause and effect' model that strips individuals of their critical faculties, much like the early deterministic models of linear communication that positioned the individual within a passive, mass audience (McQuail, 1997; Webster and Phalen, 1997). The unintended implication is that people *only* think and act in terms of expert knowledges, structured processes and institutional classifications.

Recent examples of this are found in Rose's accounts of people who become 'active' selves by managing their contemporary genetic 'risk' for Huntington's Disease (Novas and Rose, 2000) and genetic 'susceptibility' for alcohol addiction (Rose, 2003). In the former instance, agency is located within 'technologies of genetic selfhood' which include choice,

enterprise and prudence with one's genetic constitution. In the latter instance, agency is experienced through psychopharmalogical vigilance and responsible choices which include the perpetual avoidance of that which might trigger susceptibilities. While Rose does posit agency as an integral component of neo-liberal self-hood , he does not fully explore the thought-styles, forms of expression and practice of agency in the actual everyday contexts of those 'at risk' and 'susceptible' to the conditions in question. While the individual is not considered victim to his or her genetic disposition or its management in either case, the reader is left to assume that s/he automatically and predictably responds to these expected 'machinations' of thought and behaviour and the anticipated forms of diversity or resistance they contain. This seems more consistent with the passive personality of Parsons' systems theory (1977), the moral actor of Durkheim's functionalist theory (1973) and the superego of Freud's psychoanalytic theory (1949) than the creative subject who actively and creatively participates within neo-liberal regimes. While I support Rose's conceptual formulation, he tends to underplay the diversity of potentially transformational personal meaning structures and the contentious and reciprocal power dynamics that are said to exist within neo-liberal conditions of freedom and power.

In light of this, one of my main contributions to the literature comes from my methodological strategy - especially my use of interviews. Much of the work on governmentality is based solely on analyses of documents and texts. Foucault himself is an historical philosopher, while many, like Rose, are historical sociologists. Even Rose's analyses of contemporary phenomena are textually based (see also, Bordo, 1993; Brown; 1995; Cruikshank, 1996). Documentary methods alone make it difficult to comprehend or even speculate on the 'nature' of the interactions between subjectification efforts and acts of

subjection. And such methods alone do not always shed light on potentially transformational thoughts and behaviours of active subjects implicated in 'strategic' relations of power. Kevin Haggerty, in his critique of the neo-liberal model of the rational-choice consumer, uses information gleaned from trade magazines, the Internet and assorted promotional materials to support his assertion that personal risk management decisions are made on the basis of 'informal knowledges, personal history, anxiety' and so on (2003: 210). These various forms of data lend themselves to valid claims about how people are *encouraged* to think, speak and act, but not arguments about their *actual* thoughts, words and behaviours. This approach is quite limited, especially when addressing issues of agency and resistance.

Of course, documentary methods of analysis are sometimes combined with interviews and observations. However, in such cases the observations and interviews emphasize the subjection efforts of research participants who are deemed to be experts (eg., Rayher, 1998). Interviews with experts offer insights into institutional systems and strategies, as do observations of how organizations attempt to sell self-governance techniques and knowledges to consumers. Although such studies do attempt to account for individuals and their agency, their focus tends to be on the agency of agents backed by institutional power, rather than on those subject to their own actions. The methodological approach of Richard Ericson and his colleagues in their recent study of the private insurance industry is unusual in its combination of data sources which includes input from everyday people in their capacity as consumers. But, even in this case, consumer data are largely left out of the analysis in favour of insights provided by representatives of, and materials from, the institutional perspective (Ericson, Doyle & Barry, 2003; Ericson and Doyle, 2004). The intense focus on macro-level institutional processes creates the impression that large-scale

institutions contribute to the overwhelming subjugation of those they are supposed to serve. By focussing on the communications of meso-level organizations and independent experts *and* consumers, I add a new dimension to the analysis and bring attention to another level of processes altogether.

In my view, the paucity of input from consumers in these studies leads to insufficiently substantiated claims about their actual thoughts, behaviours, and accounts of themselves. Current scholarship does not go far enough. It provides an incomplete analysis of power relations and the dynamics that contribute to subjectivity formation. We are led to assume that individuals self-govern through particular methods and engage in these practices without question since we are denied access to their own accounts of their thoughts and actions. What is missing is insight into the unscripted lived experiences of consumers and the interpretive realities that operate within this conceptual paradigm concerning power and self-government. Max Weber's call for accounts of social action to include the subjective meanings that guide behaviour must not be overlooked (1968: 5-14). Neither should his contention that the significance people attach to collective concepts influences decisions, motivates action and determines the extent to which such concepts serve as binding normative forces in society. In this dissertation I recalibrate the empirical balance by listening to the voices of a number of 'creative' individuals.

It is against this backdrop that I explore the variety of ways in which my respondents pursue the perennial hallmarks of 'health, wealth, and happiness' not only though established medical, financial and therapeutic institutions, but also through a wide assortment of alternative techniques and strategies of self-help and personal empowerment. My primary concern is to provide a descriptive account of their participation in this process - how they

constitute and negotiate their own identities and experiences through quite a variety of wellness discourses. My intent, therefore, is not to determine, once and for all, what health, wealth and happiness *are*, or what they *have become* for everyone, or to provide extensive comparisons of the discourses associated with these 'goods' or informants' thoughts and experiences that pertain to each of them. Neither is my main purpose to provide comparative or comprehensive analyses of how 'the pursuit' might be distinguished according to sociological markers such as gender or age. Such analyses, though perhaps justifiable in other contexts and with a larger sample, are certainly outside the scope of this work. What follows is intentionally restricted to a description of the 'thought-styles' and 'logics' I have identified in the interview transcripts and promotional materials on self-help and personal empowerment. This description is accompanied by my analytical comments on the relations between them and some critical discussion of how my observations contribute to evolving notions of self-governance and subjectivity formation. My selective presentation of data throughout is informed by my assessment of the patterns that I identified through the lens of my theoretical framework. Pseudonyms are used throughout the dissertation to ensure the anonymity of those who participated in this research.

The following chapters are organized according to four conceptual themes: risk, morality, decision-making, and what I refer to as 'expert(i)s(e)' - experts and/or their recommendations and knowledges. I chose these themes because they are highlighted in the literature on neo-liberal governance. They were therefore foundational to the questions I asked my interview 'subjects' (see Appendix B). I explored these themes in my analysis of their comments and the messages contained in the array of wellness materials I collected. Theoretical formulations of these concepts - which are woven into the discussions in the

following chapters - were either explicitly or implicitly both challenged and confirmed in a variety of ways by the 'thought-styles' and 'logics' I discovered.

Chapter 1 begins with an overview of the governmentality literature on risk. This literature suggests that individuals are encouraged to think about their well-being - their hopes and fears that pertain to the hallmarks of personage and lifestyle - in calculative, probabilistic terms. My evidence shows that the marketplace of self-help and personal empowerment is actually filled with several 'logics' that encourage consumers to think about their hopes and fears in terms of destiny, danger, and un/certainty, as well as risk. I identify three conceptual frameworks that distinguish the logics that pertain to personal growth, health, and finances, respectively. There is an emphasis in the chapter on informants' 'thought-styles' which highlight their creative negotiations of these 'logics'.

The next three chapters build on the discussion in Chapter 1 by exploring how respondents 'thought-styles' variously reflect, reject, reproduce, reinvent, transform and resist the 'logics' that pertain to morality, decision-making and what I refer to as 'expert(i)s(e)'. While health, wealth and happiness are largely separate and distinct pursuits at the level of risk, this seems to be much less the case with these other guiding themes. This is reflected in my organization of Chapters 2 through 4, which do not separate the 'hallmarks' of personage and lifestyle according to 'logics' and 'thought-styles' that might distinguish them. Rather, the patterns that emerged in my analysis of the data were common to all three areas of well-being.

Each of these remaining chapters begins with an overview of how the literature on neo-liberal governance conceptualizes morality, decision-making, and expert(i)s(e), respectively. This is followed by descriptive accounts of the 'logics' which circulate in the

marketplace of self-governance, and that imitate, oppose, reject, critique and replicate the scholarly conceptualizations. The 'thought-styles' of my respondents are woven into the narratives and highlight their creative, sometimes embracing, often resistant and even transformational strategies for fashioning themselves as 'quality' individuals who pursue the 'good' life. I conclude the thesis by suggesting that the insights gleaned from my participants - precisely the people who arguably are the path-finders and cutting-edge promoters of neo-liberal strategies of self-governance - may help us to imagine the makings of an 'emerging ideal type of a certain kind of neo-liberal citizen', for better or for worse. Of course, my comments on how this research might be connected to 'citizenship' are highly speculative since the topic was not addressed directly in the interviews or in my analysis of the popular documents and literatures I collected. Nonetheless, the emerging 'ideal type' of citizen I propose is worthy of consideration given its compatibility with established notions of neo-liberal citizenship , and affinity with various profiles of the 'ideal' citizen that are associated with older models of liberal governance.

CHAPTER 1 - THE APPETITE FOR CHOICE AND THE RESPONSE TO RISK

One of the conceptual themes I explored in the interviews and wellness materials is that of 'risk'. Scholars of neo-liberal governance argue that health, wealth and happiness are embedded in distinct discourses on risk (eg., Dean, 1999; Lupton, 1999). As discourse, risk represents the institutional production of meaning. It is what Rose calls a 'system of truth' with multiple apparatuses (1999a: 4). Like all such systems, risk is said to focus our anxieties by problematizing certain aspects of our lives and directing our attempts at self determination. As a process, risk problematization

> brings into play a discursive formation that provides a way through which the future is framed in the present and which connects some anxiety-invoking feature of the present to the fear of future harm. It is this forward projection of potential harm that gives risk discourse the power not just to induce anxiety, but to stimulate personal or social action. (Hunt, 2003: 173).

This anxiety induction and incitement to action involves apparatuses which include, among other things, language and knowledge (Foucault, 1980; 1990b; Rose, 1996; 1998; 1999a; 1999b). Both language and knowledge are constitutive of government. They are said to make problematized areas of our lives thinkable and practicable under certain descriptions, according to certain expectations, within the context of particular sets of relations: knowledge defines our understandings of personhood and livelihood along with what is desirable and possible, while language makes these conceptions and processes possible through a 'regime of enunciation' (Rose, 1999b: 29). My methodological focus on the 'thought-styles' and 'logics' of self-help and personal empowerment can be understood as a regime of enunciation that articulates the neo-liberal problematization of risk.

The notion that health, wealth and happiness are embedded in distinct discourses on risk implies that risk is central to the languages and knowledges that make power relations possible. Both the production and consumption of risk are said to characterize the neo-liberal configuration of power that contains the potential for personal salvation and political good (Baker and Simon, 2002; Hunt, 2003). The centrality of risk has less to do with concerns about 'what *is* a risk' than with 'what is done *in the name of* risk' (Baker and Simon, 2002: 18, original emphasis). Governmentality scholars emphasize that risk is both a thought style and a complex process that produces the languages and knowledges that make it possible to act upon the actions of individuals. It is a governmental rationality that includes a set of methods for ordering reality (Dean, 1999); its subjectivity is inseparable from method (Ewald, 1991).

While risk is not confined to probabilities or calculations (Baker and Simon, 2002), many argue that its production occurs through a process or method of transforming negative potential into probabilities of bad things happening to individuals. The negative potential of situations, things or persons, and the possibility of harm, loss or suffering is typically referred to as danger (Garland, 2003). Danger incites the general human tendency to become preoccupied with the opposing expectations of fear and hope (Hacking, 2003). Fear is the sense that bad things are possible. Hope is the sense that control over fear is possible. Both feelings are situated in the present while the possibilities are located in the future and are drenched with uncertainty, or with what Mary Douglas calls 'the basic condition of human knowledge' (1985: 42). The transformation of danger into risk is said to make governance in

the name of risk possible because it offers a 'sense' of certainty over the uncertain future that is ultimately out of our present knowledge and control.

Risk rationalizes the feelings of fear and hope. These general preoccupations are transformed into specificities that contain the capacity to more rationally mobilize action for social and personal good. Potentiality or possibility are transformed into probabilities of harm, loss or suffering. Fear is transformed into the probability that something bad will happen, where 'bads' are those things we have apparently come to think of as 'risks' via their problematization through risk analysis, including the overlapping processes of risk identification, calculation and assessment. Hope is the probability that fear can be controlled, where control takes the form of risk management which includes attempts to prevent, reduce and eliminate risk. From this perspective, risk is the attempt to tame chance (Hacking, 1990), discipline uncertainty (Rose, 2002), or turn uncertainty into probability (Douglas, 1985). It involves rational, calculative, and systematic methods (Bernstein, 1996), and focuses potentially immobilizing preoccupations through the production of specific fears and hopes that are thought to direct the thoughts and actions of individuals.

Experts are the brokers of risk in this regard. They target particular areas of experience, declare them 'risky' by establishing negative potential within these arenas, and transform these possibilities into probabilities of bad outcomes which are contingent upon on a combination of factors. In their capacity as advisors in the arts or risk management, experts are said to use their statistically grounded knowledge in the name of control and prediction (Castel, 1991; Garland, 2003; Haggerty, 2003; Rose, 1996; 1998; 1999b). They do this within the context of the autonomous logics and processes of the risk communication systems that

organize their work and through which risk is produced, distributed and managed. The technologies, rules and formats that comprise these institutional systems not only regulate their thoughts, actions and justifications, thereby shaping risk knowledges; the knowledges themselves are said to perpetuate the logics and conventions that constitute risk discourse and make neo-liberal models of governance possible (Ericson and Haggerty, 1997; Baker, 2003; Baker and Simon, 2002).

Against this backdrop, risk scholars have identified health, wealth and happiness as key areas of our lives that are continually problematized and made subject to calculations that promise to tame fear and offer hope through an array of techniques and interventions. The area of 'health' incorporates the assortment of medical, environmental and lifestyle risks that predominate individual and institutional concerns in developed western nations (Lupton, 1999). These risks have their roots in 'epidemiological risk' and its goal of predicting and controlling the physical well-being of individuals for the purpose of maximizing the health of the population (Dean, 1997; 1999).

With epidemiological risk, the possibility of ill health is problematized and transformed into probabilities of succumbing to specific states of disease and illness. Predictions about health outcomes are derived from morbidity and mortality rates within specified communities, and correlations between these statistics and a host of abstract factors are used to identify 'at risk' individuals within these populations. Since the nineteenth century populations have served as broad targets for intervention through quarantine measures, inoculation programs, the inspection of food supplies and sanitation. More recently, public health measures have targeted individuals through 'systematic pre-detection'

(Castel, 1991) which is thought to identify an individual's modifiable risk factors and provide a means for either eliminating or minimizing future infirmity. An individual with a family history of heart disease, for example, may be told that the probability of developing this condition will be reduced by limiting fat intake and quitting smoking.

The area of 'wealth' includes economic risks associated with various financial activities, such as insurance and investing (Lupton, 1999). These risks have their roots in 'insurantial risk' and its goal of predicting and controlling the financial security of individuals for purposes of maximizing economic activity and reducing social conflict (Dean, 1997; 1999; Ewald, 1991) . With insurantial risk, the possibility of loss or injury is problematized and transformed into probabilities of experiencing an innumerable range of specific calamities that are each assigned monetary values which are payable in the event of their occurrence. Unemployment, death, disease, old-age, extreme weather, accidents and earthquakes are among the many things designated as objects of risk that might jeopardize an individual's financial security. The guarantee of financial compensation for these experiences operates in accordance with the logic of insurance pools that collectivize risks and make them predictable through statistical and probabilistic calculations. Public Social Security programs, Medicare, old-age pensions and natural disaster insurance together with private property, health, life and disability insurance guarantee financial reparation for those who suffer significant losses in the name of risk (Baker and Simon, 2002; Garland, 2003).

Recent scholarship highlights the importance of insurantial risk within frameworks of neo-liberal governance (Baker and Simon, 2002; Ericson, Barry and Doyle, 2000; Ericson, Doyle and Barry, 2003; Ericson and Doyle, 2004; Ewald, 2002; Garland, 2003). Various

forms of insurance are thought to serve as temporary safety nets for individuals who have failed to secure their financial futures otherwise. Investing, gambling and gaming, for example, are designated as risks without guarantees of compensation for the loss of personal capital. In such scenarios, probabilistic outcomes in the form of anticipated returns and financial forecasts foster hope in the potential for winnings or profit and fear in the potential for loss - both hope and fear can contribute to the pleasures in risk-taking. This embrace of risk forms the foundation for economic enterprise (Baker and Simon, 2002; Bernstein, 1996; Garland, 2003); however, the potential for uncompensated loss is great, necessitating restitutive apparatuses of security which help unsuccessful individuals to remain engaged in governmental relations of power when other devastating losses affect their ability to sustain themselves financially (eg., disease, accident, unemployment).

The area of 'happiness' corresponds with the 'interpersonal risks' related to our approach to social interactions, which is founded upon our orientation to ourselves, our lives and other persons (Lupton, 1999). These risks have their roots in 'case-management risk', and its goal of ensuring that individuals cooperate with social agendas within communities and contribute to the established social order (Dean, 1997; 1999). The possibility of non-compliance is problematized and transformed into identifiable pathologies such as poverty, unemployment, madness and other dysfunctions deemed threatening or disruptive to society. Assessments of 'at risk' groups and individuals are based upon epidemiological models of risk calculation which make systematic predetection possible and/or through qualitative data such as interviews, notes, observations and files. The management of so-called risky individuals varies depending on the perceived severity of their threat to the community.

Interventions range from sovereign practices of detainment to disciplinary practices of retraining to a range of therapeutic encounters that include support groups, psychotherapy and counselling (Dean, 1997; 1999). The purpose of these interventions is to realign the thoughts and actions of citizens with the aspirations of society.

This depiction of case-management risk complements comprehensive analyses of the rationality of the psychosciences (eg. Rose, 1998; 1999a; 2002). But rather than focusing strictly on pathology, the knowledges and techniques are said to contribute to the construction of certain forms of subjectivity and intersubjectivity that are in sync with established modes of thought and action within liberal modes of government. Personhood, rather than non-compliance, is problematized in the name of self-esteem (Cruikshank, 1996), the soul (Rose, 1999a) and the psyche (Rose, 1998). Psychological, psychoanalytic and psychotherapeutic insights and tools suggest implicitly that happiness is defined as, and found through, the ongoing development of one's positive human capacities which contributes to the harmony of the social body. The happy subject is devoted to 'personal growth' and serves as a model for risky individuals who live on the fringes of society.

Risk knowledges on health, wealth and happiness, and the corresponding techniques and interventions, are said to offer hope for control over the future but should be feared also since risk and uncertainty are hybridized technologies (O'Malley, 2003). While experts claim to discipline the future, their probabilities are *estimations* of *possible* outcomes, not certainties. Even the accuracy of their estimations must be questioned (Garland, 2003) because the instability of risk continually changes through complex interactions between risk estimates and the assorted institutional and personal responses to them (eg., Adams, 1995;

Bernstein, 1996; Heimer, 2003; Royal Society, 1992). Scholars who work within the 'risk society' paradigm (Beck, 1992; Giddens; 1990) also express scepticism about the certainty of risk calculations by pointing to a multitude of expert claims and projections that have been subject to chronic change, contradiction and dismissal. Risk calculations do not provide a definitive picture of the future because of the reactive nature of risk. Nonetheless, health, wealth and happiness are said to depend on risk knowledges and their consumption.

Clearly, the focus of much of this literature is on the production of risk within large-scale health, financial, and therapeutic institutions. While my emphasis is on meso-level organizational communications and the micro-level processes associated with the consumption of self-care knowledges, I was curious to know whether, or to what extent, the regime of enunciation that characterizes the wellness marketplace where 'self-helpers' and 'personal empowerment types' pursue the 'good' life is probabilistic and/or takes other forms. My interest was in the particular ways in which action is fostered and anxieties are focussed through the languages and knowledges of consumers, clients, practitioners and experts. What I discovered is what Alan Hunt might have suspected: 'Risk appears in a number of different guises' (2003: 186). The risk logics and thought-styles I examined differ for happiness, health and finances, and, in each case, is largely non-calculative.

In the remainder of this chapter I present the 'everyday risk discourses' (ibid: 187) that characterize the hallmarks of personage and lifestyle - those logics and thought-styles that 'play a pervasive role in everyday life' (ibid: 186) within the wellness marketplace. I also analyse the dynamics that arise when the thought-styles of my interview respondents interact with everyday risk logics contained within popular materials on self-help and

personal empowerment - what I shall call destiny, danger and un/certainty logics, respectively. I show how informants' thought-styles variously replicate, reproduce, protest and critique the logics featured in these materials. I suggest that these negotiations focus anxiety and foster action by stimulating an appetite for choice and the need to discriminate amongst different knowledge options. I consider how different combinations of my participants' responses to these logics might reinforce the appetite for choice in the areas of personal growth, health and finances.

First, I focus on the area of personal growth. I argue that respondents' desire to discriminate amongst options arises when their thought-styles - those that replicate and reproduce the destiny logics which locate hope in knowledge - interact with their critical and oppositional beliefs that bad knowledge should be feared. Next, I suggest that informants' desire for choice is reinforced when their thought-styles that embrace the logics in popular materials which characterize alternative medicine as safe interact with their rejection of other health logics that attempt to minimize options considered dangerous. Finally, I focus on finances. I show how informants' appetite for choice is reinforced when their resistance to promotional attempts to equate financial risk with certainty is coupled with their internalization of the messages found in advertising's 'fine print' that equate financial risk with uncertainty. I conclude the chapter by highlighting how the tensions between these various forms of agency might be understood in terms of subjectivity formation and self-governance.

Personal Growth and Destiny

The thought-styles of interviewees who pursue happiness, or personal growth, are characterized by hope in, and fear of, expertise which combine to stimulate their appetite for knowledge options. I begin this section by examining the conditions that contribute to their willingness to see hope in knowledge and the extent to which this hope reflects compliance with what I call the 'master destiny logic' characteristic of personal growth expertise. Next, I present evidence of informants' congruent thought-styles that locate hope in what I call 'supporting destiny logics' which attribute negative experience to consumers' faulty thought-life, deflecting attention away from the negative potential of such knowledge. Finally, I show that despite their willingness to accept the 'hope' messages contained within these logics, participants also express scepticism through their awareness that bad knowledge can cause harm and should be feared. I suggest that hope reinforces the need to assimilate such knowledge, while fear activates the need to critically distinguish the good from the bad. I argue that the appetite for choice necessarily depends on consumers' willingness to internalize the logics of personal growth, and their tendency to be sceptical of them.

Hope in Knowledge

Personal growth is a dominant discourse on self-governance. It encourages individuals to establish a relationship with the self through perpetual diagnosis of one's misfortunes and pleasures and ongoing attempts to rectify their life. It entails a commitment to improve one's life through the ongoing development of one's positive human capacities and the use of expert knowledges, techniques and interventions. It advocates that people subscribe to the normative ideal that life provides an opportunity for growth through a

therapeutic approach to all aspects of life, including health and finances (eg., Rose, 1999a; 1999b; 1998; Cruikshank, 1996; Valverde, 1998).

Everyday personal growth discourse is characterized by positive expectations which are communicated to consumers through a variety of what I call 'destiny logics' that are featured at seminars, public talks and workshops, in advertisements, on the Internet and in personal and spiritual growth books. These logics represent diverse strategies for establishing the importance of expert-lay relations to well-being, the centrality of one's thoughts and actions to success, and the importance of hope when bad outcomes threaten to raise questions about the discourse itself. They are 'destiny logics' because they foster 'certain' thinking. Destiny is not simply a 'destination' or 'final outcome' (Visser, 2003: 23); it is understood as an end result that one can choose based on the promise of either good or bad results.

The dominant or 'master destiny logic' within this discourse operates through messages of hope that promote positive expectations and a thought-style that links desirable outcomes with knowledge-use, or personal 'action'. The importance of such action is reinforced through the coupling of hope messages with their counterpart - messages of fear or negative expectation. Fear is located outside of knowledge-use, or in 'non-action'. It expresses such undesirable outcomes as ongoing or future misery and stagnation.

The problematization of action through messages of hope and fear is concisely expressed in the advertisements and brochures distributed at the 'Body, Soul and Spirit Expo', a knowledge-fair in Vancouver that brings personal growth experts and knowledge

consumers together under one roof for three days of trade-show-style interaction. The following example comes from an advertisement for the 'intuitive healing' services offered by a woman who calls her business 'Pure Intentions'.

> *Hope Message*: 'Each one of us comes to the world with a unique Creative Gift...if a person is willing to take the first step on a challenging and exciting path, the life purpose of the Self will unveil itself and find expression in the field of its destiny. This will bring forth a new life, happiness and joy.'
>
> *Fear Message*: 'If for any reason this gift is left unrealized and unfulfilled, the person will suffer from emotional, physical and mental conflicts. As a result, the creative gift will be hidden deep behind veils of pain, disappointments, frustration and hopelessness.'

According to the advertisement, personal growth results from one-on-one sessions with the healer who claims to discover and unleash her clients' potential. Fear is associated with the negative consequences of unfulfilled gifts and, implicitly, with the unwillingness to 'take that first step' on the path of discovery with the healer. Both dimensions of this logic are also evident in the following excerpts from a personal growth seminar brochure distributed by 'Shadow Work Seminars, Inc.'

> *Hope Message*: 'You will learn to move through your blocks and to create Opportunity and Joy from what may be Stagnation and Frustration. ... LEARN TO LIVE THE LIFE YOU WANT TO LIVE - FULLY!'
>
> *Fear Message*: 'When our natural instincts are repressed, denied or hidden away they will most certainly arise in a dysfunctional and hurtful way.'

The hope and fear messages that I have highlighted in both examples are communicated through 'X causes Y' models of direct causation and a language of absolute certainty. Action, or knowledge-use, causes growth which results in success and happiness. Non-action causes stagnation which results in failure, hopelessness, and frustration. Through

the use of expert techniques and interventions the individual *will* experience the range of positive feelings associated with success and wellness. Desirable outcomes *most certainly* will not happen if the individual fails to engage with expertise. This decisive language of hope and fear and simple causal reasoning link the consumption of expert knowledge with implicit guarantees.

The extent to which informants reproduce the 'master destiny logic' in their own thought-styles is a function of several factors: their temporal perspective, goal orientation and outcomes. Those who fully internalize the logic speak from the temporal perspective of hindsight. They recall seeking expert guidance for specific reasons and experiencing positive outcomes. Their examples are expressed through a language of certainty and simple causal models. The experience of Emily, a 50 year-old homemaker and writer, illustrates this congruity in her account of how a therapist taught her to deal with anger over her husband's mild drinking problem.

> He gave me the strength to face my objections and to stand up to the things I didn't like. When, for example, my husband has three or four drinks, what do I do? How do I deal with it today? ... I'm handling it in a much healthier way instead of being angry all the time ... I had gone to see him for a specific thing and I had received the tools to deal with it.

Fear of an ongoing unhealthy response to an unpleasant situation prompted action which caused growth and diminished feelings of frustration.

This complete acceptance of the 'master destiny logic' is also evident in the example of Madison, a 35 year-old writer and editor for the film industry who sought help following an undisclosed traumatic incident. Her psychologist used sensorimotor psychotherapy, a method for processing trauma that uses the body as a primary entry point rather than emotion

or cognition (Ogden and Minton, 2000). She considers the therapy a success and continues to use the body-awareness techniques learned in one-on-one sessions whenever she faces stressful situations.

> It's almost like a physical sensation. If I don't listen to it, I'll become very unhappy. I'll feel very depressed ... and then when I do pay attention to what's going on in my body it goes away. That was a really big thing for me because I used to get really caught up in my head.

Once again, expert tools mark the difference between fear and hope. Hindsight, positive outcomes and issue-related involvement with expertise lead to the perception that negative emotions result from 'non-action'. These factors also contribute to the belief that 'action' causes growth and a life beyond unhappiness and depression.

The 'master destiny logic' is considered more complex when hindsight reveals specific evidence of personal development and non-specific knowledge-use that constitutes a lifestyle in general. When the perspective of hindsight and positive results combine with 'action' that is *not* prompted by a specific issue or incident, respondents tentatively, rather than fully, embrace this logic. Their language of certainty shifts to one of uncertainty which reflects the questioning of simple causal models.

Emily, the woman who declared a direct connection between expertise and her ability to cope with her spouse's drinking problem, is less certain about the source of her new confidence for writing after a lifetime of fear marked by self-doubt and blocked creative expression. She is hesitant to make a direct link between this personal transformation and her general commitment to personal development which over the years has included attendance at personal growth talks and seminars, disciplined yoga and meditation practices,

discussion groups and the reading of literally hundreds of personal and spiritual growth books.

> Maybe the spiritual work and all the readings and discussing has something to do with it. Maybe that's feeding something inside of me where I am able to write now ... Perhaps the work I'm doing is giving me that confidence to say, "I can do anything I want."

Emily's use of the terms 'maybe' and 'perhaps' characterizes a language of uncertainty and a willingness to believe in the *possibility* of a connection between her heightened productivity and extensive personal growth work. This language also reflects her openness to the possibility that other factors may play a role in her new zest for writing. Later in the interview she referred to the confidence that comes with age and mentioned having more time to write now that her adult children have moved away. Despite such speculation, Emily and other respondents who speak of experiences that prompt their tentative acceptance of the 'master destiny logic' are willing to acknowledge a possible connection between 'action', or knowledge-use, and positive outcomes.

Regardless of the nature of their compliance with the master logic, many respondents also cite what I have designated as the 'positivizations' that are central to everyday personal growth discourse. The term 'positivization' refers to a destiny logic that recasts fear as hope. It encourages consumers to make a cognitive shift that promises to transform negative experience into personal growth. Positivizations function as 'supports' for the master logic. Their emphasis on cognitive shifting deflects attention away from the possibility that knowledge can be dangerous by encouraging individuals to attribute negative experience to a faulty thought-life. Like the master logic, positivizations are expressed through simple causal

models and a language of certainty. Through my analysis of the personal growth materials I collected I have identified four positivizations , or what I also refer to as 'supporting logics'. Through my analysis of the interview transcripts I have found evidence that my informants' assimilate these logics which suggests their willingness to make cognitive shifts and underscores their hope in knowledge about how to cope with, and avoid, bad outcomes.

One supporting destiny logic is based on the premise that 'negative outcomes are inevitable'. Such outcomes symbolize a hope that defines success as an ability to accept bad experiences. The capacity for contentment in the face of disappointment or misery is cast as a positive outcome and a sign of personal development. Pema Chodron, an American Buddhist teacher, shares this secret to happiness when experiencing life's difficulties in her book entitled *When Things Fall Apart: Heart Advice for Difficult Times* (1997).

> Things falling apart is a kind of testing and also a kind of healing. We think the point is to pass the test or to overcome the problem, but the truth is that things don't really become resolved. They come together and they fall apart. Then they come together again and fall apart again. It's just like that. The healing comes from letting there be room for all of this to happen: room for grief, for relief, for misery ... (8)

The book *Everyday Zen* (1989), Charlotte Joko Beck's guide to fear and suffering, provides another endorsement of this positivization. She tells readers that 'When we are just willing to be here, exactly as we are, life is always O.K.: feeling good is O.K.; feeling bad is O.K.; if things go well it's O.K., if things go badly it's O.K.' (135)

This positivization that redefines success as a capacity to accept suffering is evident in the example of Alexis, a 35-year-old strength and conditioning coach. In post-interview e-mail correspondence she elaborated on her personal growth philosophy by including her

favourite passages from the Holy Bible. Among the passages she sent was an excerpt from Philippians that mirrors the wisdom of the Buddhist teachers: 'I have learned the secret of being content in any and every situation'.

The purpose of this positivization is to support the master logic. It need not be a permanent cognitive destination, but can act as a temporary perceptual detour that keeps 'self-helpers' involved with expertise when negative outcomes might otherwise cause them to question their commitment to the pursuit of happiness. Alexis demonstrates a capacity to shift thought-styles through the juxtaposition of her previous Bible quote with one that emphasizes the hope for success that characterizes the master logic: 'I press on toward the goal to win the prize for which God has called me' (3:14). Hope for the capacity to be content with bad outcomes masks an underlying hope that promises a prize from heaven.

Another supporting logic is based on the premise that 'negative outcomes are necessary for growth'. They are gifts. They are opportunities for learning. They contain the seeds of hope. With this positivization, people are encouraged to make the best out of the worst. Author David Irvine illustrates this logic in his book entitled *Simple Living in a Complex World* (1997) which is referred to on his website as a 'national best-selling blueprint for a life of success'. In the book he quotes Tom Watson, founder of the computer company IBM, who says 'If you want to be more successful, just double your failure rate!' (39) The king of personal growth seminars and infomercials, Anthony Robbins, elaborates on this point in his book *Awaken the Giant Within* (1992), which is described on the cover as a '#1 national best-seller' with 'over 1 million copies sold'.

> At times you're going to screw up, no matter what you do. And when the inevitable happens, instead of beating yourself into the ground, **learn something**. Ask yourself, "What's good about this? What can I learn from this?" This "failure" may be an unbelievable gift in disguise if you use it to make better decisions in the future. (49)

The willingness of my interview respondents to reproduce this logic is evident in the example of Samantha, a 47-year-old librarian who speaks of the cognitive shift she made during her walk on the 'path' of personal development. Prior to this journey she didn't use disappointments as opportunities for growth but would simply say to herself, 'Oh Samantha, why did you do that? That's so stupid.' She believes that her faulty thought-life resulted in ineffective behaviours and caused serious medical problems. Now, instead of saying to herself, '"Oh, Samantha, you did it again, you're so stupid" she says, "I won't do that again".' She speaks of this transformation as a personal evolution characterized by a new approach to bad outcomes that centres hope and learning that result in increased successes: 'I've evolved in my thinking and my choice-making is so much better and it gets me so many more things. It gets me where I want to go.' Samantha's recollection of this cognitive shift is expressed in certain terms through a simple causal model: the insertion of hope in negative experience causes favourable outcomes.

Matthew, a 54-year-old school teacher who is an incessant reader of spiritual and personal growth books and owns a library of tapes by many of the authors he reads, also abides by this supporting logic. He reflected on the time he suffered a 20-thousand dollar loss on the stock market.

> I remember some great teacher said, "What could you have done that was different?" What was that experience there to teach me?" ... In a sense, making a mistake can be just fine if it leads us to the next lesson. They say, the thing is to not keep repeating that same mistake.

In this case, learning itself is the positive result of seeing hope in negative outcomes, regardless of whether or not he ever strikes it rich on the stock market.

A third supporting logic is based on the premise that 'bad outcomes are negative interpretations of experience', rather than 'objective' assessments of reality. While the previous positivizations suggest that bad outcomes are inevitable and necessary, this one claims that their occurrence is the product of a negative interpretive strategy. This logic promotes hope for the ability to harness the power of positive thinking which, when developed, is said to eliminate the fear of bad outcomes and the outcomes themselves. Charlotte Joko Beck (1989), the Zen master who preaches 'hope for acceptance', also finds herself among the many authors who champion positive thought as a symbol of personal development. She demonstrates a cognitive strategy for making the shift from negative interpretations to positive ones when she says: '"I really failed. And it's so delicious!" "I've never been so humiliated in my life. And it's so delicious!" ... When we thoroughly understand this, any circumstance of life is paradise itself.' (149) This logic first entered popular culture via Norman Vincent Peale's 1952 best-seller entitled *The Power of Positive Thinking*, which advocates the elimination of all negative thoughts which prevent the experience of success and happiness.

Gary Zukav, whose book *The Seat of the Soul* (1990) reached top spot on the *New York Times* best-seller list, provides examples of how to alter reality by altering

consciousness at an emotional level: '... when you challenge a negative pattern, such as anger, and consciously choose to replace it with compassion ... This creates different forms of thought, feeling and action. It changes your experience.' (106) The entire contents of Peter McWilliams' book, *You Can't Afford the Luxury of a Negative Thought* (1995) is devoted to the promotion of this supporting logic. While the chapters entitled 'Uplifting Acronyms' and 'The Attitude of Gratitude' offer techniques for eliminating fear and bad outcomes, the one called 'Negative Thinking and Life-Threatening Illness' extends the logic to include the idea that bad outcomes aren't simply negative interpretations of experience; they can become what this form of thinking causes. In this case, fear is used to encourage the positivization of negative outcomes.

Informants whose personal growth thought-style echoes 'the power of positive thinking' credit expertise as the source of this component of their belief system and claim to have experienced its benefits. Sarah, a 65-year-old retired human resources executive, was introduced to this supporting logic through the Zukav book, *The Seat of the Soul* (1990). She speaks with confidence about the power of this philosophy and how it has altered her lifestyle.

> I have come to believe that my circumstances in life are an outcome of my thoughts and my wishes and my intentions. If I'm filled with anger or envy or competition then somehow that's what I attract ... those thoughts are subtle, but they affect everything you do. Basically I'm more content.

Her comment reproduces the various dimensions of this supporting logic. It includes the choice factor, which highlights the willingness to believe in a link between the nature of

one's interpretations and their outcomes. It also includes the fear factor which motivates positive thought through hope for the capacity to eliminate suffering.

Ashley, a 45-year-old bookkeeper who refers to herself as an 'evolving soul', points to the time twenty years ago when she learned the lesson about the power of perception, literally. The incident occurred during a personal growth workshop hosted by a company called 'Lifestream' that, today on the Internet, promises to help people break through barriers through various forms of attitude exploration. She describes the training as one committed to teaching people how 'you create your own reality'.

Ashley wears glasses. She says that during the workshop participants with bad eye-sight were asked, 'What are you hiding from? What happened in your life just before you started wearing glasses?' With these promptings, she started to lose feeling in her hands and her hearing went 'very strange'. She claims that these temporary 'biophysical reactions' to the questions were additional ways of suppressing a devastating childhood experience that she'd blocked visually.

> The visual in my life that I didn't want to see was that my father was supposed to die but he didn't ... this man was enormous, he was an alcoholic, there were all these issues that went with that. I wanted him to die, and when he didn't, we were going to have to continue with this person in our lives ... And so it was around that time that I got glasses. So for me this training was to come to that realization and to put the two together ... I recognized then how powerful I was in terms of accepting or denying information and allowing it to change who I am, how I function, how I accept the world. I don't have to say, "Oh, my father was the big bad meanie who made me the wronged person." ... I have huge power. I can change my sight.

Her thinking reflects this supporting logic: reality is a subjective experience that is unconnected to a social base. Her new awareness of how she willed her father's death, and

how she'd feared him, has contributed to a belief that these negative feelings caused her biophysical reactions. This negativity was a manifestation of her mind, nothing else. It need not be connected to her 'intersubjective world' (Berger and Luckmann, 1966: 22-23), the world that she'd shared at home with her father: not to his size, his alcoholism or the other 'issues' she failed to mention. Conceivably, Ashley could have eliminated her need for glasses by using Charlotte Joko Beck's technique for putting a positive spin on negative outcome. As a child she could have said, 'My father is an alcoholic. And it's so delicious!'

Ashley and several other respondents are also familiar with the contradictory logic that serves a similar function as the other positivizations. It supports the master destiny logic by offering individuals a way to stay engaged with expertise when negative experience seems unbearable. Unlike the other supporting logics, this one does not recast fear as hope. Instead, it problematizes them both. Hope and fear are problematized through messages of fear and hope. Hope messages promote a logic of positive expectation and one that links desirable outcomes with a capacity to eliminate expectations. The ability to do this is a sign of personal growth. The importance of doing away with expectations is reinforced through messages of fear: expectations of any kind are said to cause suffering. Like the master and other supporting destiny logics, this one is also communicated through simple causal models and a language of certainty.

Pema Chodron (1997), the American Buddhist teacher who regards the capacity to accept suffering as a sign of growth, also promotes the notion that suffering is the outcome of feelings of fear and hope. To make her point through statements of expectation she first tells

readers that in Tibetan the word *rewa* means hope, the word *dopka* means fear, and the term *re-dok* combines the two.

> *Fear Message*: 'This *re-dok* is the root of our pain.' (40)
>
> *Hope Message*: ' ... abandoning hope is an affirmation, the beginning of the beginning. You could even put "Abandon hope" on your refrigerator door instead of more conventional aspirations like "Every day in every way I'm getting better and better."' (41)

In the companion volume to his best-selling book, *The Power of Now* (2001), Eckhart Tolle follows Chodron's lead and invites readers to embrace this contradictory logic by contrasting the future with the present. He says that the uncertain future, or what he calls the 'time dimension' (2001: 33), doesn't exist and is therefore impossible to cope with. It is a 'mental phantom' (51) that causes distress. In contrast, the 'timeless dimension' (33), or what he also calls 'the Now', is the only certainty there is. The ability to live in the timeless dimension represents personal development through a capacity to detach from hope and fear.

Tolle uses hope and fear messages, or the time dimension, to spread his word about the happiness that is found in 'the Now' and the pain that comes with expectations. He speaks with certainty about uncertainty, and tells readers what *will* result from the use of his philosophy and practical methods.

> *Fear Message*: 'Do you have many 'what if' thoughts? You are identified with your mind, which is projecting itself into an imaginary future situation and creating fear. (51) Hope is what keeps you going, but hope keeps you focussed on the future, and this continued focus perpetuates your denial of the Now and therefore your unhappiness.' (39)
>
> *Hope Message*: 'You can stop this health - and life - corroding insanity simply by acknowledging the present moment. (51) As soon as you honour the present moment, all unhappiness and struggle dissolve, and life begins to flow with joy and ease.' (43)

Informants who are familiar with this type of personal growth philosophy imitate the contradictory logic when they explain how their ability to drop expectations provided hope when they were down. Sarah, the human resources executive who endorses the power of positive thinking, remembers when her life fell apart several years back. She was adjusting to a forced early retirement, the death of a parent, the effects of a car accident and health problems. She was 'anxious, fearful and worried'. In her desperate state, she did not positivize these bad outcomes, she entered the timeless dimension instead through a technique that was detailed in a book she had borrowed from a friend.

> All I wanted was for the fear and anxiety to go away ... And what happened was that whenever I went on walks and fearful thoughts would come I would say "thinking". And when I did that I'd notice the trees and the dogs walking by and it would take me back into the reality of what was actually going on right then and there ... What I really wanted was to live in the Now because I am so future oriented ... I just wanted to get hope again.

Her entry into 'the Now' was filled with the positive expectations of ridding herself of 'fear and anxiety' and getting 'hope' again. She brought the future into the present - not through probabilistic risk thinking that rationalizes emotions - but through the contradictory logic that deflects fear and restores hope by denying expectations in the timeless zone.

These supporting logics are similar to religious dogma and some do, in fact, draw on the teachings of Christianity, Buddhism, or other religions. Even though statistics have shown a steady decline in engagement with organized religion since the 1950's (Bibby, 1987; 1993; 2002), the teachings remain evident in personal growth materials and the thought-styles of those who embrace them. The positivizations detailed here might be understood as conceptual mechanisms for structuring the freedom or positive liberty that is central to neo-

liberalism. They invoke cognitive processes that claim to enhance consumers' capacity to self-govern. If, as Isaiah Berlin claims, 'The "positive" sense of the word "liberty" derives from the wish on the part of the individual to be his own master' (1958: 16), the individual must find ways to stay positive and retain hope in expertise when it does not deliver the good outcomes that the master logic promises. This suggests that consumers must be willing and able to recast that which they fear most - bad outcomes - into hope or positive expectation.

Fear of Bad Knowledge

Thus far I have highlighted various ways that respondents embrace, replicate, and reproduce the destiny logics contained within personal growth discourse. I have shown that those I interviewed locate hope in expertise, fear outside of knowledge, and bad experience within their personal thought-life. However, these forms of acceptance alternate with critique and scepticism which are based on their awareness that expertise should also be feared.

Respondents highlight what the logics conceal: personal growth can be dangerous. Expertise contains negative potential. The popular discourse of hope should be feared because of experts who don't safely facilitate the growth process. Jacob, a 55-year-old personal planner committed to his own personal growth and that of others, identifies a form of expert incompetence that can cause regression rather than growth. He claims to have seen people 'break down' in the middle of workshops and attributes this to unskilled experts who don't properly assess the vulnerabilities of participants. They 'push them' too far, and are unable to manage the process. He recalls the time when a female participant became hysterical during a weekend workshop:

> She went back to the time when her mother would lock her outside in the cold and that triggered a semi-psychotic episode. We took her to the hospital ... It was a real eye-opener for me because that was the first time that I really thought "Hah, this stuff can be dangerous." You'd better be careful where you're pushing people, even though they've said that they want to play hard ball. Not everybody knows what hard ball means or where it is for a given person ... A professional has to watch and know, "When are we on thin ice? When are we O.K.?"

Sarah identifies a similar danger. As a mature university student back in the 1970's she was one of 30 participants at a personal growth workshop offered on campus. It featured the transactional analysis detailed in Thomas Harris's book *I'm OK - You're OK* (1973), one of the first big selling pop psychology books on the market. This form of analysis that regards people as capable of healthy interactions, growth and change, attracted several male participants to the workshop who were 'very angry' over their failed marriages, and many women with low self-esteem. She describes the facilitators as 'hot shots' with great credentials but lacking in the skills needed to handle the group dynamics that were triggered by a combination of their techniques and participants' vulnerabilities.

> There was a lot of anger going back and forth between the people in the group and they didn't know how to deal with it. So at one point they switched the activity into quick intimacy and everyone was encouraged to hug. It was like a love-in. But the outcome was that some of the people were emotionally shaken-up. And a number of affairs came out of it and it just didn't seem very healthy ... The knowledge was there, and a structure and various techniques, but I think they opened up a lot of anxieties and problems that they couldn't contain ... I talked to people after and they were still shaken-up.

Assessments of danger based on the failure of experts to provide safety are not limited to interpersonal group situations that bring experts and citizens together. They extend to individuals' experiences with personal growth books that contain expert recommendations for participation in dangerous activities. In such cases, expert incompetence is defined as the

failure to warn readers about bad outcomes that might result from the use of their techniques. The experience of Michael, an unemployed 30 year-old, provides a striking example. Back in his twenties he came across a book that recommended the use of psychoactive drugs to facilitate personal development. He says that comprehensive safety information could have minimized some negative experiences.

> KE: Had you ever taken mushrooms before?
>
> Michael: No.
>
> KE: Did anything bad happen as result of this?
>
> Michael: Yeah. I did it by myself and I'd taken kind of a high dose, 'cause that's what he recommended. So it brought me into a space that I wasn't ready for yet ... I didn't know what to expect. It was a very terrifying experience ... I almost felt I was tricked by the author.
>
> KE: Tricked?
>
> Michael: Yeah. He could have let me know that it's possible to have a bad experience and that you've got to be careful, maybe have a guide with you when you do it, somebody who was experienced who could have helped me not get into those bad states.

While each of these informants speak of the dangers that arise when experts push people beyond their limits, others point to the dangers associated with therapeutic encounters that don't push individuals far enough. The following two examples highlight a laissez-faire approach to therapy and support groups that encourages dependencies that can lead to stagnation or regression instead of growth:

> I think there's a danger in really depending on a therapist ... I recall when I went to see this one woman, she was just all accepting and listened to me spout ... There wasn't some sense of having to follow through ... I think in some ways maybe a therapist can do the same thing that western medicine

> does. It sort of anaesthetizes you, or just covers up the symptoms and makes you feel better. But you still haven't dealt with it. (Emily, 65, writer)
>
> With any personal growth thing, from personal experience, if you stick with it for a very long time, that's not healthy. You should take from it what you can, but don't depend on it ... People get caught into these permanent support group meetings once a week where they get cut off from the outside world. That's a big cult sign for me. (Madison, 35, writer/editor)

All of these examples highlight the particular circumstances that have promoted their critique of the simple causal models that constitute personal growth expertise. Contrary to the master logic's promise that 'action', or knowledge-use, causes good outcomes, respondents stress that action can cause harm and should be feared. And contrary to the supporting logic's claim that bad outcomes stem from a problematic thought-life, these respondents attribute negative experience to expertise instead of clients and patients.

I suggest that hope in, and fear of, expertise combine to stimulate an appetite for knowledge options. Hope activates the desire for knowledge. It is based on a belief in its positive potential and is reinforced by experience with favourable outcomes. Fear, on the other hand, activates the desire to distinguish good knowledges from the bad. It is based on a belief in the negative potential of expertise and is reinforced by experience with bad outcomes. Neither expectation can be eliminated from the equation. If either is, the concept of 'choice' becomes inconsequential. The appetite for choice depends on a balancing of hopes and fears.

Fear, without hope, would refer to 'the certainty of bad outcomes' rather than 'negative potential'. If knowledge was believed to cause bad outcomes unquestioningly, distinctions between 'good' and 'bad' knowledges would be nonsensical. Avoidance, not

choice, would be inevitable (Ewald, 2002). Hope, without fear, would refer to 'the certainty of good outcomes' rather than 'positive potential'. But if knowledge was believed to cause good outcomes unquestioningly, discriminating choice between knowledges would be unnecessary. Any knowledge would suffice because all knowledges would be equal.

The appetite for choice, then, is a logical response to the tensions that arise when the willingness to accept, internalize, and reproduce personal growth logics is met with the critique and scepticism of expertise that arises from negative experience. Informants believe that knowledge can cause bad outcomes, but is also the solution to their problems. This stimulates their appetite for choice and keeps them engaged in the discourse.

Health and Danger

When we turn our attention from the pursuit of personal growth to health, we can see how respondents' appetite for choice is reinforced when their thought-styles that replicate messages found in materials which characterize alternative medicine as safe interact with their rejection of promotional attempts to minimize options considered dangerous. First, I analyse what I refer to as the 'adversarial logic' that distinguishes health knowledges according to notions of their danger and safety and show that informants accept the dimension of this logic which deems alternatives safe and conventional medicine dangerous. Next, I explain why the adversarial logic is what I call a 'logic of limitation' and present evidence that respondents oppose this logic which encourages loyalty to one body of knowledge, and the foreclosure of the other as an option. Finally, I show why the adversarial logic is also what I refer to as a 'logic of elimination' and offer evidence of participants'

opposition to threats to eliminate alternatives from the marketplace because of their apparent capacity to cause bad outcomes. I suggest that informant acceptance of, and opposition to, the adversarial logic combine to reinforce their appetite for choice amongst competing health care options. I argue that their thought-styles reinforce this appetite regardless of whether or not the options are considered safe or dangerous.

Danger, Safety and the Adversarial Logic

In order to unpack the complexities of everyday health discourse it is important to note that this discourse presupposes that consumers abide by personal growth's master logic which locates hope in knowledge-use, or personal 'action'. But instead of attributing bad outcomes to 'inaction' or a person's faulty thought-life, it promotes fear of certain forms of expertise. This occurs through what I call an 'adversarial logic' that positions distinct bodies of health-related expertise in direct opposition to one another.

This adversarial logic is found in the debate between mainstream and alternative health care. Both types of health care are distinct cultures that produce their own biases in knowledge. Each culture promotes itself through hope and fear messages that link its own biases with safety and its opponent's with the certainty of bad outcomes.

One dimension of the adversarial logic locates safety in mainstream medicine and danger in alternative health care. Statements that reflect this perspective are often found in newspaper articles that highlight the dangers of alternative remedies which include herbal therapies, homeopathic preparations, chiropractic, massage and vitamin and mineral supplementation. These articles feature fear messages by 'authorized knowers' (Ericson, Baranek and Chan, 1989) with medical credentials and affiliations with hospitals, research

institutes and universities. Their central claim is always the same: as one physician and medical director puts it, 'Most people make the false assumption that so-called "natural remedies" are side-effect free' (Sutt, 2002).

Some articles emphasize the dangers of medicinal herbs by citing the results of 'official' scientific research which subjects these alternatives to standards set by the mainstream. For example, a newspaper article about St. John's wort, a herbal remedy for depression, refers to several studies which claim that the product may negate or weaken the effects of traditional drugs and medications for organ transplants and ailments like AIDS, heart disease and cancer (Vallis, 2002). According to the journalist, researchers argue that taking it is like playing 'Russian roulette' with one's health. These assertions imply that conventional treatments are both safe and effective and that herbal alternatives can cause negative side-effects.

Other articles promote the fear of herbal potions by featuring anecdotal evidence from authorized knowers. The personal experiences of a liver specialist and medical professor form the basis of a news story on the links between herbs and liver damage (Johnston, 2002). The doctor recalls patients who have suffered 'adverse reactions to herbal medications' including one individual who required a liver transplant following a colon-cleansing procedure that called for the ingestion of a herbal cocktail. The doctor's stories are followed by mention of official institutional declarations which include accounts of herb-induced liver toxicity by European health officials, warnings about herbs from Health Canada, and the U.S. Food and Drug Administration's decision to 'yank' certain herbal products off the shelves.

The messages about the dangers of alternatives are coupled with implicit messages of the safety of conventional medicine.

The other dimension of the adversarial logic favours alternative health care. When viewing the adversarial logic from this perspective one finds statements that locate safety in alternatives and danger in mainstream medicine. These statements are concisely expressed in the advertisements and brochures distributed at the 'Vancouver Health Show', a knowledge-fair that brings the public and alternative health experts together for a full weekend of exhibits and seminars. The following example comes from a consumer information package distributed by 'Holista Health Corporation' which outlines various herbal remedies for children, men and women:

> *Danger Message*: 'Conventional medicine considers that if a drug is to be effective, it will inevitably have side effects.'
>
> *Safety Message*: 'As an alternative ... natural remedies, such as herbs, have proven safe and effective through their use over thousands of years'.

Through simple causal reasoning and a language of certainty the danger message I have highlighted in this example tells readers that drugs cause side-effects. In contrast, the safety message encourages the use of alternative remedies.

Additional examples of this logic are found in a promotional flyer for 'Optimum Care Chiropractic' and a brochure that provides the 'facts' on 'Lignisul MSM', or MethylSulfonylMethane, an oral treatment for arthritis, muscle and joint pain. The former states that chiropractic has an 'excellent safety record' and avoids 'invasive procedures' and 'addictive drugs'. The latter is promoted as one of the 'least toxic' substances in biology that does not produce the side effects that are 'caused' by prescriptive medications.

The danger messages in these examples are reinforced by 'bad news' journalism (Ericson, Baranek and Chan, 1987: 51) on conventional medicine. This type of press often focuses on the side-effects of prescription drugs and the incompetency of physicians. An article in *The Province*, a local Vancouver newspaper, contains both types of danger messages (Associated Press, 2002). The lead line features a danger statement borrowed from research published in the *Journal of the American Medical Association.* It reads, 'One in five new drugs has serious side effects that do not show up until well after the medicine has received government approval'. This is followed by a claim that raises awareness of the possibility of becoming a victim of physician inattentiveness because of their 'failure to closely read warning labels'. Such press emphasizes the dangers of mainstream medicine thereby contributing to the dimension of the adversarial logic that favours alternative health care.

The thought-styles of most respondents replicate this latter dimension of the adversarial logic: alternative health care is safe, while conventional medicine is dangerous at its best and at its worst causes bad outcomes without question. Elizabeth, a 75-year-old retired optician who shocked medical doctors when she fully recovered from 'terminal liver cancer', attributes her recuperation to intensive herbal therapy, radical changes in her diet and personal growth work to rid her body of the anger that she believes caused her illness. She echoes the adversarial logic while reflecting on the impact of conventional cancer treatments on a friend: 'My girlfriend died on chemotherapy and radiation and she suffered greatly ... I'd rather go the safe way and that is the herbal way.'

Jessica, a 45-year-old lawyer with osteoarthritis, reproduces this thought-style. She regularly visits a doctor of traditional Chinese medicine who prescribes herbs and performs acupuncture and cupping. Her understanding of alternative health care is that 'the worst it will do for you is nothing, and at best it will make you feel better.' In contrast, she says that she would have to 'think pretty carefully' about taking steroids for her condition or anything else that could 'cause some nasty side-effects'.

The following quotations also express acceptance of the logic which promotes safety in alternatives and the danger of mainstream medicine. However, these respondents do not conceptualize safety as simply the lack of danger in alternative treatments. They also speak of safety in terms of their belief that non-conventional remedies produce generalized health benefits even if they fail to fix the problem.

> I know they're not dangerous ... it's more like they'll benefit you even if they don't cure you. It's more dangerous to be taking prescription drugs, that's why I embarked on the other path to begin with. (Olivia, 42, on disability insurance, chronic fatigue syndrome)

> With every drug there's a list of side-effects ... but with the holistic route, it's like "This is good for you and even if it isn't going to cure your disease you'll probably benefit in other ways." (Joshua, 49, professor, arthritis)

Other informants who did not mention alternative approaches to health still identify with the danger dimension of this logic. They focus on the dangers associated with the uncertainty of medical science and emphasize that such knowledge is not synonymous with either guarantees or truth (Beck, 1992; Giddens, 1990). For some, the concern lies in their awareness that knowledge claims shift over time. As Emma, a 50-year-old physician puts it: 'That's the trouble with medicine, the prevailing knowledge will sometimes make a switch.'

The following two respondents point to specific examples that reinforce their scepticism of the claims of mainstream medicine:

> We can think back and come up with all kinds of things that were supposed to be good for us that aren't anymore. The classic case is Thalidomide. It makes you feel better in the morning, which it did. It just wasn't a good idea when you were carrying a fetus. (Jacob, 55, personal planner)

> When I first became a vegan I avoided fats in general but saturated fats more specifically, almost like the plague, because the literature said it was bad ... Then a few years later researchers began to say that not all saturated fat is bad and that the body requires a certain amount of fat to be healthy ... hopefully I didn't do any long-term damage. (Christopher, 37, student)

For others, the concern lies in their awareness that knowledge-claims are seldom congruent or consistent at any given moment. They highlight contradictions and express their frustration over the lack of certainty of medical science.

> I went to a lot of different ones [physiotherapists] and they gave me different opinions. They didn't seem to know anything about this problem. (Andrew, 28, musician, tendinitis)

> Every day you get medical breakthroughs. If you drink coffee it's going to cause cancer. If you don't it's going to cause cancer ... I've come to the conclusion that a lot of this knowledge is just bullshit. (Nicholas, 40, occupation undisclosed)

Nicholas' conclusion that a lot of mainstream medical knowledge is 'bullshit', and Andrew's contention that such knowledge is espoused by experts who don't seem to 'know anything' about the cause of disease or the specific problems that patients present them with, are examples of how they critique conventional healthcare and express their scepticism.

And while most participants' thought-styles mirror some aspect of the adversarial position that deems alternatives safe and conventional treatments dangerous, they are opposed to the component of this logic that makes it what I call a 'logic of limitation'. The

logic of limitation encourages loyalty to one body of knowledge and the voluntary foreclosure of the other as an option. It is a logical extension of the adversarial logic's danger-safety distinctions. For respondents, this would mean limiting options in health care to 'safe' alternatives and dismissing mainstream treatments because of the belief in their negative potential.

However, even though informants fear the dangers associated with conventional medicine, they are unwilling to limit their choices in health care to alternative treatments. They want the freedom to use both bodies of knowledge, either in isolation or in combination with one another, depending on the nature of their problem. Joshua, the 49-year-old professor, provides an example of how this type of opposition is transformed into action. He suffers from ankylosing spondylitis, an arthritic condition that affects the spine. He sees a naturopath for herbs and dietary advice, *and* a rheumatologist for prescription medication.

> Joshua: The advice of the rheumatologist [to take anti-inflammatory drugs] raised the question of 'what are these strong drugs doing to my system?' because all drugs pass through the kidneys and liver and the biggest fear is internal bleeding, so you have to take contrary medications that will coat the stomach ... The naturopath gave me all this literature that says drug therapy is only a way of quelling the swelling but won't cure the problem. So you have to clean up your diet and stop eating meat and taking dairy and sugar to make your body less toxic which help you absorb the herbs and fight the disease.
>
> KE: Did your rheumatologist say anything about this?
>
> Joshua: His philosophy was that herbs are useless and that a well balanced diet including meats and dairy keeps the body strong and that by eliminating certain things I would weaken myself.
>
> KE: So what did you do with this contradictory information?

> Joshua: I did everything. I took the drugs, eliminated things from my diet and went on a serious dose of Chinese herbs. So it was difficult to assess what was helping me more ... I felt like, 'Whoa, my body is just doing better.'

Joshua's blending of both forms of expertise is a type of personal protest to the 'logic of limitation'. He and the others who express similar sentiments refuse to voluntarily limit their risks in healthcare to ones based on hope for safety at the expense of those fuelled by fear of danger.

And while participants oppose the adversarial logic's 'logic of limitation', they are also critical of what I refer to as its 'logic of elimination'. This latter logic represents attempts to eliminate alternative health products from the marketplace and supports the dimension of the adversarial logic that underscores the safety of conventional medicine. It is part and parcel of the 'war on herbs' that is advanced in the name of their danger.

To eliminate danger, the public is told that for the sake of its protection herbs and other natural health products, which are currently classified as 'foods' under Canada's Food and Drug Act, will likely become 'drugs' through their reclassification. As drugs, natural health products would be subject to the same regulatory standards that apply to pharmaceutical remedies. The official website for Health Canada's Natural Health Products Directorate tells readers that once the new regulatory framework is established Canadian consumers will be able to ingest these products with the 'assurance of safety'.

The attempt of mainstream medicine to appropriate natural remedies threatens to eliminate medicinal herbs as an alternative that can be easily accessed in the marketplace. Numerous web-sites devoted to this issue argue that costly mandatory testing and licencing would lead to the takeover of small herbal companies by the large multinational

pharmaceutical firms that can afford the hefty fees. They suggest that regulation would also decrease the availability of such products through 'prescription-only' access and higher pricing.

Respondents are critical of this logic. Their belief in the safety of herbs and the danger of pharmaceuticals counters the notion that herbs should be feared unless regulated in the same manner as prescription medicine. Evidence of their criticism is found in comments which reflect concern about the possibility of regulation and its impact on the freedom to personalized healthcare. The following two informants regularly consume alternative health products. Regardless of whether or not they consult natural health practitioners, they appreciate the opportunity to purchase the products they want, whenever they want, in the quantities they deem necessary.

> Goldenseal helped me get rid of this last cold. I've got books that tell me all of the different herbs and their usages so I know what I need to do for myself and I wouldn't want regulations getting in the way. (Grace, 55, sales clerk)

> I'm on a regime of herbs to regulate a chronic illness ... I get guidance from a woman who sells herbs but often I just do what I want. When I'm feeling good I reduce the amount. When I'm not feeling so good I up the amount or change the combinations of things I take ... She tells me about these threats to regulate herbs and I think it would alter the way I look after my health ... I feel like a partner in my health care right now but if this freedom was going to be taken away, I would try to stop it. (Sarah, 65, human resources executive)

Both of these respondents express anger over the possibility that the 'alternatives' they favour might be eliminated from the marketplace. The strength of Sarah's opposition is so strong that she declares her willingness to protest in order to prevent this from happening.

I suggest that the desire for choice is reinforced when support for the alternative health care perspective interacts with critique of the minimizing logics. It is stimulated when

respondents are faced with the possibility that accessible 'safe' alternatives might be eliminated from the marketplace because of claims about their danger. It is also mobilized when their beliefs about the danger of mainstream treatments are used to encourage loyalty to 'safe' alternatives and the foreclosure of conventional options. In each case, the minimizing logic that calls for a reduction in choices underscores the appetite for freedom to take risks in health care, regardless of whether they are fuelled by belief in the safety in alternatives or the dangers of mainstream medicine.

The appetite for such freedom overlies the appetite for choice that emerges from the coupling of hope and fear that I have presented within the context of personal growth discourse: choices based on hope for safety in alternatives contain an element of fear of their negligible potential, just as those fuelled by fear of danger in conventional remedies contain hope in their capacity for good outcomes. Both scenarios are based on awareness that either form of health care can cause undesirable outcomes but may also resolve medical problems. Hope activates the desire for access to both forms of health care while fear stimulates desire for the opportunity to distinguish good from bad remedies within each culture.

Wealth and Un/certainty

When we redirect our attention from the pursuit of health to prosperity, we can see how informants' appetite for choice is reinforced when their unwillingness to embrace promotional attempts to equate financial risk with certainty combines in various ways with their internalization of messages found in advertising's 'fine print' which equates financial risk with uncertainty. First, I examine what can be described as the 'contradictory logic' of

financial knowledge that employs a language of risk which denotes un/certainty. I show how what I call the 'dominant logic' within this framework fosters conceptual links between certainty and investment knowledge, while what I refer to as the almost invisible 'ancillary logic' underscores the uncertainty associated with financial advice and products. Next, I present evidence of how respondents' use risk terminology and show that their utilization of the term 'risk' is embedded in a thought-style that rejects the dominant logic's risk definition and resists the subordinate positioning of the ancillary logic which contains *the* definition of risk that reflects their beliefs about the uncertainty of investment knowledge. I suggest that informants' awareness of market instability, risk reactivity, fraud and expert contradictions contribute to their utilization of the word 'risk' and their various forms of resistance to the logics that employ the term. Combinations of these distinct forms of agency reinforce their appetite for choice amongst competing investment options.

The Contradictory Logic of Financial Knowledge

The appetite for choice in financial knowledge is constituted within everyday financial discourse which is characterized by what I call a 'contradictory logic' that operates through a language of risk which denotes un/certainty. It contains what I refer to as a 'dominant logic' that fosters conceptual links between certainty and investment knowledge, and what shall be designated as an 'ancillary logic' that underscores the uncertainty associated with financial advice and products. Both dimensions of the contradictory logic are situated within the same body of knowledge.

The 'dominant logic' emphasises hope through implications that financial expertise guarantees profit. The printed materials offered to lay investors by investment firms and

other financial institutions are filled with tools for prediction which create the impression that it is possible to ensure positive outcomes through their use. Tools for prediction include an assortment of graphs, tables, columns and charts filled with percentages, dollar figures and other numerical data. For example, a company called 'StrategicNova' circulates a 51-page glossy brochure filled with a dizzying array of numbers on each of its 46 mutual funds. It includes numerical representations for things like 'front end', 'back end', 'net asset value per unit' and percentage breakdowns of their asset holdings and mixes (see Figure 1.1). It also includes performance histories presented in monthly, one, three, five and ten year intervals implying that past performance indicates future outcomes. This 'reporting of the facts' (Rose, 1999b: 212) provides a basis for judgement and the numbers themselves are used to represent integrity, objectivity, and the lack of professional manipulation (see also Porter, 1995).

For those who find the numbers incomprehensible, these data are accompanied by an evaluative text which apparently captures the message contained in the numbers. One fund is said to provide 'a solid foundation for the equity portion of any portfolio'. Another is described as an 'excellent growth-style fund', while others provide 'excellent growth potential', 'hold remarkable promise', or offer 'an excellent source of additional retirement income'. The terms 'promise' and 'potential' emphasize hope while words like 'remarkable', 'solid' and 'excellent' allude to assured successes. Moreover, these terms suggest to readers that the numbers are not only objective, they are objective indicators of positive outcomes.

This sense of certainty is also extended to those who prefer to assess the financial numbers themselves, bypassing the accompanying evaluative information. The notion of

StrategicNova World Balanced Value RSP Fund

Formerly: Strategic Value Global Balanced RSP Fund

★★★★★ Morningstar Rating†

As at December 31, 2000

Fund Manager

Mr. Andrew Cook, of StrategicNova Investment Management Inc. (Toronto, Canada), has over 7 years of investment management experience. He was previously an Associate Equity Analyst, Forest Products with Merrill Lynch Canada. He was also involved in the management of the Multi-National Lending Unit of Royal Bank of Canada's loan portfolio, with specific responsibility for the Forest Products sector. Mr. Cook has a B.A. in political science from the University of Toronto and has earned his CA and CFA designations.

Manager's Comment

Slower economic growth in Europe and Asia, corporate bond yields at crisis levels, the disjoint between high oil and gas prices and equity prices which have retrenched, and the continued unwinding of the technology bubble are all items we are monitoring for their influence on our outlook. We are maintaining an aggressive equity weighting in the face of lower rates, which we expect will benefit a number of equity sectors in the next 3-6 months. In particular, we are overweight in financials and oil and gas. We have reined in our technology weighting given the drop in valuations that we expect will continue for the next 3-6 months. However, we believe that opportunities in the technology sector will present themselves and we will maintain a presence there.

Features/Benefits

- The Fund invests in Canadian companies that do business globally
- The manager is able to invest aggressively as fund size allows for quick turnaround
- Unique 100% RRSP-eligible worldwide approach

Net asset value per unit:	$6.797
Assets (Million):	$16.472
Front End:	OGF123
Back End:	OGF423
RRSP Eligibility:	100%

Top 10 Holdings

Gvt. of Canada 5.00%, Sept. 1, 2004	8.9%
Canadian Imperial Bank of Commerce	5.9%
Gvt. of Canada 5.50, Sept. 1, 2002	5.1%
Wellpoint Health Networks Inc.	4.4%
Nortel Networks Corp.	4.3%
Royal Bank of Canada	3.9%
Philip Morris Companies Inc.	3.8%
Bank of Nova Scotia	3.5%
Placer Dome Inc.	3.5%
The Toronto-Dominion Bank	3.5%

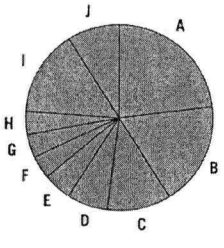
Performance	(Inception date: Nov. 1996)
6 Months	0.9%
1 Year	17.9%
3 Years*	12.3%
5 Years*	N/A
10 Years*	N/A
Since Inception*	17.9%

* *Annual compounded rate of return*

† *Source: Morningstar Canada, as at December 31, 2000.*

Asset Mix

A - Gvt. of Canada Bonds	23%
B - Financial Services	18%
C - Oil and Gas	11%
D - Consumer Products	7%
E - Healthcare	5%
F - Technology	4%
G - Telecommunications	4%
H - Gold and Silver	4%
I - Other	15%
J - Cash	9%



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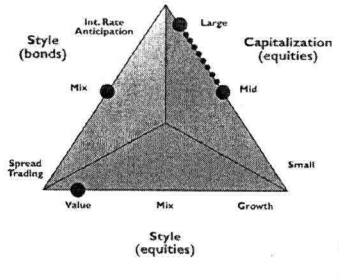


www.strategicnova.com

STRATEGICNOVA

Commissions, trailing commissions, management fees and other expenses may all be associated with mutual fund investments. Important information on the StrategicNova Mutual Funds is contained in the simplified prospectus, which should be read carefully before investing. The indicated rates of returns are historical compounded total returns, including changes in unit value and reinvestment of all distributions, and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any securityholder that would reduce returns. Net asset value, yield, and investment returns will fluctuate from time to time with market conditions. Past performance is no indication of future returns. Mutual fund securities are not guaranteed, nor are they covered by the Canada Deposit Insurance Corporation.

Figure 1.1 Fund Profiles: StrategicNova Mutual Funds. December 21, 2000 (p.47)

assessment' implies that some financial products are better investments than others. Within this context, consumers are told that it is possible to perfect the art of interpreting numbers. The program guide for Vancouver's 'Financial Forum', a knowledge-fair that brings prospective investors and financial experts together, advertises a seminar called 'Master Trading with Proven Chart Reading Secrets of Professional Traders'. The term 'proven' suggests that mastery of these secrets guarantees positive outcomes.

Other tools for prediction that emphasize certainty include words inserted into charts, graphs and tables. Numerical data are absent but the statistical-style of presentation suggests the same objectivity and integrity that financial figures represent. One type of graph typically included in materials on investment funds has 'risk' as the independent variable positioned along the horizontal axis (x-axis) and 'return' as the dependent variable positioned along the vertical axis (y-axis) (see Figure 1.2). Using these two lines as guides, readers can locate the risk/return potential of different funds that are distributed in a manner which suggests a correlation coefficient of +1 indicating a perfectly proportionate relationship or positive association between the two variables. This graphic language of certainty promotes simple causal reasoning and positive expectations. It creates the impression that risk means 'success' because all funds appear to yield positive outcomes. High risk funds produce substantial returns. Low risk funds produce minimal returns. The possibility of no returns is not represented anywhere on the graph. The implication is that risk is *only* productive.

Financial brochures do not typically provide explicit explanations or definitions of the term 'risk'. However, many do provide details on each of their investment funds. A fold-out brochure for 'MAXXUM and Janus Funds' explains the investment objectives, investment

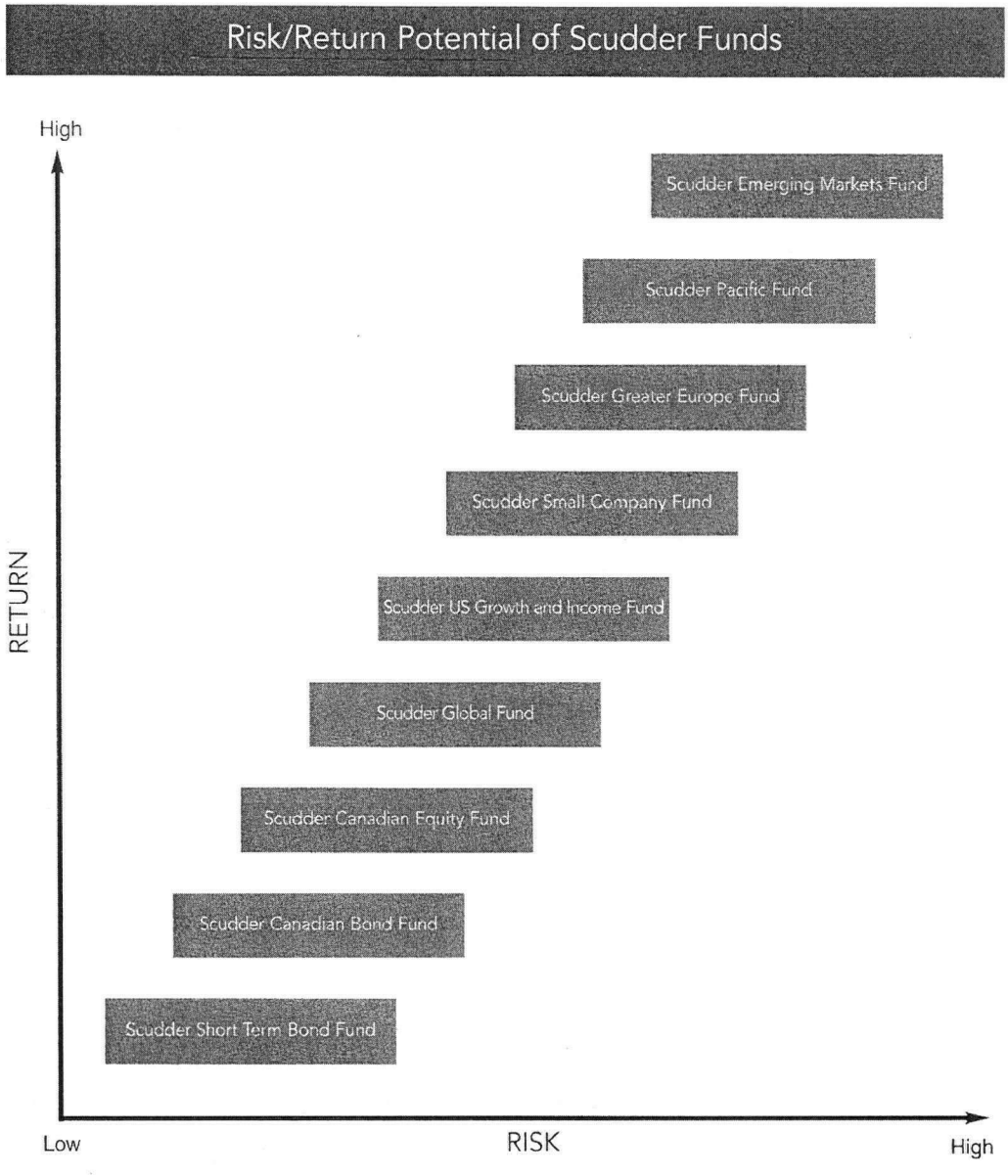


Figure 1.2 Scudder Funds of Canada: Advisor Investment Series.

strategy, investment profile, distribution frequency, and so on, for each of its products. A person interested in the 'MAXXUM Dividend Fund' is told that this fund involves a 'moderate' level of risk , that the investment objective is to 'maximize dividend income

consistent with preserving capital and maintaining liquidity', and that 'net income' is distributed quarterly while 'net realized capital gains' are dispensed annually. Once again, the term 'risk' implies 'success' since it is coupled with language that alludes to the certainty of positive outcomes through notions of maximization, consistency, preservation, liquidity and the regular distribution of profits.

This 'dominant logic' of certainty is contradicted by the 'ancillary logic' of uncertainty that is often de-emphasized through its typical location in obscure places within financial brochures and pamphlets. For those who read the fine print, typically found at the bottom of the page, the impression of certain profits is brought into question through explicit statements that warn readers of the weak predictive power of the knowledge. These messages highlight the uncertainty of financial numbers and statistical-style textual presentations:

> Rates of return are not guaranteed. Unit values and investment returns will fluctuate. Make your investment decision wisely. (Scudder Investments: Advisor Series Summary)
>
> Saxon does not guarantee that the full amount of your original investment in any of the funds will be returned to you. (Saxon Mutual Funds: Simplified Prospectus)
>
> No representations are being made that these techniques will result in or guarantee profits in trading. Past performance is no indication of future results. (Online Investors Advantage: The 5 Step Online Investing Formula)

These messages that highlight the uncertainty of financial knowledge suggest that predictions about the future are only estimations of possible outcomes. They imply that claims to certainty overlook the instability of predictions which continually change through complex interactions between estimates and the assorted institutional and personal responses

to them (eg., Adams, 1995; Garland, 2003; Heimer, 2003). The 'Simplified Prospectus' distributed by 'Saxon Mutual Funds' outlines various forms of instability. It warns consumers that unpredictable outcomes are the product of an array of complex processes that produce class risk, credit risk, currency risk, foreign investment risk, interest rate risk and market risk. For those who can't be bothered to read the detailed definitions of each of these types of risk and the explanations of the unstable processes that comprise them, they are provided with a concise risk definition that simply highlights the potential for loss: 'Simply put, risk is the possibility you will lose money or not make money on your investment.' In other words, risk warns of danger and uncertainty.

When we consider the relationship between these logics and thought-styles, we find evidence that my informants use the risk terminology found in financial materials, especially in their discussions about the stock market. Emma, a 50-year-old physician, says 'there are different categories of risk in stocks', while Daniel, a 68-year-old retired retail manager, uses the lingo when he claims that 'technology stock is pretty high risk right now but if you look at something like General Motors, that's low risk.'

This linguistic assimilation is embedded in a thought-style that rejects the dominant logic's risk definition - which equates financial risk with certainty - and is critical of the subordinate positioning of the ancillary logic which contains *the* definition of risk that reflects their beliefs about the uncertainty of financial knowledge. This response to both dimensions of the contradictory logic is evident in the following two examples:

> There are no certainties. I mean look at the NASDAQ in the last year. A few months ago high tech could do no wrong and now its down and everybody goes out and throws sand in their face. (Megan)

> There's no guarantees. That person [financial advisor] can't promise me anything. They can't promise that they're going to make me money. All they can do is recommend based on their research. (Madison)

The reasons for such critique and the emphasis on uncertainty vary. For those like Megan, knowledge of the instability of market activity contributes to an awareness of the potential for loss despite claims, implicit or otherwise, of guaranteed positive outcomes. Anthony, a 43-year-old corporate executive, grounds this type of skepticism in ideas introduced in the perennial best seller, *A Random Walk Down Wall Street* - an investment guide for the financial layperson (Malkiel, 1985). While he read the book many years ago, he cites one of the author's fear messages that stayed with him: a portfolio of stocks randomly selected by a blindfolded monkey will perform as well as, or better than, stocks carefully selected by experts using complex analytical methods.

> The Wall Street Journal actually repeats this experiment every year ... and the point is that if there was a sneak advantage that's available by following the charts, unless people are going to pick up on it soon enough to erase the advantage the charts make no difference at all. There is no statistical advantage to using any of these tools ... If anybody discovers anything that is really a statistical advantage and begins to trade on that, then it will become known and the advantage will be removed from the marketplace.

Anthony's cynicism about 'proven' chart reading secrets is based on his understanding of 'risk reactivity' (Adams, 1995; Heimer,1985), and the assumption that risk is not simply danger or uncertainty, but actual estimates of future outcomes. Precise and objective looking financial risk estimates can fluctuate constantly due to, among other factors, perpetual investment activity. Their values have already changed by the time most people see them in print. His skepticism is also based on an understanding of 'risk compensation' (Garland, 2003; Adams, 1995). As perceived risks alter, investment strategies

also shift. Ongoing interactions between risk reactivity and risk compensation confound attempts to measure and assess financial risk, weakening the predictive power of numbers.

Another reason for respondents' focus on uncertainty mirrors a concern expressed by those unsure of the safety of conventional medicine - dangers associated with expert contradictions. In the case of finances, concerns about contradictory risk estimates, which informants refer to as 'opinions', signal their belief that the knowledge is subjective:

> I mean you've got four or five of them [financial analysts] speaking on TV and each of them has different opinions as to what's going to happen. And they're all regarded as experts but they can't agree. If they can't agree, what's Joe Schmuck individual, you know, what level of competence do I have on making a judgement call on a particular company? (Megan)

> When I was shopping for an advisor I went to three different ones and each of them gave me different recommendations ... One of them told me about this hot product that was supposed to be a gift, that it would definitely make money. So I bought it. But one of the other guys had a different opinion and said that it was a dumb move and to get out of it. (Sarah)

Others like David, the 25-year-old student, is leery of using financial knowledge for fear that it is grounded in fraudulence:

> Even if they're not contradicting each other the company might be giving out false numbers, so you never know. That's why I think it's a game. You never know what's behind what you see ...[the country] where I came from the reports are not that useful because they make up numbers, like, they lie to you ... I'm trying to see if the reports here are very truthful, very useful.

Informants' awareness of market instability, risk reactivity, expert contradictions and fraud reinforce their response to the claims of the 'contradictory logic'. It contributes to their rejection of the dominant logic and its definitive link between risk and profit, and their embrace of the ancillary logic's connection between investment knowledge and uncertainty. Their awareness of these factors also triggers their resistance to the ancillary logic's

subordinate positioning within the contradictory model. For respondents, the ancillary logic is the dominant and *only* logic that reflects their definition of financial risk: predictions and assessments, regardless of their source or method of presentation, are uncertain because they do not guarantee positive outcomes.

I suggest that the desire for choice is reinforced when informants elevate the ancillary logic's status to a dominant cognitive position while disregarding the promotional claims and positioning of the dominant logic altogether. The overriding sense of uncertainty that results triggers the appetite for choice that emerges from the coupling of hope and fear that I have presented within the respective contexts of both personal growth and health discourses. Risks based on the uncertainty of financial knowledge are comprised of the opposing expectations of fear and hope - any investment decision contains the potential for both loss and profit. The latter activates the desire for access to advice, while the former stimulates the need to distinguish the best from the worst.

Risk and the Discriminating Consumer

Regardless of whether the everyday risk discourse in question pertains to personal growth, health, or finances, various forms and combinations of agency are prevalent. In this chapter I have suggested that respondents' replication, reproduction and internalization of the destiny, danger and un/certainty logics - in addition to their critique and rejection of them - stimulate an appetite for the choices they make within the marketplace of personal empowerment and self-help knowledges. This desire for choice might be understood as essential to the formation of the 'quality' subject who negotiates this identity under neo-

liberal conditions of self-governance. To constitute oneself as happy, healthy and/or prosperous presupposes one's constitution as a 'discriminating consumer' who can - or at least tries to - distinguish good from bad knowledge. The desire for choice and the need to discriminate amongst and between alternative and often oppositional claims to truth - like the need for personal empowerment and self-help knowledge itself - is shaped via discursive practice and through the dynamic and interrelated processes of subjectification and subjection which are central to 'strategic' power relations.

On the one hand, we can consider the everyday risk logics that I examined as 'subjection efforts'. They are marked by languages that situate individuals as subject to the various logics of absolute certainty and simple causal models. There is the 'master destiny logic' that fosters expert-lay relations and promises that knowledge-use will cause good outcomes, and the 'supporting logics' or 'positivizations' that are supposed to reinforce the master logic by attributing bad outcomes to consumers' faulty thought-life. Then there are the 'adversarial logics' that position mainstream and alternative medicines in direct opposition to one another, and reduce the complexity of the debate to issues of 'safety' and 'danger'. This subjection strategy encourages consumers to choose certainty, or claims of certain safety, over danger, or the potential for bad outcomes. And alongside these health and personal growth logics is the 'dominant logic' of financial knowledge which fosters conceptual links between the term 'risk' and the certainty of investment knowledge, while the almost invisible 'ancillary logic' fosters conceptual links between the term 'risk' and the uncertainty of financial advice and products. The relative emphasis of the dominant and ancillary logics suggest that certainty, or profit, is more likely than the opposite.

In each area of well-being, consumers are encouraged to think about their hopes and fears in terms of the simple causal logics of destiny, danger and un/certainty rather than the complex calculations and probabilities that characterize epidemiological, insurantial and case-management risk within large-scale health, financial and therapeutic institutions. These logics might be understood as simplified versions of institutional risk that are suitable for the purpose of subjection within the everyday contexts of empowerment. Complex institutional logics don't translate well into media formats (eg., Bourdieu, 1996; Lyotard, 1993). They have been simplified to fit the formats that the self-help and personal empowerment marketplace requires and that the typical 'self-helper' can understand. They have been commodified for those who must make sense of them in order to self-govern.

On the other hand, we can consider my informants' efforts to constitute themselves as 'quality' individuals as discursive practices of subjectification. The complexities of their thought-styles are marked by an array of accepting, critical and even oppositional forms of agency. This diversity suggests that their participation in the aforementioned web of subjection is fraught with struggle and tension. Through practice, consumers come to realize that simple causal logics and claims of absolute certainty are just that. They are claims, not guarantees.

In some cases, under certain conditions, with the aid of particular wellness literatures and recommendations my interview participants do believe that they experience positive outcomes. When they feel that certain self-help literatures and practices are empowering and contribute to their perceptions of themselves as 'good' individuals, they internalize and replicate the logics they believe contribute to their health, financial security and/or happiness.

Emily, the woman whose therapist taught her to deal with anger over her husband's mild drinking problem, embraced the master destiny logic. Ashley, the woman whose attendance at a personal growth workshop taught her she had the power over whether she perceived her alcoholic father as 'a big bad meanie' or not, internalized the positivization which claims that bad outcomes are the product of negative thinking. While both of these examples point to 'public issues' that are indicative of gendered social inequalities within families, these women accepted the logics which packaged their distress as their own 'personal troubles' that could be remedied through the modification of their thought-styles (Mills, 2001). They embraced what Rimke describes as 'the illusion that the subject can escape from the constraints and regulations of social relations' (2000: 65) because of their feelings of 'success' over their relational problems.

In other cases, and with the aid of certain wellness literatures and recommendations, my informants have experienced negative outcomes and/or become aware of the potential for such results through the interpersonal and mass mediated networks that connect them to the experiences of other 'self-helpers'. When they believe that particular self-help and empowerment practices actually do, or threaten to, diminish their sense of themselves as 'quality' individuals, they become sceptical of the logics that promise good outcomes. Elizabeth's belief in the danger of mainstream medicine - and her disbelief in the adversarial logic which claims that such medicine is safe and leads to good outcomes - is based on her friend's suffering and ultimate death while undergoing chemotherapy and radiation treatment. Anthony's cynical attitude about claims that 'proven' financial chart-reading secrets guarantee profits was reinforced by knowledge that the stock-picking practices of a blind-

folded monkey performed as well as the human investor who relied on statistical projections. It is through subjectification - actual and vicarious participation in the wellness marketplace - that good and bad outcomes occur and that knowledge of both possibilities is gained. Desire for the choices which make it possible to discriminate are born via this process. The discriminating consumer knows that knowledge-use does not cause good outcomes necessarily, although it sometimes does. The challenge is to distinguish the best from the worst and to know when and how to embrace efforts to subject themselves to the various logics, and when to critique and challenge them or simply say 'no'. I suggest that through 'practice', subjectivity formation becomes a process marked by tension because the consumer develops an appetite for choice and tries to make the critical distinctions just mentioned.

The constitution of this appetite, and the desire to be a 'discriminating consumer', are essential to neo-liberal self-governance which depends upon the choice-making capacities of the individual. Through the insights gleaned from my interviews, this chapter contributes to our understanding of subjectivity formation and self-governance by showing that various forms of agency - including distinct forms of resistance to destiny, danger and un/certainty logics, respectively - give rise to the appetite for choice which makes it possible for individuals to fulfill their political and personal obligations to pursue the 'good' life. These assorted forms of agency are not only inevitable since both good and bad outcomes can result from 'practice' in all areas, they are necessary to ensure that consumers want to make the choices required of them in the everyday marketplace of risk.

CHAPTER 2 - PERSONAL MORALITY AND THE NEED FOR SUPPORT

The actions and thoughts of 'discriminating consumers' who participate in the self-help and personal empowerment marketplace can also be understood within the context of 'morality' - another conceptual theme I explored in the interviews and wellness materials. Nicholas Rose is among the many scholars to comment on the connection between morality and neo-liberal governance. He argues that

> individuals can best fulfil their political obligations in relation to the wealth, health and happiness of the nation not when they are bound into relations of dependency and obligation, but when they seek to *fulfil themselves* as free individuals. (Rose, 1999: 166, original emphasis)

Here Rose makes explicit the message embedded in the Hallmark greeting cited at the start of this thesis. Moralizing messages about health, wealth and happiness are understood as the 'right' things to cultivate, as 'good' possessions. Rose's comment represents a central tenet in the governmentality literature on risk: relations of power are mobilized through problematization and probabilization. These joint processes serve to convince individuals that their obligations to society include the pursuit of the hallmarks of personage and lifestyle. These social obligations are defined in moral terms, where morality represents 'concerns about goodness and badness, and distinction about right and wrong' (Ericson and Doyle, 2003: 2). Against the logic of such 'risk society' scholars as Giddens and Beck who contend that risk and morality are divorced from one another, this approach advocates that these processes are enmeshed (Ericson and Doyle, 2003). This notion of responsibilization, I

argue, is an example of how governmentality scholars acknowledge agency without fully exploring its logic and practical expression.

A number of hypotheses concerning the nature of the connection between morality and risk have been advanced by various authors. While Mary Douglas argues that risk is incomprehensible outside of moral categories (1990; 1992), Alan Hunt also suggests that morality operates through discourses on risk (2003). Richard Ericson and Aaron Doyle (2003) point to institutions as the source of this relationship between risk and morality, and conclude that moral standards and conduct within risk communication systems construct the moral guidelines which direct thought and action. Ian Hacking (1990) draws attention to the risk statistics generated within institutions that, on one hand, are factual accounts of typical action and, on the other, give birth to norms of conduct through the value judgements that arise in response to them (see also, Castel, 1991; Rose, 1998). The crux of the claim is that risk and morality constitute the braided processes which convince people that 'goodness' comes from doing the 'right thing' for themselves and society.

This claim presumes that health, wealth and happiness are grounded in moral discourses that are entwined with distinct discourses on risk. For example, the contention that health is 'good', and that individuals are obliged to be healthy, is well documented and dates back to the nineteenth century when the 'norm' was introduced through the field of medicine. Hacking reads this history through Durkheim, Galton and Comte, who suggested that statistical health norms represent what is right and worth preserving, what is average and worth improving upon, and a state of perfection worth striving for, respectively (Hacking, 1990). While Rose tracks this history through a different set of scholars, his words echo

these varied moral assessments when he states that: 'The normal was that which was average, was socially desirable, was good or virtuous, and was healthy.' (2003: 421) The politicized norm that made health a moral concern is believed to have survived over time and has woven itself into the fabric of neo-liberal governance in conjunction with the epidemiological discourse on risk.

The literature on insurance is replete with implicit references to the goodness of financial security. Life insurance has for centuries served as a discourse of morality (Zelizer, 1979). And while regimes of enunciation have shifted over time, insurance discourses have always contained value-laden terminology that casts personal finances as a moral problem (Ericson, Barry and Doyle, 2000). Over the course of the twentieth century, the contention that financial security is 'good' was legitimized through the moral language of welfare, which represents the eradication of poverty as well as security via state support. This protection from risk takes the form of compulsory social insurance based on the principle of solidarity. More recently, this belief in the goodness of financial security has been legitimized through the moral language of embracing risk via the application of personal funds to private insurance plans, investments, and the like. Here welfare is replaced with 'safety nets': temporary state relief for those in need during moments of crisis. This shift from a moralizing language of public protection to one of personal prudence marks the transition from the 'good' state to the 'good' individual who is obliged to be wealthy in the name of personal financial stability and a prosperous nation.

The moralization of happiness is implied throughout Rose's (eg., 1998; 1999a; 1999b) in-depth analyses of personhood, which establishes a therapeutically mediated

connection between subjectivity and normalization. By therapeutics he refers to the enfolding of a relationship with oneself in therapeutic terms and in accordance with normative judgements about what we are and could ideally become. This involves 'problematizing oneself according to the values of normality and pathology, diagnosing one's pleasures and misfortunes in psy terms, seeking to rectify or improve one's existence through intervening upon an "inner world"' (Rose,1998: 192).

The incitement to align oneself with psychologizing moral codes goes back to the nineteenth century, when the first psychological knowledges of the normal individual were imposed (Rose, 1998). It is said that the happy neo-liberal person of today subscribes to the normative ideal that life provides an opportunity for growth through a therapeutic approach to all aspects of life, including health and finances. This suggests that all contemporary risk discourses are suffused with the morality of the psychosciences which advocates that health, wealth and happiness mark the good life and the quality individual who embraces personal development as a thought-style.

The prevailing logic is that morality represents a set of normative concerns, while ethics symbolize the means through which these concerns are transformed into action. Following the lead of Foucault, Rose conceptualizes ethics in terms of 'practice': 'Ethics here is understood in terms of specific "techniques of the self", practices by which individuals seek to improve themselves and live their lives and the aspirations and norms that guide them.' (Rose, 1998: 95)

Individuals are said to embrace their moral obligations through participation in the ethical practice of self-mastery (Rose, 1996), or self-actualization (Dean, 1999; Rose, 1999).

This practice requires that actors treat themselves as 'identity projects' (Rose, 1998: 157) and relate to themselves and their daily activities with the entrepreneurial spirit that is at the heart of neo-liberalism (Gordon, 1991). It requires ongoing decisions about 'who to be' and 'how to act'. It also demands the consumption of expertise, which involves ongoing assessment of the legitimacy and relevance of various expert knowledges for the purpose of making choices about which materials and advice are worth appropriating in the ongoing construction of identities and life plans. This vehicle for practical action is said to be a principal technique for self-governance through which the pursuit of health, wealth and happiness becomes a way of life and by which we enter the braided processes of subjection and subjectification.

The ethical practice of self-mastery overlaps with that of personal responsibility, which is described in the literature as a self-policing strategy for the fulfilment of one's moral obligations to be happy, healthy and financially independent (eg., Rose, 1999b; Dean, 1999; 1991; Cruikshank, 1996). This ethic of responsibility requires that individuals bear the burden of choice-making within these problematized areas. It echos Max Weber's account of how late eighteenth century individuals were expected to embrace the 'Protestant ethic' with the 'spirit of capitalism'(Weber, 1996). It is referred to as the 'new prudentialism' which signals the return of the prudent subject of the nineteenth century through the downloading of responsibilities for health, welfare and security from the state to the individual (O'Malley, 1992). This ethic of responsibility is more recently described as the new cultural trend of 'embracing risk', which places individuals in charge of an increasing array of decisions to compensate for the reduced role of the state in matters related to personal welfare (Baker and Simon, 2002).

The ethical practices of self-mastery and responsibility overlap with that of self-accountability, which is described in the literature as the expectation that consumers hold themselves accountable for the outcomes of their decisions. It is the willingness to accept blame for bad results, to equate such outcomes with ineffective choice-making rather than faulty or incompetent expert intervention or larger social processes. This ethic recalls Robert Merton's notion of how 'cultural prototypes of success' in the mid-twentieth century encouraged individuals to think of failure in terms of personal shortcomings (1959), and C.Wright Mills' observation of the tendency for Americans to blame themselves for 'personal troubles' instead of seeking explanations in the social world (2001). Governmentality scholars situate the neo-liberal ethic of accountability within the risk communication systems that define a limitless array of in/actions as risky, attach them to probability calculations, and wrap them in moralizing *and* responsibilizing languages. These systems thereby mobilize personal attempts to manage risk and hold individuals accountable for the outcomes of these efforts, or lack of them (Ericson and Doyle, 2003; see also Green, 1997).

While much of this literature focuses on the intersection of morality and risk at the institutional level, I was curious to know whether, or to what extent, morality is intertwined with the everyday risk discourses associated with subjectivity formation in the marketplace of self-help and personal empowerment literature and practices. My interest was in the particular ways in which moralizing messages and ethical practices are evident in the languages and knowledges of consumers, clients, practitioners and experts. What I discovered is what Heidi Rimke might have suspected based on the findings her study of self-help books: 'an intense accountability, responsibility, and sense of obligation that can be

enlisted for choices and decisions.' (2000: 64) However, as I show in this chapter, the 'intensity' that Rimke points to does not necessarily mean blind acceptance of one's moral obligations under all circumstances or in all cases. And at the level of morality, health, wealth and happiness are not the distinct pursuits they are for the most part at the level of risk. Conceptions of morality gleaned from respondents' spoken words and the documents I gathered are similar in all three areas of self-mastery.

I begin by analysing the moralizing logics which highlight various ways that individuals are expected to take responsibility for their health, wealth and happiness. I suggest that these logics present consumers with the formidable burden of responsibility for self-mastery and encourage them to embrace accountability by accepting blame for the outcomes of their decisions. Against this backdrop I consider the extent to which respondents embrace and reproduce the accountability logic and highlight the distinct ways in which they redefine and transform it. I argue that a multi-dimensional pattern of resistance that paves a pathway to protest is contained within respondents' diverse positions on accountability. In light of this potential for instability I show how individuals are offered various forms of support and guidance to encourage their embrace of accountability and increase their capacity for good outcomes.

In this analysis of how the hallmarks of personage and lifestyle are linked up with ethical practices, I first consider what I call the 'double burden' of self-mastery. This double burden is comprised of the expectation that consumers master many aspects of their lives, and the expectation that they master and use a variety of tools that promise positive outcomes. I show how the enormity of this portfolio of responsibilities and the self-accountability

obligation combine to intensify the double burden of self-mastery, heighten the dangers embedded in the process and increase the possibility for bad outcomes. Next, I show that while some respondents willingly embrace the accountability logic, others express varying degrees of resistance to it. This pattern of resistance paves a pathway to protest that could destabilize the neo-liberal mode of governance should sufficient bad outcomes prompt people to collectively reconceptualize 'personal troubles' as 'public issues' - for example, those related to investing or pension futures. I suggest that while opposition serves neo-liberalism and the institutions that operate within this system, excessive opposition could threaten the necessary balance between forms of agency that replicate and reproduce the logics of accountability and those that transform and oppose it: sufficient replication of the self-blame logic is also key to system stability. Finally, I consider how sources of support and guidance that flood the wellness marketplace aim to temper the escalation of resistance by encouraging consumers to focus on their brain/body, the assessment of responsibilizing strategies, and spiritualism. I conclude the chapter by highlighting how the tensions between these various forms of agency might be understood in terms of self-governance and subjectivity formation.

The Double Burden of Self-Mastery

A moralizing logic found in popular materials on health, wealth and happiness exhibits a range of characteristics that saddle individuals with a double burden of responsibility for self-mastery in these areas. In this section I highlight the burden which represents the expectation that individuals take responsibility for numerous dimensions of their psychological, financial and physical wellness. I follow this with evidence of the

second burden which places actors in charge of the mastery and use of a variety of tools that claim to yield positive outcomes. The magnitude of this portfolio of responsibilities intensifies the double burden of self-mastery, increases the dangers inherent in the process and amplifies the potential for undesirable outcomes.

Assigning a Range of Responsibilities

Two types of responsibilizing messages are found in popular materials promoting self-help and personal empowerment. One type consists of what I refer to as responsibilizing messages 'in general'. Such messages encourage individuals to be responsible actors in charge of constructing their identities and futures and directing activities in their daily lives (Beck,1992; 1994; Giddens, 1990; 1991). They are typically found in personal and spiritual growth materials and are wrapped in a language of self-mastery that encourages an entrepreneurial approach to the self in the name of freedom, autonomy and self-determination.

Examples of this general message are found in advertisements for 'emotional release therapy' which remind readers that they are 'the only one in charge' of their destiny; in promotional flyers for an 'energy reading clinic' that, amidst offers to assess a person's energy 'blocks', 'flows' and 'expressions', tells us that each of us 'has the responsibility to determine what is best for us'; and even in accounts of the predictions of extra-terrestrials. Amidst the piles of reading materials that Elizabeth, the cancer survivor, has in her home are transcripts of the lectures and interviews of Alex Collier, an American who speaks about his alleged contact with 'beings' from the constellation of Andromeda. During one of his

lectures, when asked to speak about responsibility, he deferred to an Andromedan named Vasais with whom he claims to have had contact for over a quarter century.

> I once asked Vasais to give me a "definition" of our future and what it was going to be ... He said ... Responsible freedom of self-determination, becoming truly self-confident and free to be unconditionally responsible for oneself without being coerced into accepting some higher authority. (Collier, 1996: 8)

The other type of responsibilizing message takes this general self-mastery philosophy and makes it particular. It is through what I call messages 'in particular' that the range of responsibilities are assigned to people. The expectations expressed in these materials target numerous dimensions of physical, financial and psychological well-being. They are embedded in popular discourses on health, wealth and happiness and are tailored to each of them.

The popular discourse on personal growth establishes links between personal responsibility and happiness through claims that the latter is an outcome of the former: Individuals ought to be responsible and happy but can only be happy when responsible for their bliss. This causal connection is championed by various experts including Richard Carlson, a psychologist, Ph.D. and best-selling author who is described on his web-site as 'one of the foremost experts in happiness'. In a book that he co-authored with his wife, Kristine, he tells readers that 'You'll be amazed at how much happier you'll be when you put the responsibility for your own happiness where it belongs - with you.' (Carlson and Carlson, 1999: 136)

Other experts expand on this responsibilizing message by attributing happiness to fulfillment of the duty to make one's heart and soul sing. Chuck Spezzano, a co-creator of

'Psychology of Vision' - a healing model for the twenty-first century that promises emotional, spiritual and material transformation - tells readers in the editorial for his magazine that 'If we are responsible for our destiny, then we are also responsible for our heart ... the state of our heart determines the quality of our life.' (2000: 5) While *The Seat of the Soul* author, Gary Zukov, replaces Spezzano's lingo of the 'heart' with a language of the 'soul', he specifies the connection between responsibility and inner bliss. 'Only through responsible choice can you choose consciously to cultivate and nourish the needs of your soul' (1990: 139).

This 'heart' and 'soul' terminology represents an essential self that is said to originate outside of social influence and that falls within the scope of personal obligation. It is married to our cognitive and active selves through dutiful choice-making that begins at the level of intention. Zukav uses cause-and-effect reasoning to show how pervasive self-responsibility is when it extends to every dimension of the individual.

> Every action, thought and feeling is motivated by an intention and the intention is a cause that exists as one with an effect. If we participate in the cause, it is not possible for us not to participate in the effect. In this most profound way, we are held responsible for our every action, thought and feeling, which is to say, for our every intention (38-39).

The array of other personal growth experts whose publications fill bookstore and personal library shelves add to the burden of responsibility for one's heart, soul and intentions by obliging readers to undertake particular activities on their own behalf. They include everything from ridding oneself of doubts and fears (Bailes, 1975) to releasing emotional and mental blocks (Promislow, 1998) to using the 'power within' in positive ways for personal gain (Hay, 1987) to re-programming one's thoughts (McWilliams, 1995).

Individuals are also responsible for mobilizing the forces that shape their mental, emotional, financial and physical destiny (Robbins, 1992).

This range of obligations is coupled with the diversity of those promoted within popular health discourse. Responsibilities outlined in assorted magazine articles include the duty to gain knowledge of bodily functioning, to sidestep the major risks for degeneration and to abandon conventional ideas about disease (Colgan, 2000); to undertake lifestyle adjustments, adopt health maintenance strategies, pursue wellness education and to co-ordinate the insights and efforts of medical doctors, family members and alternative health practitioners (Rhodes, 2000); to know the value of diagnostic tests, to understand one's health risks, and to arrive for check-ups with a comprehensive self-prepared health history (Pincott, 2000).

The weight of the burden intensifies when responsibilities that pertain to financial security are added to the mix. The obligations are detailed in documents disseminated by both non-profit groups and profit-seeking financial institutions. The tools include the purchase and upkeep of property, life and health insurance, registered retirement and education savings plans, as well as other investments to ensure the financial stability of family and self throughout life. The responsibilities of those who retain the services of financial advisors are detailed in a Canadian Securities Administrators pamphlet. They range from educating oneself about investing, to researching and monitoring investments, to ensuring that dealers and advisors understand one's financial circumstances, investment experiences and objectives. Consumers are also obliged to comprehend financial documents, to read and maintain files of account statements and confirmation slips, to take notes and

keep records of conversations with advisors and to ask questions about incomprehensible investment matters. It is also the individual's responsibility to comprehend the risks involved in investing, to have realistic expectations for profit and to monitor one's account for errors.

In addition to the obligation to master a range of responsibilities like those mentioned, we are also expected to master a diversity of tools that are said to enhance the possibility of good outcomes. They encompass the array of things one can do or use to improve efforts to fulfil one's obligations. Personal growth tools include the 'painful' discussions experienced in seminars, support groups and therapy; yoga, meditation and other contemplative practices; acts of forgiveness, kindness and other expressions of 'loving energy'. Health programs that promise freedom from disease and illness call for mastery of the lifestyle information contained within audio and video-tape collections and the completion of interactive workbooks on the topics of health recovery and maintenance. Other tools for health include diet and exercise plans to temper and/or prevent the diversity of ailments. The burden of responsibility is compounded by the expectation that citizens become competent in their use of financial tools which include statistical charts and computer software for everything from budgeting to tax-planning to investing.

A concise depiction of just a few of the many responsibilities and tools that individuals are expected to master appears on the last page of a pamphlet distributed by the editors of 'Prevention Health Books' (see Figure 2.1). The document, entitled '30 Days to Maximum Immune Power' encourages readers to add a new responsibility to their portfolio every day for a month. Readers are told that if they devote regular attention to the collection of obligations they have incorporated into their lives - if they make them habits - happiness

EVERY DAY GOAL ☐ Completed

Keep It Going!

Now you know what you can do to stay healthy and happy for a long time. Are you following through? Here's a handy list of immune-power highlights so you can make sure you're staying on target. Check each one you're following; they're becoming habits by now. Turn your attention to the unchecked boxes; they're what you need to focus on—starting with one or two a day—today!

☑ Daily Diet

- ☐ More fiber (up to 35% of daily intake)
- ☐ Less fat (less than 25% of daily intake)
- ☐ Water (at least eight 8-ounce glasses a day)
- ☐ Fish (two–three times a week)
- ☐ Lots of high-fiber foods (see page 18)

☑ Exercise

- ☐ Fitness walking or other aerobic exercise (at least 20–30 minutes 3–6 times a week)
- ☐ Strength training (at least 15 minutes 3 times a week)

☑ Lifestyle

- ☐ Not smoking
- ☐ Sleeping well
- ☐ Using sunscreen

☑ Self-Care

- ☐ Created family health tree
- ☐ Doing self-tests
- ☐ Scheduled medical screenings
- ☐ Up-to-date on shots
- ☐ Using a daily supplement
- ☐ Trying herbal remedies
- ☐ Keeping a positive outlook
- ☐ Writing in a journal
- ☐ Losing hostility
- ☐ Taking time for fun
- ☐ Practicing relaxation technique
- ☐ Keeping up relationships
- ☐ Learning to argue
- ☐ Keeping the faith
- ☐ Ditching pesticide use

Figure 2.1 '30 Days to Maximum Immune Power'. Prevention Health Books (2000).

and health will be theirs for years to come. The 'lifestyle' section that occupies the bottom portion of the right-hand column of the list of responsibilities is potentially infinite, as is the 'self-care' section on the left-hand side of the page. Additional responsibilities which might be added to either section include 'reducing alcohol consumption', 'refraining from the use of narcotics', 'losing fear', 'eliminating jealousy', 'eating organic food', 'assertiveness training', and so on. Depending on the creative capacity of the individual, the list could extent well beyond the one page to several.

It is important to note that participants are spared the psychological weight often associated with the terms 'responsibility' and 'obligation'. These terms are replaced with the proactive, future-oriented language of 'goals'. This goal orientation is evident in the page-format which features a check-list to monitor success and motivational phrases like 'Keep It Going!'. The intent of this 're-languaging' is to keep 'personal empowerment types' committed to their portfolio of responsibilities which takes effort, time and energy - resources that are difficult to sustain over the long haul. The implication is that motivation is easier to maintain when one's resources contribute to goal completion rather than obligation management which is more likely to feel burdensome.

It is the magnitude of this portfolio of responsibilities or 'goals' that intensifies the double burden of self-mastery. This intensification is based on the presumption that such mastery is possible and that people are capable of handling these obligations. The capacity for responsibility is itself an obligation comprised of an additional collection of duties that are embedded in each of the responsibilities just mentioned. These duties include taking time, making effort and exerting the discipline that diets, learning, journaling, therapy,

seminars and exercise demand; and having or developing the knowledge, skills and intelligence required to navigate computer software, statistical charts, interactive workbooks, and so on. The capacity for responsibility also includes the expectation that consumers are competent decision-makers in the multitude of areas that fall within the scope of their obligations.

The capacity for effective decision-making has less to do with mastery of the diversity of techniques, knowledges and interventions, and more to do with discerning which, amongst this diversity, are most likely to produce the best possible outcomes. It is the capacity to make choices in the manner of competent physicians, investment brokers and psychologists, regardless of whether or not individuals have formal training and experience in these disciplines. It is the capacity to negotiate uncertainties in knowledge that are proportionate to the range of responsibilities placed on us. The broader the range of responsibilities, the greater the likelihood that individuals will be forced to make decisions in areas of their incompetence. This situation heightens the dangers embedded in the process and increases the possibility of unanticipated negative outcomes.

The capacity to be responsible for self-mastery, or what can be designated as 'the burden of the double burden', is situated within a context that holds actors accountable for the outcomes of their choices. They are presented with a moralizing logic that encourages them to accept blame for undesirable outcomes. Messages of accountability flood the marketplace and range from the general to the particular. Messages 'in general', on one hand, equate accountability with 'empowerment' and condemn the practice of blaming others. Louise Hay, in her book *You Can Heal Your Life* (1987), tells over three million

readers that: 'In blaming another, we give away our power ... whenever we blame someone else, we are not taking responsibility for ourselves.' (29) Messages 'in particular', on the other hand, are less philosophical and more legalistic, especially in materials on finances. Aside from materials distributed by 'The Canadian Deposit Insurance Corporation' which insures eligible bank, loan and trust company deposits for up to a maximum of $60,000 in the event of institutional failure, documents typically establish explicit links between personal accountability and outcomes - much like those evident in the following two examples:

> DISCLAIMER OF WARRANTIES AND LIABILITY: ... In no event will Dow Jones, or its affiliates, agents or licensors or TD or its affiliates, agents and licensors, be liable to you or anyone else for any decision or action taken by you in reliance upon such Dow Jones information ... (TD Waterhouse Investor Services: Account and Service Agreements and Disclosure Documents)

> TRUSTEES LIABILITY: ... the Annuitant shall have no claim whatsoever against the Trustee in relation to any losses, diminution, damages, charges, costs, taxes, assessments, levies, interest, demands, fines, claims, penalties, fees or expenses incurred directly or indirectly with respect to the administration or trusteeship of the Plan or the Plan assets ... (E*TRADE Canada: Customer Agreements and Disclosure Documents)

While these detailed self-accountability messages are presented for a number of institutional reasons related to liability, they have the *effect* of individual responsibilization as I suggest below.

Accountability for Bad Outcomes

When we look at the relationship between the accountability logic and my interviewees thought-styles, we find what might be considered evidence of dynamic and transformational relations of power. Such relations are implicit in respondents' creative

variations on this logic of self-blame. I begin this section by examining what I refer to as the 'proactive embrace of accountability' and the goal of empowerment that contributes to my informants' willingness to accept full responsibility for bad outcomes. Next, I consider how what I call the 'defensive' and 'conditional' embrace of accountability contain the potential for, and various forms of, resistance, respectively. I show how the former is fuelled by the goal of self-protection and the latter by boundaries of accountability that establish blame, based on perceptions of contributing sources of danger. Finally, I argue that this pattern of opposition contains the seeds of protest that could destabilize the neo-liberal mode of governance through the collective reconceptualization of 'personal troubles' as 'public issues'.

Embracing Accountability

Despite my preview of the oppositional thought-styles on accountability, not all are particularly creative or transformational. What I call the 'proactive embrace of accountability' is expressed by those respondents who accept the burden of accountability without question. They accept full responsibility for bad outcomes regardless of their source or reason. The role of others' incompetence, as in the case of Nicholas whose dentist froze the wrong side of his mouth in preparation for a molar extraction, is subsumed by his complicity with this form of accountability that is fuelled by the goal of empowerment. This form of acceptance is supported by those who fully embrace the accountability messages found in popular materials on health, wealth and happiness. They believe that accepting accountability for bad outcomes contributes to personal growth and is therefore both empowering and proactive.

The opportunity to claim ownership of the consequences of decisions reinforces some respondents' belief that they are masters of their destiny. This contributes to their willingness to absolve the sources of bad advice of any accountability. The following two respondents emphasize their readiness to accept blame for bad financial decisions that are made on the recommendation of experts. The first quotation illustrates this point through speculation, the second through recollection of an actual losing investment.

> I am ultimately responsible because I choose what I take as advice, to hire that professional, to use information from the TV or Internet ... They're telling me what they think I should do with my money but ultimately it's me who makes the final decision. (Alyssa, 35, stay-at-home mom)

> My broker called and said, "I've got a great deal. These guys are doing great things. You can't go wrong with this." Well within a couple of months I was left with only ten percent of my initial investment. But it was my decision. It wasn't his fault ... I take 100% responsibility for what happened. (Anthony, 43, corporate executive)

Practitioners like Alyssa and Anthony who proactively embrace accountability also believe the unwillingness to do so is disempowering. They accept the ideology of choice as freedom, and therefore the self-blaming that comes with choices that appear to be bad in retrospect. In the words of Natalie, a 30-year-old government employee: 'I have to feel responsible for what happens with my decisions because if I don't I'll feel like a helpless person.' Nicholas, the informant with the dental freezing mishap, elaborates on this empowerment notion and its link to the importance of owning the outcomes of one's decisions:

> KE: Who is responsible for a negative outcome?
>
> Nicholas: The patient. ... If a health practitioner was to intervene and there was a negative result, it was still incumbent upon you to have not gone to that practitioner.

KE: So you were responsible for the dentist's mistake because you chose that dentist?

Nicholas: Oh for sure ... it's a hundred percent the patient's fault ... if something happens to you, it is the result of you allowing it to happen.

Claiming ownership of bad outcomes also prompts use of the various positivizations detailed in the previous chapter. These cognitive shifts re-establish hope and provide motivation to resume self-mastery efforts. They are seen as empowering because they highlight the importance of personal growth. Matthew, the school teacher, makes this point in his discussion about a hypothetical car accident.

I have an automobile accident and the insurance doesn't pay for the car which is a write off and I get lost in the emotion of that loss. Well, I can stay immersed in the negative or I can say, "What's this all about?" Well the spirit was trying to get my attention so I would realize that I'm not taking care of my body. So the car was symbolic of my body, and I created that accident to make me realize this.

He takes full responsibility for the accident and positivizes the event by stressing its necessity. He extracts learning from the experience through the realization that the damaged car symbolized his neglected body. The incident reminds him of his responsibility for his health, stimulates self-mastery efforts and instills hope that good outcomes are possible.

Other respondents transform the accountability logic by embracing it with a defensive orientation. As with the previous form of embrace, they accept full responsibility for bad outcomes. However, the role of bad advice or others' incompetence is subsumed by what I refer to as a 'defensive embrace of accountability' that is fuelled by the goal of self-protection. Their motivation to pursue this goal stems from their lack of trust in expertise.

'Self-helpers' who adopt this form of embrace emphasize their awareness of dangers in knowledge - of inaccuracies, shifts in truth claims, and expert incompetence. They believe

that bad outcomes are caused by the failure to protect oneself from dangers, rather than from the dangers themselves. Personal accountability is based on lapses in self-protection which can include several lines of defence.

One line of defence that informants identify is 'doing homework' that they know or suspect experts haven't done. The failure to protect themselves in this way is said to make them vulnerable to placing too much faith in experts' competence, increasing the possibility of bad outcomes. The following two investors accept full responsibility for negative results and justify their embrace of accountability by pointing to their failure to engage in self-protection of this type.

> [After I lost the money] I came across some information that indicated I'd been lied to by this fellow. He said the principles of this company were all heavily invested ... but on the Internet it showed that none of the principles had any investment in the company whatsoever, which was in direct contradiction to what he told me ... It made me realize that I should have done due diligence and verified the information he gave me. (Ryan, 44, sales)

> What I should have done is what I don't think any stockbroker does ... I don't know any broker who actually goes out on-site and talks to the people at the company, and looks at the soil and the geology, and goes to the dot.com headquarters, and looks at the business plan ... I don't ever expect a broker to be fully informed. I'm responsible for the loss because I should be. (Daniel, 67, retired)

The 'due diligence' that Ryan didn't do and now regrets, and the research that Daniel says he 'should have done' but didn't, speaks to the belief that financial misfortune was caused by their own lack of effort to play the respective roles of financial advisor and stockbroker for themselves whenever they hire these experts to do the job for them. This is why, as Daniel says, they are 'responsible for the loss because [they] should be.'

Another line of defence takes the form of what some informants call 'limit setting'

which protects the individual from expert advice once dangerous activity reaches a predetermined threshold. The failure to set limits is believed to increase the potential for bad outcomes through over-reliance on others' potentially dangerous advice. The following investor accepts full responsibility for worse-than-expected results whenever she fails to inform her broker of exactly how much of a loss she is prepared to take on stock.

> I have to take responsibility when something tanks ... A stockbroker will generally never tell you when to sell ... It's up to me to put in a stop-loss. So if I bought something at ten dollars and I'm prepared to lose twenty percent, I should have a stop-loss in there of eight dollars. If it goes to eight dollars it's sold automatically, but sometimes I don't do it nearly quickly enough. (Megan, 55, Administrator)

In such cases, consumers deem themselves fully accountable for undesirable outcomes because they failed to take responsibility for placing boundaries on the decision-making authority of the experts who they have hired to advise them.

A third line of defence that my interview respondents identify involves 'heeding warning signs' of danger. The failure to pay attention to danger signs is said to represent a lack of self-protection and heighten the possibility of bad outcomes. Lauren, a 50-year-old cook, accepts full responsibility for her financial loss which resulted from investment activity prompted by the advice of a broker who displayed what she believes were signs of danger that she ignored.

> KE: Who was ultimately responsible for the outcome of the investments you made with this guy?
>
> Lauren: Me. He was a good salesman ... when I walked through the door and I saw all the plaques and sales awards on the wall I just had this overwhelming feeling ... My gut was telling me, "Get out of here, this guy's going to steal your money", which is what he did ... I didn't listen.

The 'sales awards' and 'plaques' the covered the walls of her broker's office were signs of

success that Lauren sensed were dangerous. They signalled to her that his success as a salesman was more important to him than preventing his clients' financial losses.

The 'defensive embrace of accountability' showcases various ways in which consumers of expertise reinvent the accountability logic through the imposition of additional responsibilities on themselves which add to the onerous burdens already on them. At first glance, these thought-styles may seem creative but lacking the 'tension' and 'dynamism' that is supposed to characterize subjectivity formation. At second glance, however, we can see that their thought-styles do contain the potential for resistance. While respondents who adopt this orientation consider themselves to be fully accountable for the outcomes of their choices, there may be a limit to their willingness to accept blame under the guise of the self-protective stance. A particular bad outcome or a multitude of them may prompt these individuals to question the need for the defensive postures they have invented, invoking their rejection of the perpetual necessity of 'doing homework', 'setting limits', and 'heeding warnings' in order to compensate for the negative effects of others' motives or incompetence. Should this occur, they may shift their attention from their own accountability to that of experts.

These defensive forms of embrace are accompanied by another thought-style which transforms the accountability logic and is conditional. I call this the 'conditional embrace of accountability'. Some respondents accept blame under certain conditions that are determined by the boundaries of accountability they create in the name of rational assessment. These boundaries define which outcomes they accept full or partial responsibility for, and those that others should embrace. The conditions for blame are based on perceptions of whether they and/or experts introduced the dangers believed to have caused the negative results. Their

conditional embrace of accountability is expressed through simple causal logics which are evident in the diversity of scenarios that illustrate their beliefs. These scenarios are marked by clearly defined boundaries and include those that base guilt on what informants consider to be 'insubordination', 'initiation' and 'ill-preparation', and one characterized by what I call a 'proportional distribution of blame'.

Some respondents fully embrace accountability when they are guilty of insubordination. When they don't follow expert advice that, in hindsight, could have prevented bad outcomes, they hold themselves accountable for the result. They believe their lack of compliance with the recommendation introduced danger to the equation and caused the undesirable outcome. This 'conditional embrace of accountability' is evident in the example of Rachel, a 46-year-old former social worker who recalls her unofficial diagnosis of latent kidney disease and her dismissal of advice to get regular lab tests to monitor the situation.

> I was supposed to be checked out every six months. Well sorry, I was just too busy ... When I went back to him three years later, my protein and urine count was much higher and he was tense. He said, "You know what I asked you to do." And I said to him, "Look, I take responsibility for that. You wanted me to do tests every six months and I didn't, so I can't dump this onto you."

Megan also accepts full blame when guilty of insubordination and uses a hypothetical example to state her case:

> I go to a physician and they say, "You have diabetes, you have to watch A, B and C in your diet and you have to take this medication". If I don't do that, the physician is not responsible for how I feel, not responsible for the state of my health. I'm responsible because I didn't follow the advice.

The actual and hypothetical accounts of these informants highlight what they believe to be

the source of their guilt and their certainty about the conditions under which they will accept blame for bad results.

Other informants fully embrace accountability when guilty of initiating decisions that lead to negative outcomes. However, they also believe that experts are to blame whenever they are the ones to initiate decisions that prompt unfruitful or damaging courses of action. Initiation provides a basis for assessing whether the consumer or expert introduced danger to the equation. It is used to determine who caused the undesirable outcome and whether they embrace or resist blame. In the financial arena, this boundary of accountability assigns blame based on whoever instigated the decision to make a losing investment. This belief represents informants' understanding and internalization of what they consider to be legalistic policies of accountability, as is evident in the following quotation.

> You'll notice on printouts now ... it'll say 'solicited' or 'unsolicited' ... If they say, "I really recommend that you buy into that", it would appear as 'solicited' so I guess they're somehow responsible. If I call in and say, "I've just read about this company and I'd like to buy some", it'll show up as 'unsolicited', meaning it's my fault if it bombs. (Sarah, 65, human resources executive)

Sarah employs this same type of reasoning when she speaks about decisions that pertain to her health.

> I suppose if she [naturopath] recommends a particular number of capsules - and sometimes her dosages are pretty high - it would be her fault if it was too high and something happened to me. But sometimes I adjust the dosages depending on how I'm feeling and she doesn't know what I'm up to. So really, I can't point the finger at her if I mess my system up.

When it comes to 'initiating decisions', as with 'insubordination', there is little or no ambiguity about the conditions under which these consumers would embrace full blame for bad results, and those under which they would not.

Yet, another set of scenarios marked by clearly defined boundaries assign blame based on ill-preparation. Respondents whose boundaries are based on this condition hold either the individual or expert fully accountable or divide responsibility for bad outcomes between them equally. If the individual fails to seek out multiple opinions before making a decision then they are to blame if the outcome is negative. If the expert fails to stay current in their field, they are to blame if their advice results in disappointing outcomes. In the latter case, these respondents refuse to accept any suggestion of their own accountability. However, informants believe that experts and individuals should share accountability if both are guilty of their respective forms of inadequate preparation, indicating partial resistance to self-blame.

Ill-preparation, as a condition of accountability, provides a basis for assessing whether consumer, expert or both, introduced danger into a decision-making process that ended in a negative experience. Jacob, the 55-year-old personal planner, highlights this conditional embrace of accountability as it applies to his friend and the experts he encountered over concern about medical symptoms. His friend's decision to forego surgery was based on multiple expert opinions and a belief that not all of the physicians he consulted were informed about the latest advances in medicine.

> [The first doctor] was very prominent, but an older man. He said, "You have an enlarged prostate and we need to operate right now." ... I said, "Have you talked to anybody else about this?" Well, he hadn't. So I convinced him to get some other opinions ... The second guy said, "You don't need an operation." ... He went to a third guy, also a younger man. "No you don't need an operation, we can do this instead." Needless to say, he didn't go under the knife and he's fine some twenty years later ... These older guys tend to get locked into their chunk of knowledge ... whereas the guys that come behind them get exposed to more of the new stuff.

According to Jacob, had his friend opted for surgery, and the procedure caused a negative outcome, the physician would have been guilty of subjecting him to unnecessary intervention based on the 'chunk' of outdated knowledge he was 'locked into'. However, his friend would have had to share blame if the decision for surgery was based on an unwillingness to seek out multiple opinions, including those from experts with different ideas about the treatment of prostate problems.

Yet another scenario that respondents describe shares properties with the previous scenarios but is distinguished from them. It is marked by boundaries of accountability that assign proportional blame based on dangers that experts and individuals each introduce to the situation. When an expert's incompetence, ill-preparation or inaccurate and incomplete information contributes to an undesirable outcome, they are to blame, but not fully. Individuals may accept some responsibility since they chose to accept that expert's recommendation. Unlike the automatic '50-50 split' that marks the shared accountability scenario just mentioned, this proportional distribution of blame is based on perceptions of 'who' caused 'how much' of the negative outcome. The individual determines this on a situational basis. Michael, the informant who entered 'bad states' after ingesting the psychoactive drugs recommended by the author of a personal growth book, justifies the '75-25 split' that constitutes his proportional distribution of accountability and his partial resistance to accepting blame:

Michael: It was mostly my responsibility, it was my choice to do it.

KE: If you are mostly responsible, do you hold him responsible at all?

Michael: A little bit, yeah.

KE: What do you mean by a little bit?

Michael: Well, he's about 25% responsible.

KE: How did you decide on that number?

Michael: He was recommending it [the drugs]. He had the responsibility to be honest and forthcoming about what could possibly happen and he didn't do that.

This 'proportional distribution of blame', like the other forms of conditional embrace is not proactive or defensive. It is grounded in neither fear nor hope, nor is it motivated by empowerment or self-protection. Instead, its conditional quality is based on the perception of contributing sources of danger and rooted in boundaries of accountability that are created in the name of rational assessment.

It is important to note that distinct forms of resistance are evident in the conditional ways in which my informants transform and reinvent the logic of accountability. Those who adopt these orientations either fully or partially reject the notion of their own accountability when the pre-established boundaries warrant it. And a particular bad outcome, or a multitude of them, may prompt these people to shift the burden of blame onto experts entirely.

For example, a pattern of resistance that paves a pathway to protest is sometimes contained within respondents' diverse positions on accountability. Discontent with outcomes in a particular area of self-mastery can cause slippage from one form of embrace to the next, ending in full resistance to self-blame. Shifts from defensive to conditional forms of embrace can culminate in the assignment of full accountability to those believed to cause the discontent. Collective slippage, or the move to full resistance en masse, creates a climate ripe for protest and threatens to destabilize the system of governance that advocates the embrace

of self-blame. When bad outcomes, or 'personal troubles' of self-management, are reconceptualized as 'public issues' of accountability that demand attention (Mills, 2001), systemic changes are invoked in attempts to prompt consumers to reinvest in the accountability philosophy that characterizes neo-liberal self-governance.

A case in point is when news of widespread corporate fraud in 2002 (eg., Morton, 2002; Kirzner, 2002; Sanders, 2002) induced investors' mass withdrawal from the stock market (Delean, 2002). While this withdrawal surely represents a shift in perceptions of what constitutes good investments, it is also a form of protest that symbolizes mass opposition to activity that advocates self-blame for actual or potential financial losses. Response to this protest was the promise of corporate reform to increase institutional accountability: the demand for corporate executives' personal certification of financial statements, the prosecution of principal shareholders' for their fraudulent accounting activity, and a boost in fines and jail-time for insider trading and other forms of securities-related crime (Bryan, 2002). These promised changes are attempts to encourage consumers to reinvest in the stock market, to temper their focus on resistance, and to encourage their voluntary redistribution amongst various forms of the embrace of accountability. When the distribution of individuals is either skewed on the side of self-blame, or is balanced between self-blame and resistance, stability reigns. Too much opposition can indeed be dysfunctional for institutions. While at some point it may be 'functional' in legitimating the sense of choice, at another point it can delegitimate and destabilize institutions when the balance between forms of agency that replicate and reproduce the logic of accountability and those that transform and oppose it is not maintained.

Enhancing the Capacity for Responsibility

In light of the potential for instability, materials that flood the wellness marketplace lead 'self-helpers' in several directions to enhance their capacity to handle the burdens of self-mastery, temper the escalation of resistance, and contain the potential for protest by deflecting attention away from 'public issues' and directing it towards 'personal troubles' related to their brain/body, the assessment of responsibilizing strategies, and spiritualism. Individuals are offered a tri-directional system of guidance and support to encourage their embrace of accountability and to increase their capacity for good outcomes.

I begin this section by examining personal empowerment and self-help materials that encourage individuals to direct their energies 'inward'. I show how strategies for reconfiguring internal processes promise to increase decision-making effectiveness by clearing the channels that receive various forms of support and guidance. Next, I highlight materials that foster consumers' journey 'outward'. I point to rational supports in the everyday world that offer logical strategies for enhancing their capacity to be responsible. Finally, I focus on personal empowerment messages that incite individuals to cast their gaze 'upward'. I show how these materials promote relations with 'higher powers' in order to gain trust in decision-making and to accept the uncertainties embedded in the process.

The Journey Inward, Outward and Upward

What I call the journey 'inward' is deemed necessary to unblock internal sources of assistance. These sources are described in terms of 'internal hardware', or cognitive and physical processes. Optimal decision-making is said to depend on 'brain/body integration' or 'optimal brain/body functioning'. Sharon Promislow, a specialized kinesiologist and author

of the self-help book entitled *Making the Brain Body Connection*, communicates this message to her readers and workshop participants (1998: 16). She warns that stress causes dis-integration, interferes with optimal brain/body communication, and blocks one's capacity for success. Her followers are encouraged to apply this logic to the stress induced by the multiple burdens of self-mastery, and to conclude that the pressure of these obligations taxes the internal support systems that are designed to enhance their efforts. They are told that their internal hardware needs reconfiguring in order to re-establish lost, or weakened, connections.

Practitioners are urged to focus their energies on the reintegration of the mind and body, on 'laying down improved neural networks' (101), on taking their 'brain/body system to a higher level of functioning' (144). Promislow offers to help individuals 'improve their brain/body "hardware"' (11) with a program in her book that shows readers how to re-educate the communication network that fosters links between one's cognitive and physical processing. This program includes an assortment of repetitive body movements, or 'brain/body balancers', that assure the return of stressed citizens to an optimal state of functioning (99-112).

From amidst the assortment of brain/body balancers that Promislow recommends, there are six she considers essential. She calls them 'The Quick Six' (see Figure 2.2). For example, water consumption is said to function as a 'brain integrator' and 'stress buster', leading to increased energy and enhanced concentration (57). Another balancer, the 'plug in', promises to rid the individual of fuzzy thinking, stress and confusion by 'releasing meridian energy blockages' and integrating the brain hemispheres (58). These outcomes are attributed to self-massage above and below one's lips and under the collarbones, while placing the

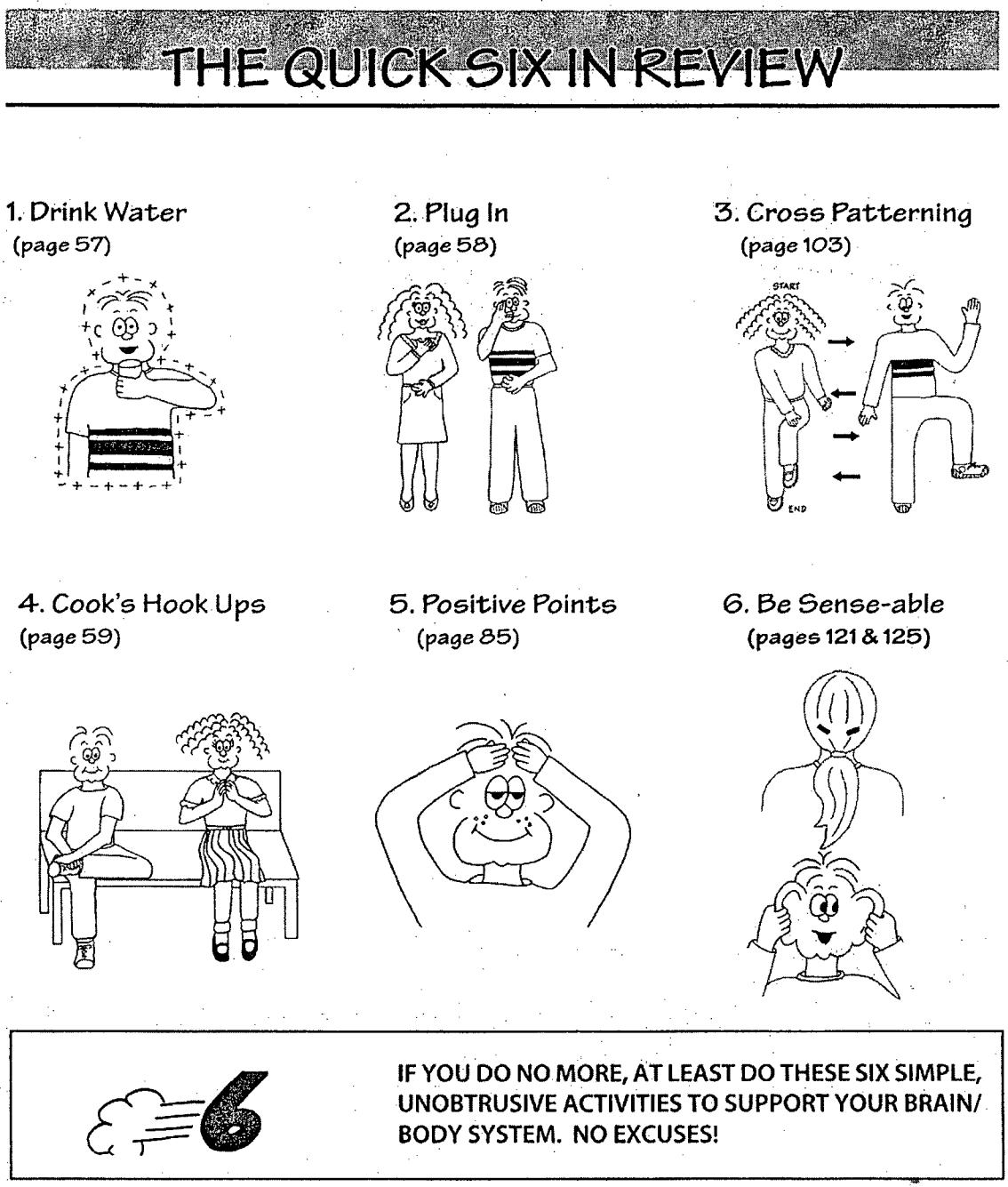


Figure 2.2 'The Quick Six'. (Promislow, 1998: 140)

fingertips of the alternate hand around one's navel. A balancer called 'Cook's hook ups' calls for the placement of one's ankle on the opposite knee along with specific hand positioning, placement of the tongue on the roof of one's mouth and deep breathing. Following this, it requires an uncrossing of the legs and a meeting of the fingertips while the tongue remains in fixed position and deep breathing is sustained. This is said to 'balance' the energy meridians and 'normalize energy flow'. Practitioners are to believe that such balancing and normalization enhance one's capacity to deal with issues or responsibilities that would have previously 'blown' their 'circuits'(59). Finally, the brain/body balancer called 'positive points' is designed to rid individuals of the worry that comes with multiple burdens. By lightly holding the forehead and pulling upon the skin, the 'classic stress response' apparently grinds to a halt, making 'creative choices' possible, even when stressed (85).

This journey 'inward' via 'The Quick Six' promises to enhance one's capacity for responsibility in several ways. The reinforcement of brain/body connections is said to bolster capacities for learning and performance, increase clarity of thought, perception and judgement, and lead to better solutions and actions. Readers are told that this type of inner work contributes to more effective and responsible decision-making. The implication is that the skill and effort required to carry out this inner work will not compound consumers' already excessive burdens. The whimsical cartoon-like characters that demonstrate Promislow's brain/body balancers make the activities look like entertainment - easy and fun - rather than work. This method of presentation makes them appear as though they require no more effort than reading a comic book. Promislow herself calls the balancing activities

'unobtrusive' in the text included in the box that is positioned just below the illustrative cartoon-like figures.

The biological basis for this account of one's ethical effectiveness is reminiscent of social Darwinism, or sociobiological explanations for social action (Wilson, 1975). In this case, though, the 'survival of the fittest' philosophy of success takes on neo-liberal characteristics. The fittest individuals - those with sophisticated biological and/or neurological programming - will repeatedly make decisions that enhance their personal happiness, health, and finances. In true neo-liberal fashion, biological and/or neurological superiority is conceptualized not in evolutionary terms, but as an outcome of the choice to reconfigure the networks within one's brain/body.

This is particularly evident when those who experience immobilizing brain/body 'blocks' and are incapable of re-establishing neural connections, even with the aid of books like Promislow's, are encouraged to 'check-in' to a 'renewal center' like the one at 'Cedar Springs' (see Figure 2.3). They are encouraged to believe that in such places they will experience temporary relief from their self-mastery burdens, receive counselling to renew their commitment to their moral obligations, and bolster their health through guided cleansing programs. This support and guidance will apparently ready them to attend to their 'mind/body connection' and presumably guide them through assorted balancing activities during their week-long visit.

Rebalancing, whether through Promislow's method, yoga, Tai Chi or other activities that claim to produce brain/body integration, is also said to transform the individual into a channel, or vessel. Compliant consumers are reconfigured for the optimal reception of other

forms of support and guidance. I suggest that this reconfiguration propels their self-focus 'outward' and 'upward'. On one hand, it directs their energies outward to the array of logical and reasoned arguments for how to cope with the weight of their obligations. On the other hand, it directs their energies upward. It readies them for lessons from 'the heavens' on how to trust the decision-making process. In the advertisement for 'Cedar Springs Renewal Center', the human figures appear with outstretched arms, in a 'receptive' yoga-like pose. The arms are reaching in each of these directions.

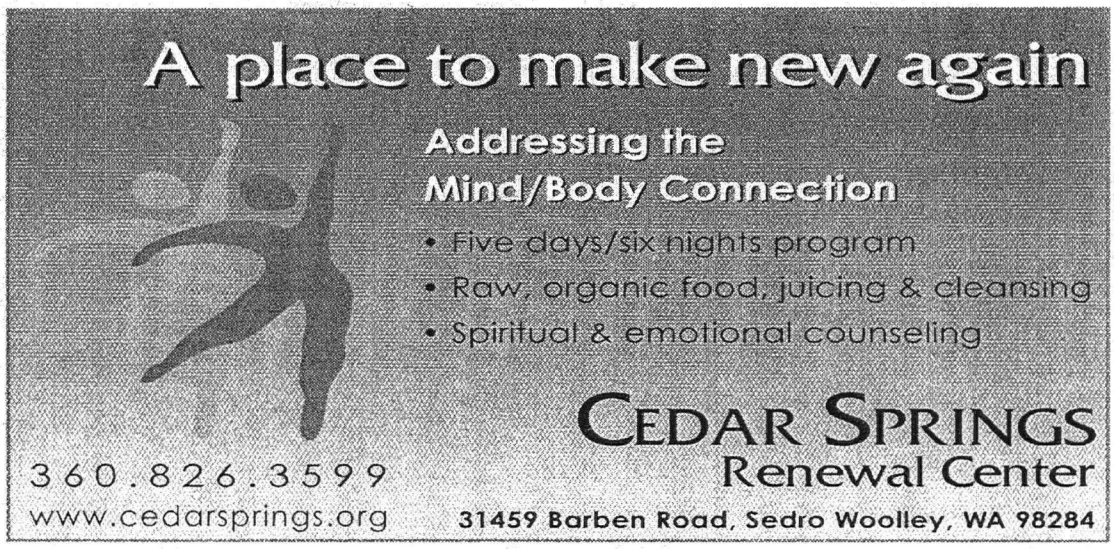


Figure 2.3 Ad for 'Cedar Springs Renewal Center'. *Common Ground* (March 2003:15).

What I refer to as the journey 'outward' is deemed necessary to access sources of support located outside the bodies and minds of individuals but within the physical world. These sources are the same as those that assign the range of responsibilities to consumers, offer them tools for positive outcomes, and place the burden of the double burden on

individuals. They include books, lectures, discussions, support groups, workshops, advertisements, and private sessions with experts of all sorts. The outward journey leads practitioners to an array of strategies for how to enhance their capacity to master their multiple burdens.

Some experts who offer rational support to individuals on their 'outward journey' self-identify as 'coaches'. Glen Schentag , for example, calls himself a coach in his advertisement that appears in the 'Resource Directory' of a free magazine called *Common Ground* (see Figure 2.4).

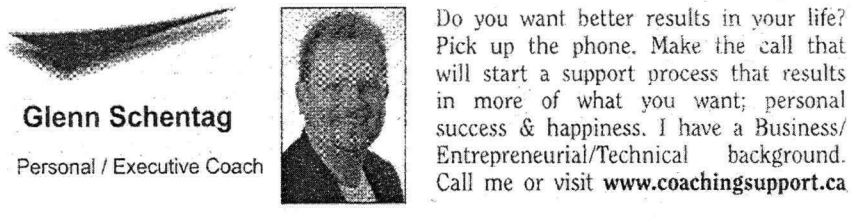


Figure 2.4 Coaching Advertisement. *Common Ground* (March 2003: 33).

Here he offers practical support to those in search of 'personal success and happiness'. He encourages prospective clients to believe that 'better results' are just a phone-call away. On his website, 'www. coachingsupport.ca', he details his rational strategy for helping clients increase their capacity for self-mastery. He tells website visitors: 'You bring the agenda and I work with you to plan and strategize, then I support you through the execution of the actions you need to take.' Schenteg recognizes that clients are the ones in charge of their destiny, and his supporting role in the enterprise.

Other examples of rational support include experts like Dr. Raymond Charles Barker.

In his book entitled *The Power of Decision* he supports readers by providing logical steps for making choices that lead to happiness, health, and financial independence (1999). Motivational guru Anthony Robbins offers support through his multi-step program for mastery over one's emotions, relationships, finances and health (1992). Sharon Promislow's book on the brain/body connection provides support through encouragement to journey 'inward' in order to refurbish internal forms of assistance that improve the capacity for responsibility from within. These forms of support are instrumentally 'rational' in the sense that they promote a sense of certainty by providing logical means for achieving goals (Weber, 1978: 8).

If individuals have already travelled 'inward' and done the required rebalancing work, they, presumably, are better able to assess the usefulness of various supports available in the outside world. Their heightened perceptions and judgements will enhance their capacity to make effective choices from amongst the diversity of expert knowledges designed to maximize their capacity to fulfill their obligations. If they have not yet journeyed 'inward', or if their brain/body connections become dis-integrated again, experts may rationalize their need for an(other) inner trip or the necessity of going 'upward' to harness support from the spiritual world.

What I call the journey 'upward' is deemed necessary to access sources of guidance situated outside of both the physical body and the practical, everyday world. These sources include those described as 'divine', 'mystical' or 'cosmic', and include 'higher powers' that are referred to with such phrases as 'universal nature', 'ultimate spirit', or with words like 'Almighty' or 'God'. Self-help author Frederick Bailes, in his book *Your Mind Can Heal*

You, proclaims, as do others, that such sources hold 'truths' because they are 'the source of all knowledge' (1975: 142-43). They are able to enhance actors' capacity for responsibility in ways that experts, or 'rational supports', cannot.

Gaining access to spiritual guidance is said to require an ascent that occurs through connections between consumers and 'higher powers'. In *The Celestine Prophecy*, a *New York Times* best-seller, author James Redfield describes this ascent as a 'quantum leap' that takes place through a transcendent, or spiritual, consciousness (1997: Author's Note). In her own *New York Times* best-seller, *A History of God*, author Karen Armstrong lends historical and geographic credence to this claim and implicitly supports the notion that this experience is possible. The former Roman Catholic nun tells readers that her research into the imagery of ascent shows that 'people all over the world and in all phases of history have had this contemplative experience.' (1993: 218-19)

The 'contemplative experience' that Armstrong addresses, or the 'spiritual consciousness' that Redfield refers to, is a state of awareness that individuals are encouraged to achieve. It requires yogic breathing and postures, meditation, chanting, prayer, and/or other brain/body integration techniques that are recommended by the experts that practitioners encounter on their outward journeys in the physical world. They are told that with practice and discipline they will start to have what self-help guru Gary Zukov calls 'multisensory' experiences (1990: 13-14). They will receive 'truths' that are 'sensed', not 'reasoned' (Bailes, 1975: 142-43). They will become increasingly attuned to the spiritual guidance that channels through them. This guidance takes the form of, and is variously described as, intuition, synchronicity, creative imaginings, psychic foreshadowing,

coincidence, and so on. This consciousness signals a successful 'upward' journey and that the requisite connection with the 'Almighty' was made.

An article in *Yoga Journal*, a magazine available on newsstand shelves, recommends a posture called 'Ardha Chandrasana' or 'Half Moon Pose' (see Figure 2.5), as a practical strategy for ascent (Palkhivala, 2003:127).

Figure 2.5 Ardha Chandrasana, Half Moon Pose. (Palkhivala, 2003: 127)

Readers are told that among the assortment of standing yoga poses, this one gives them 'the licence to fly', apparently to the moon and beyond (126). The symbolic connection between the posture and flight, and its capacity to make one receptive to spiritual guidance, is supposedly apparent in the look of the pose itself. In the words of the journalist: 'With only

one hand and one foot on the ground, the rest of your body is free to soar ... your heart center opens expanding to embrace all the world' (ibid). The up-stretched arm appears to function as an antenna for the reception of guidance and support from above, while the grounded extremities prevent strong incoming messages from blowing the individual's well-integrated mind/body circuits.

While yogis are expected to practice this technique and others independently, they also have the option to hire those who consider themselves expert at helping others access guidance from the spiritual world. Such experts advertise their services in a variety of places including the 'Intuitive Arts' section of *Common Ground* magazine's 'Resource Directory'. Among the full-text entries is one for 'Frances' who claims to have a 'particularly well developed ability to guide others in ... developing intuitive abilities' and 'accessing direct spiritual experience'. 'Anne', with her religious studies Ph.D, highlights her gift at opening 'a line of communication' between her clients and their 'Spiritual Guides', allowing them to speak with one another directly. 'Patricia', an 'Angel Therapy Practitioner', is said to connect individuals with the 'Angelic realm', and deliver 'personal messages' from their 'Angels'. In her *Common Ground* entry, Patricia highlights the training and certification she received from a woman named Dr. Doreen 'Virtue' - a 'quality' individual who represents moral excellence, indeed.

The journey 'upward', regardless of one's 'method of ascent', promises to enhance peoples' capacity for responsibility by teaching them to trust the process of self-mastery; to let go of attempts to control outcomes through reason; to rely on the spiritual consciousness which senses when and how good things will happen to them. The following excerpt from

The Celestine Prophecy illustrates how trust connects with spiritual guidance and the decision-making that is central to self-mastery:

> It begins with a heightened perception of the way our lives move forward. We notice those chance events that occur at just the right moment, and bring forth just the right individuals, to suddenly send our lives in a new and important direction ... we intuit higher meaning in these mysterious happenings. (Redfield, 1997: Author's Note)

Spiritual lessons in 'bringing forth' and 'noticing' those people and events whose influence leads to good outcomes are said to equip individuals with the capacity to make effective decisions. Readers are told that this heightened capacity can function in the absence of exhaustive tangible information and despite dangers such as experts' contradictory and shifting truth claims. The central message is that 'the source of all knowledge' can school individuals in the arts of coping with uncertainty and the mysteries associated with decision-making.

This tri-directional system of guidance and support aims to temper the escalation of resistance. It tries to deflect issues of accountability away from experts by teaching individuals that outcomes result from the state of the connections that integrate their brain/body and those they make with 'higher powers'. Bad outcomes signal that the requisite journeys 'inward' and 'upward' were not made, or that they were unsuccessful. They also reflect unfruitful journeys 'outward' and the failure to properly assess the effectiveness of the rational and reasoned advice of experts.

While this multi-dimensional guidance and support system aims to temper the escalation of critique and opposition, the techniques it offers to ease the burdens of self-mastery promise to enhance consumers' capacity to be responsible. However, to benefit from

this assistance individuals must invest the time and energy - and in most cases money - required to master the strategies and techniques. They must embrace the burden of tri-directional travel in order to glean support from the mind, body and spirit, and from the experts who lead them to these places.

Morality and the Righteous Consumer

Regardless of the extent to which the practitioners I spoke with journey inward, outward and/or upward, they express concern about - and do indeed experience - unanticipated negative outcomes when they act upon expert advice. In this chapter I have highlighted the various ways in which they transform the logic of personal accountability which encourages them to take complete responsibility for bad outcomes. While I did present evidence that my interview respondents do embrace this logic without question in some cases, their overwhelming tendency is to reinvent it. The extent to which they engage in the transformation of this self-blaming logic might be understood as an example of what their discriminating skills discussed in the previous chapter make possible: through their constitution as 'discriminating consumers' who can - or at least try to - distinguish good from bad knowledge, they also fashion themselves as 'righteous consumers' who ascertain when personal accountability is 'just', and when it is unreasonable. The capacity to make these distinctions - and the desire to do so - is shaped through various discursive practices and through the dynamic and interrelated processes that contribute to subjectivity formation.

On the one hand, the moralizing logics that I examined can be understood in terms of the obligation of 'subjection' - attempts to shape the individual as a 'moral' consumer of the

literatures and practices that are said to produce the 'quality' subject. There are the responsibilizing logics that encourage mastery of numerous dimensions of one's health, wealth, and happiness, placing a potentially overwhelming burden on the individual. There are the logics that add to this burden through the array of techniques and tools that practitioners are expected to master in the name of fulfilling their moral obligations. And then there are the appeals to consumers to increase their 'capacity for responsibility' through what I have called the 'tri-directional system of guidance and support' which calls for the channeling of one's attention and energy in three directions; 'inward', 'outward', and 'upward', respectively. Alongside these responsibilizing and supporting logics is the logic of personal accountability which encourages consumers to accept blame whenever expert services, recommendations, and products lead to bad outcomes. The implicit message is that with guidance and support available to increase one's capacity for effective decision-making, there is noone to blame but oneself if decisions made in the self-help marketplace are unsuccessful.

On the other hand, we can consider my participants' varied thought-styles on accountability as examples of the complex ways in which they negotiate their subjection to the demands of this ethical practice by transforming themselves into free subjects. In their attempts to self-master - to pursue the 'hallmarks' of personage and lifestyle - they come to realize that while bad outcomes do happen, 'fault' is not theirs in all cases. Through personal empowerment and self-help practice they learn to make distinctions between those times when the personal accountability logic is 'fair', and those circumstances that call for its transformation. They establish 'just grounds' which differentiate the conditions of their own

accountability from those that call for the accountability of others, and the circumstances which suggest that 'blame' should be equally or partially shared. While, as Green argues, determining where blame lies can be difficult since the in/actions of many can contribute to bad outcomes (1997), many of my respondents feel assured that their perceptions and boundaries provide them with objective criteria for assigning themselves and/or others full or partial blame. With the 'defensive' and 'conditional' forms of accountability, a particular bad outcome or a multitude of them may prompt these individuals to shift the burden of blame onto others entirely.

These diverse and creative forms of agency suggest informants' capacity as active 'self-helpers'. They are meaning-giving subjects who actively participate in neo-liberal regimes of self-governance. I suggest that through empowerment practices, subjectivity formation becomes a process of moral and ethical negotiation because the actor learns to distinguish when self-accountability is fair, and when it is not. This 'righteous consumer' who embraces the logic of accountability whenever it seems 'just' to do so, is essential to neo-liberal governance. S/he represents acceptance of, and involvement with, the ethical practices in general. If actors do not embrace these logics they will not fulfill their moral obligations.

However, as my data on accountability thought-styles suggest, the willingness to embrace self-blame is often coupled with, or replaced by, resistance. In fact, a pattern of critique and opposition that paves a pathway to protest is contained within respondents' diverse positions on accountability. I have argued that discontent with outcomes in a particular area of self-mastery could cause slippage from one form of embrace to the next,

potentially ending in full resistance to the logic which advocates the embrace of self-blame. Shifts from 'defensive' to 'conditional' forms of acceptance could culminate in the re-assignment of full accountability to those believed to cause the discontent. Collective slippage, or the move to full resistance en masse, creates a climate ripe for protest and could threaten to destabilize the system of governance that advocates the self-blaming ethical practice. This would mark the transition from personal negotiation of the conditions of one's subjection to a revolutionary resistance similar to that which characterizes the neo-Marxian paradigm. While the tri-directional system of guidance and support is an attempt to temper opposition of all kinds and shore-up the belief in one's capacity to minimize bad experience, it does not eliminate the potential for resistance altogether.

Through insights gleaned from my interviews, this chapter contributes to the governmentality literature by showing how distinct and often oppositional forms of agency may be critical to organizations and experts dependent upon knowledge of consumer protest and critique of, as much as actual compliance with, their products, knowledges, and services. While internalization of the moralizing logics keeps neo-liberalism in tact, opposition indicates what I call 'hotspots', or points of vulnerability within the system. Knowledge of particular areas of consumer discontent gives experts and organizations the opportunity to make systemic changes to temper its escalation and encourage a return to the embrace of the self-blaming logic. In the case of morality and ethical practice, protest is the feedback mechanism that signals when and where there is a need to bolster voluntary compliance. Of course, I have also acknowledged that resistance to the self-accountability logic can be dysfunctional to the neo-liberal system when it outweighs its internalization and acceptance,

and is either not addressed institutionally or institutional attempts to contain it do not result in its minimization and an increase in the willingness to embrace it. If too many consumers become unwilling to accept this logic, the neo-liberal project of governance through self-accountability would be in jeopardy.

CHAPTER 3 - DECISION-MAKING STRATEGIES AND THE EXERCISE OF PERSONAL AUTHORITY

The 'discriminating' and 'righteous' consumer of self-help and personal empowerment expertise is presented with endless options on how to transform him or herself into a 'quality' individual. The challenge is to decide which options to try, and which to set aside or discard. This process of decision-making is another guiding theme I explored in the wellness materials and interviews.

My search was informed by the work of governmentality scholars who agree that self-mastery is normally posited as a desirable outcome of decision-making. People make ongoing decisions from amongst a diversity of expert knowledges in their attempts to become 'quality' individuals. However, agreement on this point is coupled with debate over the nature of the choice-making process. This debate over what constitutes *the* decision-making rationality pits 'reason' against 'emotion', where reason is defined by what emotion is not, and visa versa (Barbalet, 1998).

Some scholars assume that actors think and act like institutions do (eg., Rose, 1996; 1999; Douglas, 1986; O'Malley, 1992). They suggest that self-mastery decisions are based on reason, where reason refers to decisions rooted in cognition, calculation, logical thought and deliberation. In attempts to fulfill their moral obligations individuals are at least implicitly assumed to adopt the same rational-calculative mindset and systematic methods that produce risk. They are referred to as 'rational managers of their risk portfolios' or 'rational-choice actors'. They are depicted as unemotional probabilistic thinkers who negotiate expertise in a logical, calculative way, assessing the pros and cons of alternative

courses of action in attempts to either embrace or sidestep risks. The Weberian and Foucauldian sources of this logic are well known (see Garland, 2003), as are its links to the rationalist writings of early liberal philosophers such as Jeremy Bentham and Adam Smith (see O'Malley, 2003). Giddens (1990; 1991) and Beck (1994) use the term 'reflexivity' to describe a similar cognitive process which is seen as pivotal in the decisions that represent personal attempts to master the future. People are said to have the capacity for social action when reason combines with knowledge of risk.

This characterization of the neo-liberal decision-maker is the embodiment of social phenomenologist Alfred Schutz's ideal type of the 'well-informed citizen' who is 'perfectly qualified to decide who is a competent expert and even to make up his mind after having listened to opposing expert opinions.' (1979: 123) S/he gathers 'as much knowledge as possible', and forms a 'reasonable opinion' based on it (131). This decision-making strategy is said to result in repeated rational choices, where choice refers to a decision based on 'sufficient knowledge' of a desired outcome and of the 'different means' that might lead to it (Schutz, 1964: 79).

Other scholars question the idealistic character of this decision-making rationality. Although Mary Douglas has always believed in the natural human capacity for informal probabilistic thinking and attributes human survival since the palaeolithic age of archaeology to this ability (1992: 51), others argue that the probabilistic thinking that risk statistics demand is acquired through education that most people don't have (eg., Haggerty, 2003). As a result, reasoned assessments of financial charts, statistical tables and epidemiological data may be difficult, if not impossible.

In addition to such claims about the incomprehensibility of risk data, it is said that actors make decisions in contexts of uncertainty (Adams, 1995; 2003). Decision-making within contexts of uncertainty is not about reasoned assessments of probabilities or logical considerations of statistical calculations. It is about protecting oneself against worst-case scenarios which requires a different knowledge-base and personal capacities other than reason. Within this framework, the rational-choice actor is replaced with the individual who engages in virtual risk management and takes precautionary measures. This is an individual whose capacity for action is attributed to emotion and awareness of uncertainty.

In attempts to fulfill their moral obligations people are said to make decisions based on a collection of unscientific, informal knowledges that are experienced at an emotional level. They include prejudices, convictions, traditions, superstitions, fears, suspicions, the predictions of prophets, and the like (eg., Adams, 2003). A host of symbolic and cultural knowledges which reflect one's 'habitus', or system of dispositions (Bourdieu, 1984), are also said to influence decision-making within contexts of uncertainty (Haggerty, 2003; Lupton, 1999). Decisions based on these knowledges do not require conscious problematization because such knowledges are not experienced on a cognitive level and do not involve rational calculation. These knowledges are taken-for-granted.

The implication is that informal, unscientific knowledges, and habitual behaviours of all kinds, are experienced emotionally, where emotion is understood to arise from the body, not the mind (Barbalet, 1998:34). Emotion, with its physical basis, is a rationality unto itself. It helps individuals make decisions by providing physical cues that indicate when taken-for-granted cultural conditioning says 'yes' or 'no' (25). Recent research which supports this

position shows that emotions, or 'gut feelings', are central to decision-making processes within financial organizations (Pixley, 2002; Ericson and Doyle, 2004).

The term 'gut feeling' is an example of an emotional response that provides a capacity for action. The idea here is that emotional-physical responses are triggered by socialized beliefs and orientations, without the individual necessarily understanding them or the social patterns and processes that contribute to their existence. As Lupton puts it, 'A bodily feeling or sensation may be experienced as "internal" but the way in which we interpret it as evidence of an "emotion" is always already a product of acculturation" (1998: 167).

This characterization of the emotional decision-maker is the embodiment of Schutz's ideal type of the 'man on the street' who uses 'passion' and 'sentiment' as guides in decision-making (1979: 122). In contrast with the aforementioned 'well-informed citizen', the 'man on the street' neither gathers nor examines information that might challenge his/her 'habitual system of intrinsic relevances' (134). This strategy for decision-making results in 'selection' as opposed to rational choice, where selection involves 'singling out' without a calculative comparison of alternatives (1964: 78). Selection 'does not necessarily involve conscious choice ... which presupposes reflection, volition and preference' (ibid).

This debate between 'reasonable' and 'emotional' decision-making strategies piqued my curiosity about how discriminating and righteous consumers make decisions in the wellness marketplace where promises of destiny, danger, and uncertainty overshadow probabilistic risk knowledges. In this chapter I analyse the dynamics that arise when the thought-styles of my interview respondents interact with the decision-making logics found in journalism, self-help books and advertisements. I show how informants' approaches to

choice-making replicate, resist, and reinvent those recommended in these materials. I argue that personal empowerment practitioners tailor their approaches to choice-making in order to challenge the decision-making authority of experts and to enhance their own. I consider how this defensive exercise of personal authority is a response to the uncertainty of knowledge and the burdens of responsibility.

I begin the chapter with an examination of how respondents exercise their decision-making authority within the constraints of a marketplace logic I call 'the rational framework', which offers strategies for controlling outcomes. For those who adopt this framework I present evidence of how they both reproduce and redefine it, and show why some informants reject the demands, promises and limitations of this approach in favour of strategies situated within an alternative paradigm. Next, I analyse how informants exercise their decision-making authority within the constraints of a logic I call 'the non-rational framework', which emphasizes intuition and trust as a basis for choice-making. I consider ways in which a variety of cues are believed to trigger the intuitive experience. Finally, I examine how my respondents exercise their authority outside of the constraints of the previous two frameworks. I show how their capacity for transformation is expressed through decision-making thought-styles that are characterized by creative combinations of rationality and intuition. I conclude the chapter by highlighting how the tensions between these various forms of agency might be understood in terms of self-governance and subjectivity formation.

Thinking Strategies

One type of decision-making logic is rooted in the popular assumption that rational

thought leads to good outcomes. In this section, I show how those who reproduce rational 'thinking strategies' promoted in popular materials also reinvent them by tailoring these methods to assess the expertise of those who recommend them. I argue that their attempts to both reproduce and reinvent 'thinking strategies' enhances informants' decision-making authority and challenges that of experts. First, I examine the marketplace logic that is situated within a 'rational framework' for decision-making. I highlight various 'thinking strategies' recommended in magazines, newspaper articles and advertisements and show how they are linked with the assumption that control over outcomes is possible. Next, I present evidence of how informants replicate the strategies situated within this framework. I also show how they challenge attempts to limit their 'rational' choices to options available within the knowledge-base of any given expert, institution or product. Finally, I show why some respondents reject 'thinking strategies' altogether in favour of decision-making methods situated within a logic I call 'the non-rational framework'.

The Rational Framework

Numerous popular materials present 'self-helpers' with a decision-making logic that is situated within a rational framework. These materials suggest that health, wealth and happiness are enhanced when choices in knowledge are based on rational 'thinking strategies' that emphasize calculation, comparison and logic. Such strategies are said to be the most effective means for assessing the merits of multiple options: rational choices promise better results than unpredictable emotional decisions that generate less desirable outcomes. While evidence of this framework is not limited to materials on finances, it is especially pronounced in them. For example, the author of a newspaper article entitled '7 Deadly Sins of Investing'

warns readers that the emotions of greed, pride, anger, lust, sloth, gluttony and envy can only lead to bad investment decisions because they 'pull investors off course' (Lewis, 2001: B4). The article's sub-title, in large bold font, proclaims: 'The biggest barrier to making money may be the investor himself - and his inability to stay rational and keep emotions in check'. In the main text of the article, the author cites the president of an investment company who confirms that emotional 'sins' 'obscure reality, often resulting in catastrophic losses.' Rational thought, on the other hand, promises to open a window to reality, keep investors on track, and generate profit. In other words, the rational framework for decision-making promises control over outcomes.

Other materials on investing that encourage individuals to operate from within a rational framework for decision-making promote specific 'thinking strategies' to ensure their success. The headline of a newspaper-style brochure for 'TD Waterhouse' reads: '...gather as much information as you can before you make important investment decisions.' In the body of the text, the investment firm makes available 'excellent research and resources' to aid clients' search. Individuals are urged to consult with the company's 'FundSmart Specialists' and to retain their 'comparative information' on the diversity of in-house mutual funds. They are encouraged to let 'Fixed Income Specialists' guide them through the array of available bonds and money-market investments. They are told to visit the company's 'Options Specialists' who can give them 'up-to-the-minute' information on all kinds of U.S. and Canadian exchange-traded equity and bond options. They are urged to take notes at in-house investment seminars, read the 'comprehensive stats' on funds that are published in TD's

'FundSmart Quarterly', and consider the investment strategies detailed in TD Waterhouse newsletters. They are also encouraged to order recommended investment books, reference guides and third-party newsletters that cover a wide range of investment topics, track market performance, and offer stock picks and advice from distinguished experts from across North America, respectively.

Such information gathering is said to make 'informed decisions' and 'sound choices' that are based on the most recent 'critical thinking' and 'investment news' possible. Clients' logical assessments and reasoned comparisons of the diversity of investment knowledge furnished by 'TD Waterhouse' and its experts promise to open a window to the 'truth' of the markets that is, apparently, off-limits to non-TD Waterhouse investors. The newspaper format, its headline and text columns, encourages the belief that this company's information gathering strategy for decision-making is a balanced and objective recommendation that ensures mastery over one's financial situation.

Rational 'thinking strategies' for decision-making that stress the importance of information gathering are also evident in materials that promote tools for on-line investing. They underscore the necessity of gaining access to information that is compatible with the criteria that characterize the rational framework: in order for consumers to make profitable investment decisions their rational choices must be based on calculative assessments of knowledge that is founded upon mathematical and statistical principles. Such knowledge is said to make it possible to take 'control' of one's finances. The following testimonial in a promotional brochure for the on-line investing company 'E*TRADE Canada' champions technology that enhances investors' capacity to make logical decisions based on numerical

data.

> E*TRADE Canada offers a sophisticated charting engine that allows users to show events, change the frequency of the chart from minutes to years, compare to indexes, compare to charts, insert moving averages ... E*TRADE Canada has the best charting engine of any brokerage we surveyed. *(Quicken.ca's 2000 Online Brokerage Report.)*

The language of indexes, averages, charts and frequencies featured in this quotation represents the values that define the rational framework for decision-making. The implicit message is that control over outcomes is possible when investors compare objective criteria that are based on calculations generated by emotion-free computer technology.

Many firms that sell on-line investment software include visual images in their promotional materials. These images suggest that rational assessments of computer generated statistics yield profits. Indigo, a company that sells investment software for stocks, distributes free demonstration CD's to prospective consumers. The front cover of the CD case features an 'Indigo Investment Software' equity chart that tracks value shifts over time (see Figure 3.1). Regardless of whether or not readers are schooled in either chart interpretation or the intricacies of investing, they can see, at a quick glance, that values associated with 'Indigo Trade Equity' are consistently higher than the other displayed options. This visual presentation encourages individuals to believe what the text beside the chart states in bold letters: Indigo's computer analyses of stock statistics ensures that investors **'Know which stocks to buy, sell or hold ... right now!'** This potential for 'knowing' is underscored by the company's vice-president who adds 'confidence' and 'success' to this statement in the caption for her headline speech at Vancouver's eighth annual Financial Forum: 'Wouldn't it be nice to confidently know when to buy, sell or hold

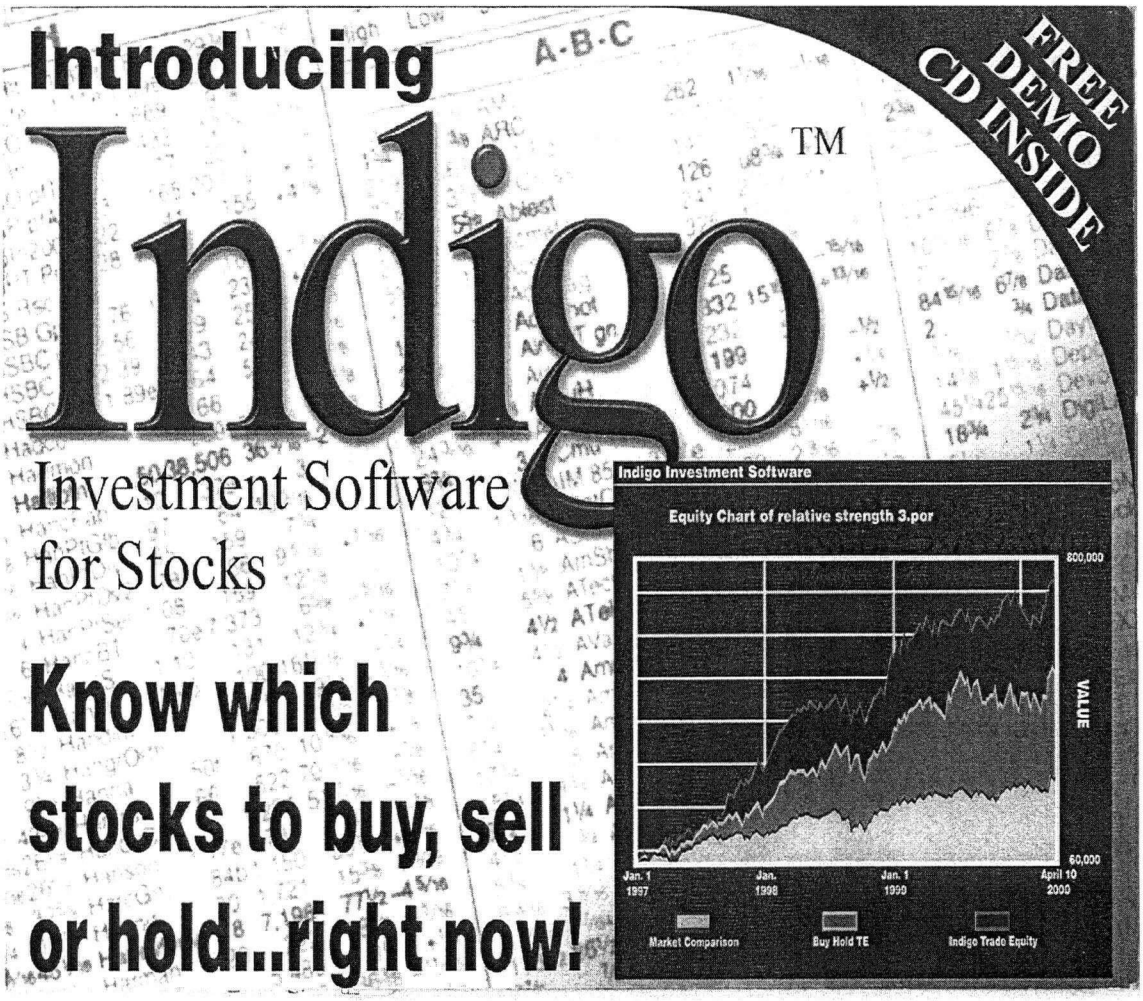


Figure 3.1 Demo CD Cover. Indigo™ Investment Software for Stocks.

your investments successfully? Now you can, with Indigo Investment Software.'

The positioning of the equity chart in the foreground of the CD cover, in addition to its clarity and look of precision, contrasts with the blurred and off-centred assortment of raw, untabulated stock statistics that serve as the backdrop for the software image. This, when combined with the bold text and chart content, suggests to readers that statistical analyses and objective interpretations transform fuzzy thinking into effective, profitable decisions. It also implies that computer tools enhance investors' capacity to think rationally through their

ability to generate concise statistical summaries, reducing the overwhelming volume of raw stock data. Individuals are encouraged to conclude that fuzzy thinking contributes to confusion and anxiety, makes them vulnerable to emotional decisions, and leads to loss rather than profit.

The rational thinking that Indigo promotes, and promises to enhance, is reinforced on the inside flap of the CD cover (see Figure 3.2). A computer screen facsimile highlights

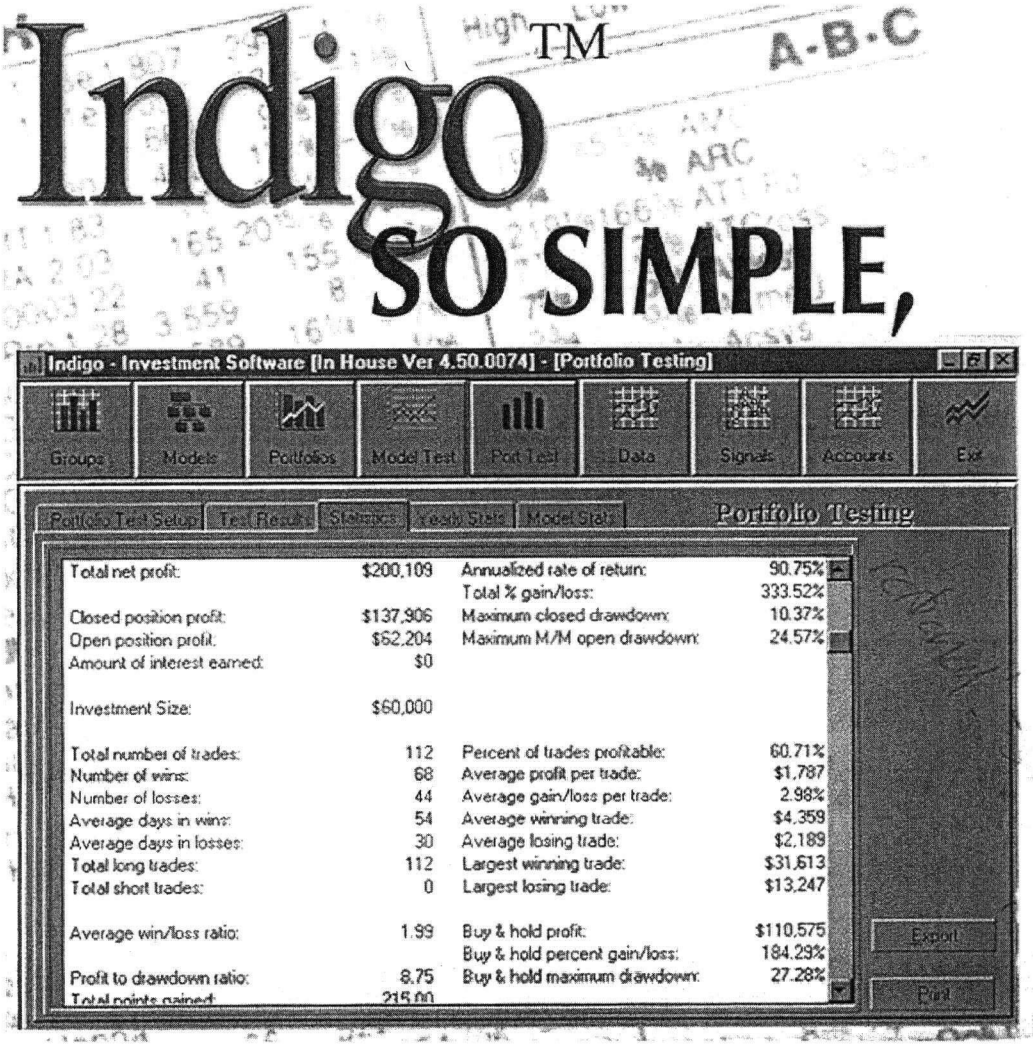


Figure 3.2 Demo CD Cover (inside flap). Indigo™ Investment Software for Stocks.

an array of summary statistics that are available to those who buy the software. These statistics, based on 'simulated' results, appear to represent the investment history of the typical Indigo consumer and include a display of their assorted 'ratios', 'wins' and 'losses'. The specific figures that appear on the screen show that over 60-percent of the fictitious investor's trades were profitable, and that their total net gain equals over $200,000. These statistics, in combination with the text that accompanies the image, suggest that the thinking strategies that Indigo makes possible is '**SO SIMPLE**' - it remove the 'guesswork' from investing and assures profit. The rational investor bases decisions on a 'solid, proven statistical method' that has been 'fire tested' in the market for many years and in assorted market conditions.

Online Investors Advantage, another company that assures consumers they can enhance returns through strategic use of their personal computer, does not disseminate demonstration CDs at their free 90-minute promotional seminars. Instead, they tease potential clients with highlights from their '5 Step Online Investing Formula' that can be purchased for four-thousand American dollars. This formula is promoted as a rational method for taking 'control' of investments and for 'totally' removing emotion from decisions. Each step in this formula is comprised of information-gathering and decision-making activities that the investor is told to sequentially engage in. Highlights of the five steps are as follows:

> **Step 1: Search for an Investment.** Using powerful stock searching tools ... sift through more than 12,000 stocks to find the top 25 that match the pre-built search criteria that you select.

Step 2: Evaluate Prospects. Using ... the Investor Toolbox™ and our 18 specific criteria ... do a fundamental analysis of the top 25 stocks to narrow your selection to the 'best of the best'.

Step 3: Time Your Purchase. There are several indicators you can monitor to give you a clear buy signal.

Step 4: Determine Your Exit. ... Using powerful technical indicators that are set up to our specifications, you will be able to identify ... 'profit-timing' opportunities.

Step 5: Monitor Your Investments. Successfully monitoring your investments only requires these four tasks: 1. Record keeping. 2. Portfolio Updates. 3. News Alerts. 4. Indicator Monitoring. Some of these tasks should be done daily, some weekly, others monthly, and a few quarterly.

Prospective clients are told that with these rational strategies they can 'outperform' the experts, 'the market in general', and achieve 'extraordinary' income from investing.

The company attempts to support these claims about the potential for controlling outcomes with a line-graph on the 'Investor Revolution' (see Figure 3.3).

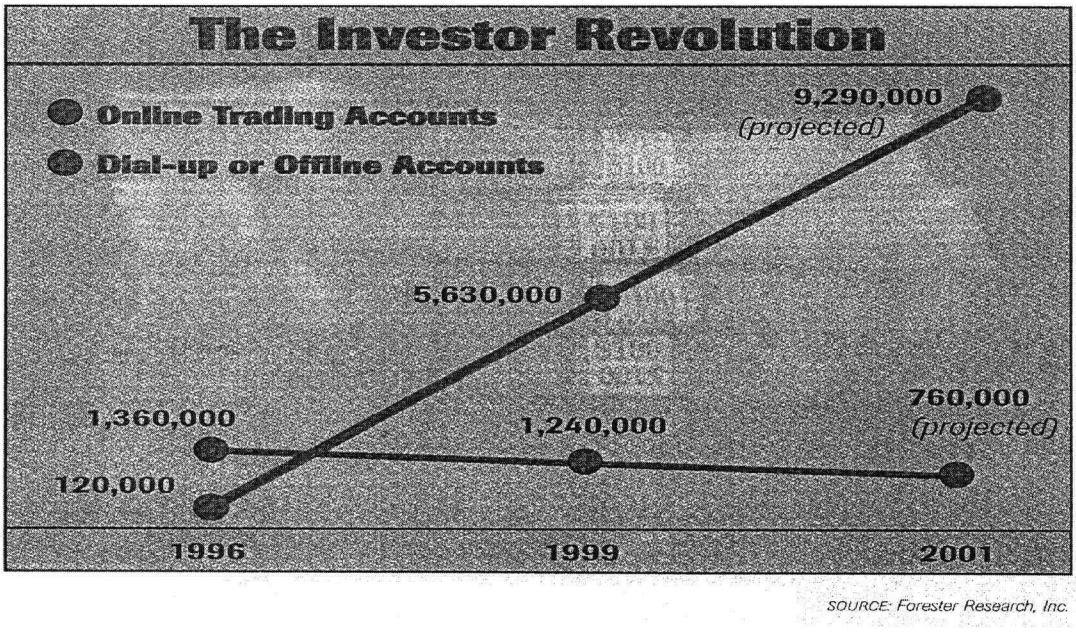


Figure 3.3 'The Investor Revolution'. Online Investors Advantage™ Brochure.

The graph depicts actual and projected increases in the number of online investing accounts, and the corresponding decrease in accounts that are maintained either via telephone or in person. The numbers suggest that Internet accounts surpass the others by millions. Prospective clients are led to believe that the reason for the increase is the heightened control that online research and decision-making strategies make possible: online 'thinking strategies' pay-off more than other methods because they make one less vulnerable to emotional decision-making.

This link between rational thinking and profit, and the control that online investing is said to make possible, is alluded to visually on the 'Investor Revolution' line-graph. The image of the stack of bills that forms the backdrop increases in a manner consistent with the incline of the line that depicts the number of accounts on-line. By contrast, the idea that money diminishes along with the decline of the line that depicts the number of those who subscribe to offline options is also clearly indicated. The former suggests that profit is in reach, while the latter suggests it isn't. The only implied difference is that the chosen framework for decision-making either does or does not provide emotion-free strategies for maximizing control over outcomes.

Rational 'thinking strategies' for decision-making are not only promoted in financial materials. They are also recommended in magazine articles on health and nutrition. For example, a journalistic piece in *Vista Magazine* on 'selecting the right carbohydrates in your diet' stresses the importance of using 'logic' to make these choices (Holly, 2000: 22-23). Readers are offered numerical indexes to make healthy food choices based on their carbohydrate density (see Figure 3.4) and glycemic content (see Figure 3.5). The author

Carbohydrate Density of Some Foods			
Food	Serving Size	CD	TC - F
Apple pie	1/6 of a pie	51	54 - 3
Baked potato	1 whole medium	47	51 - 4
Spaghetti	1 cup	38	40 - 2
Plain Bagel	1	35	36 - 1
Banana	1 whole medium	25	27 - 2
Grapefruit juice	1 cup	22	22 - <1
Strawberries	1 cup	6	10 - 4
Cooked broccoli	1 cup	4	8 - 4

Figure 3.4 Glycemic Index. (Holly, 2000: 22)

Glycemic Index of Selected Whole Foods	
Baked potato	95
Honey	87
Carrots	85
Pineapple	65
Oatmeal	55
Yams	50
Peach	40
Cherries	25

Figure 3. 5 Carbohydrate Density Index. (Holly, 2000: 23)

provides a simplified version of the scientific rationale behind, and mathematical computation of, the numbers associated with various foods listed. They are told that the higher the placement of foods on these lists, the harder they are on your health. The use of indexes like these is recommended to consumers to enhance their decision-making effectiveness and to remove emotional factors that can influence food selection. Readers are encouraged to believe they should adopt the same rationality that produced these mathematical and scientific claims to truth because it is the most effective means for making decisions to enhance one's health.

Similarly, an article in *Health* magazine on nutrition entitled 'A grain of truth', encourages readers to make rational decisions based on the 'truth' about bread (Eller, 2003: 135-38). They are encouraged to assess the nutritional content of different breads first, by: reading text-based explanations of their downfalls and merits; second, by noting their 'star ratings'; and, third, by locating these ratings on an index called 'how healthy is your bread?' (see Figure 3.6). Flaxseed bread, for example, is among the ten types of bread described and rated. It is characterized as:

> a concentrated source of lignans, soluble and insoluble fibre, and heart-protective alpha-linolenic acid ... be sure that "flaxseed" appears near the top of the ingredient list. **Health score: ★★★★**

According to the index, a four-star health score is 'as good as gets'. Individuals who already eat this type of bread can see how its rating is superior to the rest. Others, who eat bread that is given a lesser rating, are able to see that the nutritional quality of their choice can be improved. The star-ratings and index have the appearance of objectivity and give the impression that it is possible to remove all traces of subjectivity from qualitative descriptions.

Once again, consumers are encouraged to 'think things through' logically and to mimic this objectivity in their decision-making.

Figure 3.6 Bread Health Index. (Eller, 2003: 136).

Rational frameworks for decision-making are not limited to materials on health and finances. They are also found in assorted self-help and personal growth books. They offer strategies for controlling emotional decisions that could lead to undesirable outcomes. A classic example of a rational framework for personal growth is found in Rhonda Findling's book entitled *Don't Call That Man! A Survival Guide to Letting Go* (1999). Findling, a psychotherapist, offers readers a ten-step program that includes logical strategies for resisting compulsive temptations to call an 'ex' following a traumatic break-up. Women are told to 'think' about their urges, to track and record them on the assortment of charts that Findling encourages them to use. These charts are designed for recording emotions, daily, weekly and monthly progress, and for determining appropriate times to reward oneself for letting rational thought guide decisions to 'not call' their ex.

These charts, including one called 'Early Warning Signs That You Want To Contact Him', look like computerized templates for entering raw statistical data (see Figure 3.7). In

Early Warning Signs that You Want to Contact Him

Keep track of your behaviors, thoughts, and feelings that lead to your wanting to contact him.

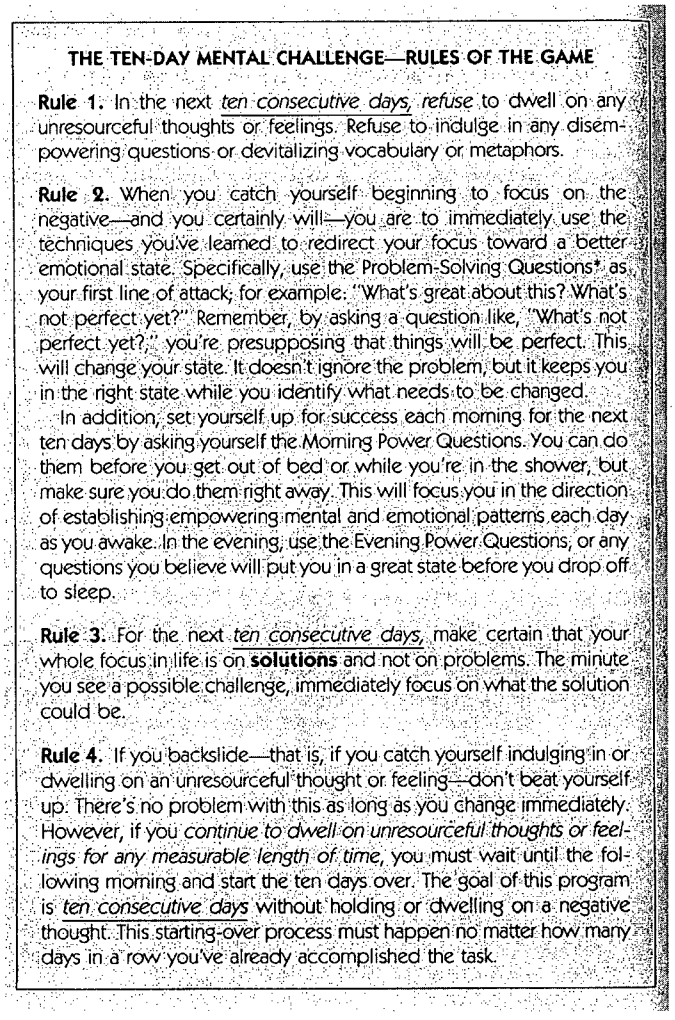
	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Week One							
Week Two							
Week Three							
Week Four							

Figure 3.7 Early Warning Signs That You Want to Contact Him. (Findling, 1999: 122)

this case, the 'raw data' are the feelings and emotionally driven thoughts and behaviours that make the woman in question want to contact 'that man'. Entering this subjective material is said to make its analysis both objective and rational: objective analysis of one's emotional state contributes to a rational understanding of the non-rational factors that trigger the urge to make destructive decisions. Readers of Findlay's book are led to believe that her statistical-

style 'data-entry' charts provide a rational framework for making decisions that help broken hearts to mend.

Another example of a rational framework for decision-making in the area of personal growth is found in Anthony Robbins' best-seller *Awaken the Giant Within: How to Take Immediate Control of Your Mental, Emotional, Physical and Financial Destiny* (1992). The 'Ten-Day Mental Challenge' is among the many rational control strategies Robbins offers his readers (see Figure 3.8).



THE TEN-DAY MENTAL CHALLENGE—RULES OF THE GAME

Rule 1. In the next *ten consecutive days, refuse* to dwell on any unresourceful thoughts or feelings. Refuse to indulge in any disempowering questions or devitalizing vocabulary or metaphors.

Rule 2. When you catch yourself beginning to focus on the negative—and you certainly will—you are to immediately use the techniques you've learned to redirect your focus toward a better emotional state. Specifically, use the Problem-Solving Questions* as your first line of attack; for example: "What's great about this? What's not perfect yet?" Remember, by asking a question like, "What's not perfect yet?," you're presupposing that things will be perfect. This will change your state. It doesn't ignore the problem, but it keeps you in the right state while you identify what needs to be changed.

In addition, set yourself up for success each morning for the next ten days by asking yourself the Morning Power Questions. You can do them before you get out of bed or while you're in the shower, but make sure you do them right away. This will focus you in the direction of establishing empowering mental and emotional patterns each day as you awake. In the evening, use the Evening Power Questions, or any questions you believe will put you in a great state before you drop off to sleep.

Rule 3. For the next *ten consecutive days,* make certain that your whole focus in life is on **solutions** and not on problems. The minute you see a possible challenge, immediately focus on what the solution could be.

Rule 4. If you backslide—that is, if you catch yourself indulging in or dwelling on an unresourceful thought or feeling—don't beat yourself up. There's no problem with this as long as you change immediately. However, if you *continue to dwell on unresourceful thoughts or feelings for any measurable length of time,* you must wait until the following morning and start the ten days over. The goal of this program is *ten consecutive days* without holding or dwelling on a negative thought. This starting-over process must happen no matter how many days in a row you've already accomplished the task.

Figure 3.8 The Ten-Day Mental Challenge - Rules of the Game. (Robbins, 1992: 314).

The purpose of the challenge is to 'take control of the mind' and 'break through' fear barriers (ibid: 310). Such mind control is said to be the source of effective decision-making which results in 'a measurable increase' in the 'quality' of one's life (ibid: 309).

The challenge is posed as a game complete with rules to be followed and penalties for wrong steps taken. The control strategies included in the challenge are embedded in the rules that participants are told to adhere to for the ten day duration. The first rule prohibits negative feelings which are said to lead to bad decision-making. The second rule prescribes specific rational strategies for dealing with any negativity that arises. These strategies include a series of questions to identify and address the specific feelings and thoughts that require transformation. The third rule advocates follow-through, with the actual transformation of any 'challenges' that arise into solution-based thinking. And the fourth rule attempts to commit participants to self-punishment for dwelling on 'unresourceful' thoughts and emotions. Punishment consists of restarting the challenge at day one. Readers are led to believe that this rational 'game plan' for mind control is fun and contributes to effective decision-making. It is a 'technical method to master life, for life itself can be totally controlled' (Vizer, 1998: 50).

The rational frameworks for decision-making just mentioned promote 'thinking strategies' within the knowledge-bases of particular products, experts or institutions - regardless of whether these strategies are featured in materials on happiness, health or finances. Personal growth authors and health journalists suggest that good outcomes result from decisions made through the use of their particular indexes, charts and rule-based challenges. The TD Waterhouse information-gathering strategies aim to limit consumers'

options to those provided by in-house experts. E*TRADE Canada, Indigo and Online Investors Advantage each attempt to restrict consumer choice and rational assessment strategies to those provided by, and available through, their respective computer software. In none of these examples are consumers encouraged to use a rational framework for decision-making to assess the merits of competing truth claims that are furnished by different institutions, experts or products.

Respondents who embrace the rational framework for decision-making believe that outcomes can be controlled through calculation, comparison and logic. However, despite their use of strategies similar to those promoted in popular materials, they resist attempts to limit their rational choices to options available within the knowledge-bases of particular experts, institutions or products. Their awareness of the uncertainty of knowledge expands the targets of their decision-making to include competing truth claims. They use their 'thinking strategies' to determine whose advice, tools and/or products to believe and which ones to use for self-mastery.

Participants' acceptance of the rational framework and their disregard for the limitations placed on their choices are manifested in their tailoring of decision-making strategies which enhance their own authority and challenge that of experts. Informants' 'independent research' and their 'calculative assessment of experts' are examples of tailored 'thinking strategies' that invoke this shift in power. Both strategies send the following implicit message to the agents of expertise: 'You can't make me responsible for self-mastery and retain your authority over the scope of my decision-making'.

For example, some practitioners exercise their personal authority through rational

'thinking strategies' that involve what can be designated as 'independent research'. They disregard expectations of their blind reliance on the recommendations of any particular knowledge source - an approach that would leave decision-making authority in experts' hands by virtue of informants' lack of knowledge and experts' capacity to foreclose options on their behalf. The transfer of this authority from experts to informants occurs through the gathering of multiple truth claims from a variety of sources. Julia, a 66-year-old retired government worker, describes how she builds her own decision-making authority and challenges that of experts:

> I learn a lot from reading different things on homeopathy and herbal medicines, and I'll speak to doctors and I watch TV shows regarding health ... so it gives me enough knowledge that I can make a firm decision without relying strictly on a doctor or strictly on what I read.

Respondents like Julia believe that 'independent research' is an opportunity to use expertise to develop their own knowledge-base in areas that pertain to their unique situation. It is also seen as an opportunity to gain control over decision-making. It builds their awareness of multiple options, furnishes a basic understanding of assorted truth claims and provides a foundation for judgement. It also reduces their dependancy on any one expert, institution or product, and reinforces their belief that control over outcomes is possible. Independent research is said to equip individuals with the knowledge and confidence to exercise their decision-making authority.

Informants who do 'independent research' emphasize different dimensions of their rational process. Some stress the importance of researching different viewpoints on specific issues that pertain to their happiness, health and finances. They look for a 'balanced'

perspective which they feel provides them with sufficient knowledge to assess the pros, cons and biases of the different truth claims of experts. Jacob, for example, gathers much of his data from mass media - especially newspapers. He doesn't make self-mastery decisions until he has what he considers a comprehensive understanding of multiple sides of an issue. In the following quotation he reflects on his 'balancing' strategy which helps him to determine whether or not a particular claim to truth is believable:

> I was just finishing an article on the genetic modification of foods, both sides ... The *Georgia Straight* [newspaper] is particularly good. Their writers seem to be quite well balanced, giving you, if not the other guy's side, where to find it if you're interested in it ... and when reading the media you've got to read between the slant of the newspaper and what verifiable fact there is, or opinion as opposed to fact ... and then letters-to-the-editor always pour in and say, "I don't think you represented the issue fairly, and here's why", so that always another perspective too.

Those like Jacob, whose 'balancing' strategy emphasizes the necessity of collecting and weighing multiple perspectives, build their own decision-making authority while reducing their dependancy on experts. They use a rational framework without limiting their options to the claims and recommendations of any one source of knowledge. It could, of course, be argued that Jacob's 'balanced' research is not rational at all because all viewpoints are gleaned from a single newspaper and are, therefore, constrained by that paper's ideological biases and format considerations (eg., Ericson, Baranek and Chan, 1989). However, his perception that his approach to research is balanced reflects an attempt to adopt the goal of objectivity that characterizes the rational framework. And his belief that his 'balanced' knowledge was derived from multiple sources, rather than one, represents an attempt to oppose expert and institutional efforts to limit consumer options.

This emphasis on researching different viewpoints presumes that Jacob, and those like

him, compare and contrast truth claims before choosing particular courses of action. Other respondents apply this 'thinking strategy' to their personal experiences with contradictory advice, rather than with untried knowledges: they base their decisions on 'participatory research', or the outcomes of past choices that were guided by assorted recommendations. This research strategy is evident in Samantha's rationale for her decision to get a flu shot:

> Results, often harsh, always fair. I'm going to get a flu shot next Monday. I didn't last year. I did the year before. And in comparison, and in reading all that I've read, I've made the decision that it's to my benefit to take it.

This marriage of comparative logic with participatory research, or practical experience, also forms the foundation for her decision to use naturopathic healing techniques at the expense of those promoted within mainstream medicine.

> I would definitely go to a naturopath again because once I had this bronchitis thing and this naturopath gave me a steam treatment. Like, she wrapped me in towels for hours and it finally broke. I'd had this bronchial thing for a hundred days [and took] seven sets of antibiotics, three puffers and steroids, steroids, steroids and then the side effects ... ever since then I stopped trusting the medical community.

Respondents' decision-making authority is enhanced, and their dependency on experts reduced, when choices like these are based on knowledge of, and experience with, alternative courses of action. Their comparisons are consistent with assumptions of the rational framework, but challenge promotional attempts to limit them to options available within particular knowledge-bases. Rather than restricting their research to the alternatives provided by a particular institution or expert, they often seek out and juxtapose their competing and often contradictory recommendations.

Another rational 'thinking strategy' that some respondents use for decision-making involves a type of ' independent research' which emphasizes what I call 'pattern

identification' and 'expert validation' of one's findings. This strategy is especially evident in the area of finances. First, informants like Megan gather information from multiple sources, try to identify market trends, then seek out experts to validate their research. She describes her strategy in the following comment:

> I subscribe to several different magazines ... I think I read to spot trends and I like to find patterns, market patterns, behaviour patterns and circumstance patterns ... Then what I'll do at some point is look for validation. Sometimes I think I've got an idea or I spot a change in a trend, so I look for validation from people who are watching the trends too but have much greater expertise.

This approach to independent research is based on objectivist assumptions that 'inter-rater reliability' is a measure of good research and produces good results. If respondents and experts identify similar trends, this consistency is used as a basis for prediction and is seen as a guarantee of positive outcomes. However, informants like Megan tend to believe without question that when different researchers spot the same trends and arrive at the same conclusions independently, they have uncovered the 'truth' of the markets. They believe that if they use this knowledge to guide investment decisions they will reap profits rather than suffer losses. In this regard, they confuse reliability with validity. The 'stability of observations' and the 'truth of observations' are different things. 'One can assume reliability if validity can be established; but an instrument that is reliable is not always valid' (Lindlof, 1995: 237-38). Time and time again, rational approaches to investing, like this one, are financially devastating. If this strategy were foolproof, everyone would use it and prosper, including Megan who also discussed her many losses.

While respondents believe that 'expert validation' increases their control over outcomes, this external support does not diminish their own decision-making authority

because they are the 'principal investigators' of their own research projects. And while expert validation is critical to respondents who use this 'thinking strategy', experts' decision-making authority is still challenged. Their input may confirm respondents' independent conclusions and choices, but does not direct them.

This approach to choice-making replicates the goal of objectivity that characterizes the rational framework. However, it challenges promotional attempts to restrict validation opportunities to specific institutions or experts. In the case of finances, respondents don't restrict possibilities for verification to any particular source, or limit their verification attempts to any number of them.

Another way in which respondents tailor their 'thinking strategies' for decision-making is through what I refer to as their 'calculative assessment of experts'. Several respondents believe that independent research contributes to their ability to rationally assess the competency of experts. They use their research findings to develop what they call the 'loaded questions' they pose to prospective physicians, analysts and financial advisors during initial information-gathering sessions either by telephone or in person. 'Loaded questions' are those that informants develop prior to these meetings. They are designed to elicit key information that is believed to aid in decision-making. Informants claim that response to these questions allows them to identify those whose knowledge, values and skills are most likely to produce the best possible outcomes given their own unique situation. Answers are assessed according to a variety of 'objective' criteria that pertain to respondents' questions and are categorized as either 'right or wrong', 'best or worst', 'good or bad'. Loaded questions are 'tests for experts'. They are calculative strategies for evaluating their suitability

and are attempts to control the future.

One form of calculative assessment involves what can be called 'basic questioning for comparative purposes'. Respondents decide in advance how many experts they will interview - three is typical. While they use a haphazard approach for selecting whom to include on their 'short-list', they systematically ask each expert the same two or three questions that they prepared prior to the interviews. Respondents who use this 'basic questioning' strategy are open to unanticipated responses. They are testing the originality of experts' approaches to helping clients maximize their potential. Following the interviews with short-listed candidates they compare answers and distinguish the best from the worst of them. Experts with the highest ratings are granted the opportunity to help informants work towards self-mastery. Hannah, a 70-year-old retired career counsellor, abides by this form of calculative assessment. In the following quotation she outlines the comparative strategy she used to find herself a therapist:

> I phoned three counsellors and asked what their approach was, and what they thought they could do for me. Then I chose which counsellor I would work with. And I decided to work with the one who said, "What I do for people is I ask them very good questions." ... I thought she would help me to understand things on a deeper level ... I think we need to interview people, whether it's doctors or psychologists ... and then decide who we want to trust our time and our money with. Pretty important.

Another form of calculative assessment involves what might be called 'comprehensive drills for elimination or acceptance'. This strategy differs from the one just mentioned because it does not necessarily require multiple 'candidates' or a comparison of their answers. This type of assessment is a pass/fail test of knowledgeability, much like a comprehensive examination. Respondents already know the answers to their questions

before they pose them to experts. If the first expert interviewed passes the drill, they agree to accept their assistance. If that expert fails, they move on to the next candidate until they find one who masters their questions. Jacob abides by this calculative approach to expert selection. His comprehensive drills, and knowledge of the answers, are based on materials gleaned from years of independent research:

> I keep files, medical files and research on pretty much everything so I know what's going on ... I started collecting information years ago and I'm just now working on coordinating it into more finite categories, taking boxes of files and going, "that's eating disorders" and "that's cancer" ... And one of the ways to shop for experts is to have some key questions. And if they don't know what they're talking about the interview's over.

Informants' 'calculative assessments' reproduce assumptions embedded in the rational framework. The drills and comparisons that are central to this approach represent their attempts to eliminate emotional factors from decision-making. This reproduction, however, is coupled with disregard for promotional attempts to limit options to those within the knowledge-base of any particular individual. This is evident in respondents' reluctance to blindly accept an expert's influence before they exercise their own decision-making authority.

Informants like those cited tailor the 'rational framework' to challenge the authority of experts and enhance their own. They control the structure of the preliminary meeting by assessing experts' competency rather than letting experts assess them. They control the 'audition', the questions, the criteria for assessment. The expert 'on-trial' plays a subordinate role: their decision-making authority is by-passed completely until informants grant them the opportunity to exercise their will.

However, not all respondents use 'thinking strategies' like those mentioned to make

decisions about whether or not various knowledges will aid their self-mastery. Some reject the rational approach because of either its demands, promises or limitations. They articulate their opposition from within the context of their personal experiences and life situations.

Some informants disregard the 'demands' of the rational approach for health reasons. For those with illnesses or physical limitations, fatigue can prevent them from expending the energy that 'independent research' and 'calculative assessments' entail. In the following interchange, Olivia comments on her unwillingness to use rational strategies for choosing health care professionals. She cites the lack of energy that characterizes her affliction with Chronic Fatigue Syndrome:

KE: Did you grill any of these people?

Olivia: No.

KE: Did you gather data when you met with these people?

Olivia: No.

KE: Did you research each one you tried?

Olivia: No. Didn't have the energy to do research. I was just going on faith a lot of the time.

For those like Olivia, the 'homework-style' demands of the rational framework cannot be met.

Other informants are sceptical the 'promise' of the rational approach to decision-making. They question the assumption that calculation, comparison and logic make control over outcomes possible. Nicholas, for example, argues that this notion of 'control' only makes sense when rational processes are applied to 'total knowledge', which he says is

impossible to obtain. He believes that logical decisions are inevitably founded upon a lack of information.

> Your logic can only take you so far ... in order to make a good decision you have to have complete information, and the information has to be valid, and you are not the expert so how can you get all this knowledge? There's no such thing ... the problem is that the head will mislead you because the head does not have the resources to make the right decisions.

Another critique of the rational framework targets more general limitations of this approach to decision-making. Some informants argue that the emphasis on 'thinking strategies' blocks out other potentially useful 'ways of knowing' how to make decisions that might generate desirable outcomes. Madison, for example, points to what she believes are the limitations of rational analysis. She highlights the importance of letting 'feelings' guide her actions:

> I have a brain that won't stop and I get really caught up in super-analysing things. But that analysis actually cuts me off from my feelings and sometimes I think I make bad choices because of it ... I'm so mind-oriented, but you don't always have to think stuff through. You feel it through. It's a different way of doing it.

Feeling Strategies

Madison's contention that rational analysis 'cuts [her] off from [her] feelings' and sometimes leads to ineffective choice-making is compatible with the decision-making logic that is rooted in the popular assumption that non-rational 'sensations' and 'feelings' lead to good outcomes. In this section I show how those who employ the 'feeling strategies' promoted in popular materials enhance their decision-making authority and challenge that of experts. First, I examine the marketplace logic that is situated within a 'non-rational

framework' for decision-making. This logic is presented to consumers in personal growth books, magazines and advertisements. I highlight the 'feeling strategies' recommended in these materials and show how they emphasize intuition and trust as a basis for choice-making. Next, I present evidence of informants' creative reproduction of the strategies situated within this framework. I consider ways in which a variety of cues are believed to trigger the intuitive experience.

The Non-Rational Framework

A variety of popular materials present readers with a decision-making logic that is situated within a non-rational framework. These materials suggest that self-mastery is enhanced when choices are based on 'feeling strategies' that emphasize the necessity of trust in both the self and the process of decision-making. Both forms of trust represent a willingness to relinquish rational attempts to control the future and symbolize faith that good outcomes are inevitable.

Non-rational 'feeling strategies' are presented to people within a context that encourages them to trust the process of decision-making. This context is one detailed in the previous chapter: it promotes journeys 'inward' and 'upward' which promise to enhance practitioners' capacity to be responsible. It teaches them to let go of attempts to control outcomes through reason; to rely, instead, on the connections that integrate their 'brain/body' and those with 'higher powers'. This context is one that encourages consumers to rely on the 'spiritual guidance' that channels through them. It involves relinquishing control to a higher authority and having faith in the certainty of good outcomes. It is a decision-making logic that bypasses calculation in favour of 'feelings' and 'sensations'.

Individuals are told that trust in the decision-making process is a method for 'sensing' how and when good things will happen to them. This is said to require 'self-trust', or faith in one's capacity to recognize the feelings which contain messages that 'higher powers' send to guide their decision-making. As previously mentioned, this recognition is often described as 'intuition'. Individuals are encouraged to develop self-trust, or their capacity to recognize heaven-sent sensations, in assorted promotional materials.

For example, advertisements in *Shared Vision* magazine, a monthly publication devoted to personal growth, health and well-being, frequently emphasize the importance of developing the capacity to recognize how spiritual guidance manifests within the 'feeling' or 'sensing' capacities of the individual. One ad entitled 'Developing Intuition' promotes a free talk to help readers tune-in to their 'intuitive voice' and to 'recognize the choices and directions' that are right for them. Another ad that offers free seminars promises to teach participants how to improve their life through their 'intuitive senses'. In a different advertisement, the leader of a workshop called 'Creating a Life You Love' claims to teach individuals how to access their 'inner wisdom'. Similarly, a brochure entitled 'What Do You Want in Life?' offers to help citizens 'connect' with their 'inner wisdom'; their 'feeling body' that holds the 'secrets' of the 'soul', 'spirit', and 'intuition'. In each of these examples, readers are encouraged to mimic the non-rational decision-making logic and to develop self-trust which is championed as the key to self-mastery and effective decision-making.

A magazine article on the topic of 'intuition' defines the term as 'an essential knowledge that arises independent of rational thought', or 'flashes of instinct' (Foltz-Gray, 2003: 168). Intuition is championed as the preferred choice-making strategy and readers are

warned about the dangers of too much thinking - calculation and analysis threaten to cover-up intuitive insights and interfere with one's capacity to make choices that lead to good outcomes. This juxtaposition of feeling and thinking strategies, and the endorsement of the former, is highlighted in the following quotation. The author of the article justifies these claims by citing 'official' research from a book written by a Ph.D. psychologist with a university affiliation:

> Don't let facts snuff out feelings. Intuitive reactions are subtle, complex, and easily overruled by analytical rigour. Let your initial perceptions develop without trying to explain why you feel the way you do. Studies by Timothy D. Wilson ... a professor of psychology at the University of Virginia and author of *Strangers to Ourselves*, found that people who depended on instincts alone made more reliable predictions of their relationships' futures than those who overthought their feelings. (172)

Messages that encourage individuals to bypass 'thinking strategies' in favour of non-rational methods are plentiful in magazines and self-help books that offer Western interpretations of Eastern ideas. A *Yoga Journal* article called 'Passing Thoughts' disseminates the word of 'The Buddha'. Readers are told that thinking blocks 'real insight' since 'conventional, linear thought is a surface phenomenon of the mind, which has much greater depths available - depths that will never be visible as long as its surface is stirred by the process of thinking.' (Murphy, 2003: 141).

This perspective is reinforced by Chogyam Trungpa, the author of several books on Buddhism including *Shambhala: The Sacred Path of the Warrior* - 'a practical guide to enlightened living' (1984). In this book, Trungpa refers to 'intuition' as 'first perception' - a 'truth' that is discovered within the individual, untainted by the bias of culture or cognition. He suggests that effective decision-making that leads to good outcomes is the product of self-

trust which is a willingness to make non-rational decisions. His comparison of the two approaches, and his endorsement of the 'first perception' method, is evident in the following quotation:

> Sometimes, when we perceive the world, we perceive without language. We perceive spontaneously, with a prelanguage system. But sometimes when we view the world, first we think a world, then we perceive ... So either you look and see beyond language - as first perception - or you see the world through the filter of your thoughts (ibid: 53) ... being able to respond accurately to the phenomenal world ... simply means being accurate and absolutely direct in relating with the phenomenal world by means of your sense perceptions ... (ibid: 54)

Regardless of whether these materials call feeling strategies 'intuition', 'instinct', 'essential knowledge' or 'first perception', they all prescribe contemplative practices - some form of yoga or meditation, typically - as means for developing self-trust, building the requisite connections with higher powers, and for making decisions that produce good outcomes. These assorted elements that, together, represent the 'non-rational' framework for decision-making are depicted in a magazine advertisement for an energy bar for women (see Figure 3.9). The bar, called 'Results', is promoted as 'Inspired Nutrition'. It is also promoted as an 'experience'. The reader is to believe that results-generating inspiration comes from the experience of spending time sitting in full lotus position, meditating, with one's eyes closed - just like the cartoon image of the woman who occupies centre-stage in the full-page advertisement. The good 'results-producing' decision to purchase this energy bar, rather than others on the market, is the product of a non-rational strategy for decision-making that is based on cues received from higher powers. Readers are encouraged to believe that recognition of these cues is dependent on fine-tuning their capacity for 'first perception', or learning to trust their 'intuition'.

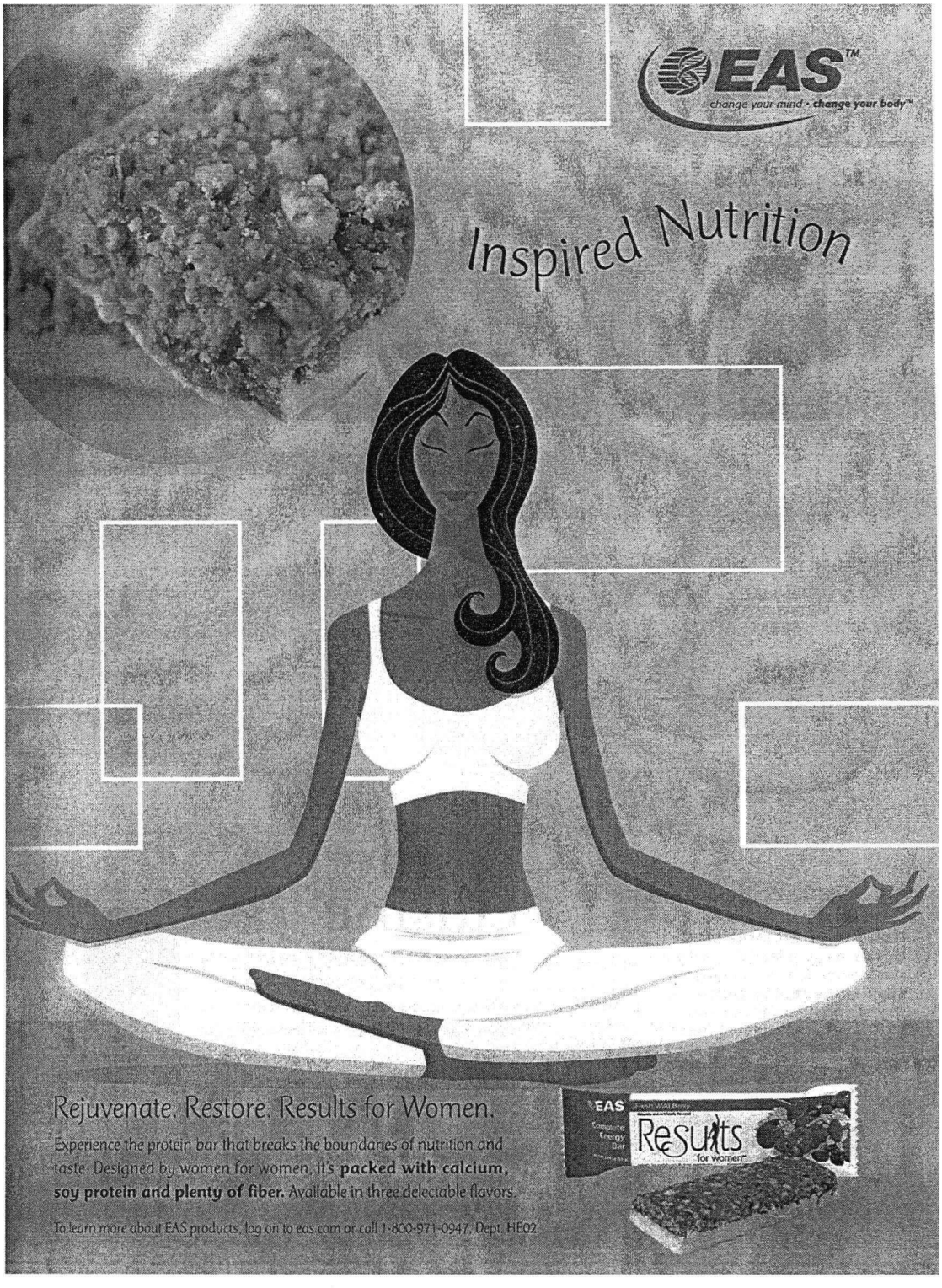


Figure 3.9. 'Results for Women'. Advertised in *Health* Magazine. (2003: 31)

Those who replicate the non-rational decision-making logic rely on a variety of cues that are believed to trigger the intuitive experience. They believe that 'internal cues', 'external cues' and 'synchronicity' are signs from 'higher powers' that contribute to effective decision-making. They trust the decision-making process - that 'God', the 'Almighty' will send guidance from the heavens. They trust their own capacity to read the signals that promise to lead them to good results, and those sent to prevent them from making choices that will cause bad outcomes.

Some informants describe the intuitive experience in terms of what I shall call 'internal cues', or sensations, that manifest themselves within the body of the individual. They use phrases like 'inner voice' or 'inner wisdom' and words like 'cold', 'pain' or 'heat' to describe bodily sensations. These feelings are among the 'internal cues' that they rely on to make decisions.

Michael, for example, points to the 'internal cues' that help him decide which personal growth expertise to use. He feels that bodily sensations reflect 'intuitive experience' and that they guide his decision-making in positive directions.

KE: How do you know if you can trust what they're saying?

Michael: Intuition.

KE: And how do you know when your intuition kicks in?

Michael: Excitement. I can feel it. My body just kind of wakes-up and gets all warm and tingly.

Andrew, the 28-year-old musician with tendinitis, also points to his reliance on body heat to make decisions about whether or not to trust health-care professionals. In the

following quotation, he refers to his 'internal cues' as 'instinct':

> KE: So with these surgeons and chiropractors, how do you know if you can trust them?
>
> Andrew: I assess them with my instinct.
>
> KE: What does that mean?
>
> Andrew: The way I feel. Just pure instinct. The way you feel when you get warm insides. That says whether you can trust the person or not.

Other respondents who let 'internal cues' direct their decision-making use the phrase 'gut feelings' to describe bodily sensations. Daniel, a 67-year-old retired retail manager, let his 'gut' guide his choice of a family physician. In the following quotation he advocates this non-rational 'feeling strategy' and denounces the rational analytical approach to making decisions:

> KE: Why did you decide to take him as your family doctor?
>
> Daniel: I just had sort of a gut feel.
>
> KE: Can you explain that gut feel?
>
> Daniel: I can't explain it at all. It's just there ... I didn't have any mind-boggling, huge decision-making process ... I'm not like some people who will go into six years of examination to make a decision. You get a good gut feel, you go ahead and do it.

While Matthew, the 54-year-old high school teacher, also favours 'gut feelings' over 'thinking strategies' for decision-making, he articulates the link between 'internal cues' and spiritual sources of guidance. He also points to meditation as a tool for maintaining his connection with 'higher powers':

> The more you pay attention to spirit and less you try to control with the rational mind, you're programming your subconscious more and more to trust spirit, to be led by spirit ... and I can bring it up, I can go and sit and meditate. It helps. I think the more

> you stay in alignment, you won't go too far off the mark. If you do then there's a strong gut feeling that this isn't right ... it's like ringing bells go off.

While these respondents who rely on 'internal cues' trust their capacity to recognize the spiritual guidance that channels through them, other informants trust that 'higher powers' will send them what can be designated as 'external cues' to trigger their intuition and direct their choices. 'External cues' are experienced within what informants describe as an 'energy field' that is equipped with an invisible push-pull mechanism. It connects individuals with various market choices. It pulls them toward options destined to lead to good outcomes, and pushes them away from those not to be trusted. This push-pull mechanism generates the decision-making cues that are felt in the space, or aura, that surrounds them.

Grace, a 55-year-old retail sales clerk, describes the strong 'pull' she felt to a 'colour therapist' who flogged her services, along with hundreds of other personal growth experts, at the weekend knowledge-fair called 'Body, Soul and Spirit Expo'. Her account of why she chose to spend money at this therapist's booth, and get a reading from her, centres on her experience in the 'energy field' that surrounded the two of them:

> It was the energy that drew me. It felt nice ... I was very drawn to her ... I think we connected on an energetic field. I just knew that she was a healer. She has tapped into that side of herself ... It was a good reading for me.

While Grace's experience of an 'energy pull' triggered an effective, although unanticipated, choice during her browse through the fair, Elizabeth, the 75-year-old cancer survivor, intentionally tunes into the 'energy field' whenever she makes lifestyle decisions. In the following discussion she describes her 'feeling strategy', and its relation to the push-pull mechanism:

Elizabeth: I get going like this with my hands [waves them around] and my head goes like this [moves it around].

KE: So you move your hands and your head across a bunch of books?

Elizabeth: Yeah. Across the category which I like ... and I ask, "Which is the book I should read at this very moment?" And then my body shakes. And I know this is the book I should read [if it shakes side to side] and if it goes like this [back and forth] then I don't bother ... This is a talent which has been given to me a few years ago. I pick my groceries like this too. I pick my courses like that.

KE: You said this was a gift?

Elizabeth: Yeah. It came ... I take it as a gift from the universe.

Elizabeth's belief that her 'talent' is a 'gift from the universe' suggests her lack of control over the 'feeling strategies' she utilizes. This distinguishes them from the control that is supposed to characterize the 'thinking strategies' she rejects. Also, her recognition of the 'gift' she has been given is a sign that she did, in fact, journey 'inward' and 'upward', and that her trips were successful.

Other respondents experience 'intuition' in terms of what they call 'synchronicity', or a spiritual channelling of coincidence. They trust that 'higher powers' will bring them in contact with the expertise they need at any particular moment. They also trust their own capacity to recognize these spiritual gifts that promise to generate good outcomes. Alexis, the 37-year-old strength and conditioning coach, relies on 'synchronicity' to put her in touch with useful reading that pertains to pressing issues related to her health and personal growth.

If I have a question, I'll find a book and I'll just close my eyes and open it up and put my finger on a page. And it will always be what I feel that I need to learn that day. Or, you know, if I find a book, it comes across as what I need. I put a lot of value in coincidence, I guess.

Samantha, the 47-year-old librarian, also points to 'synchronicity' when she explains

how she came in touch with 'Brain Gym', the mind/body integration technique that she believes improved her health at a point in her life when she had serious medical problems.

> Samantha: There's no such thing as chance that I found 'Brain Gym'. A lot of doors open up when you need them to and its your choice whether you take it.
>
> KE: How did you find 'Brain Gym'?
>
> Samantha: It was just on the Internet. I was on a list-serve and someone started talking about 'Brain Gym' and I said, "Oh, that's interesting. Tell me more." And then just by coincidence, four weeks later in this very district, they offered a workshop and I went. And six months later I was certified in 'Brain Gym'. And my articulation came back, and my being able to sleep came back and my vocabulary improved. But I could have chosen not to follow that path.
>
> KE: What made you decide to follow it?
>
> Samantha: Intuition. I use my intuition a lot.

Samantha believes that 'higher powers' brought her in contact with 'Brain Gym' when she needed it. She also points to trust in her own capacity to recognize its appearance as a gift that promised good outcomes. For Samantha, Alexis, and others like them, intuitive experience is triggered by 'synchronicity' which they say cannot be reduced to chance occurrence. What seems like chance is the work of 'higher powers' responding to their self-mastery needs of the moment.

'Internal cues', 'external cues', and 'synchronicity' are examples of how informants' make creative use of the 'feeling strategies' promoted within the non-rational decision-making framework. Their reinvention of these strategies is a sign of how they exercise personal authority and challenge that of experts. On the one hand, they exercise their own authority by using intuition to guide their choices. On the other hand, they relinquish control to 'higher powers'and trust the decision-making process. By trusting the process they trust

'higher powers', or a higher authority, to send the cues that trigger their intuition which guides their choices. This trust in a 'higher authority' represents resistance to the authority of experts - even though experts promote the 'feeling strategies' they utilize. Respondents use expertise to bypass its influence in favour of spiritual guidance in various areas of decision-making. They are aware that expert knowledge is uncertain, that expert advice does not guarantee good outcomes, and that they must journey 'upward' to increase their capacity to fulfill their obligations for self-mastery.

Integrated Strategies

While some respondents exercise their personal authority in decision-making through their creative modifications of the 'thinking' and 'feeling' strategies that are recommended in popular empowerment materials, others do so outside of the constraints of the previous two logics or decision-making frameworks. In this section, I show how their choice-making employs 'thinking' and 'feeling' strategies but disregards promotional attempts to fragment these approaches. I argue that this combination of internalization and rejection results in integrated styles that are comprised of creative combinations of rationality and intuition. First, I present evidence of what I call 'role assignment' - the tendency to assign distinct roles for thoughts and feelings during decision-making. Next, I highlight an integrated approach that is based on what I refer to as 'situational tailoring': respondents' either 'think' or 'feel' their way to decisions depending on the nature of the choice, or the time and effort they are willing to invest in the decision-making process. Finally, I present evidence of what can be designated as 'critical incident shifting': some informants who, in the past, have relied on

either 'thinking' or 'feeling' strategies exclusively have switched their approach because of life events that caused them to reconsider their approach to choice-making.

Role Assignment, Situational Tailoring, and Critical Incident Shifting

'Role assignment', or the tendency for some respondents to assign distinct roles for thoughts and feelings when decision-making, disregards promotional attempts to contain the choice-making process within either the 'rational' or 'non-rational' framework. Those who use this integrated strategy claim that while each approach has its merits, neither is sufficient on its own to guarantee positive outcomes. On the one hand, they believe that rational 'thinking strategies' are necessary to organize and tame the range of options. They also contend that while the organizational control that rationality makes possible is necessary, it does not provide control over outcomes even though such control is what this framework promises. On the other hand, they believe that non-rational 'feeling strategies' offer a way to compensate for this lack of control. They contend that, in the end, once the choices have been analysed and narrowed, intuition is the only means for making final decisions. They let go of control, let their intuition guide them, and trust that 'higher powers' will lead them to good outcomes. They capitalize on the strengths of each approach as they think *and* feel their way to self-mastery decisions.

For example, a 25-year-old science student named David says that when he makes financial decisions he often lets his 'brain' assess the pros and cons of different options, then turns to his 'gut' which determines his course of action. John, a 40-year-old dentist, also includes 'thinking' and 'feeling' strategies in financial decision-making processes that pertain to his dental practice.

> They [my staff] compile all the information for me and tell me what my options are and what the pros and cons are of those different options. It is always a difficult decision, and how I make that decision in the end is like anything else: how does it feel? I mean, you can create a checklist for yourself and check everything off and figure out the advantages and disadvantages. I think we all do that mentally. But when it comes to saying yes or no, it is often emotionally driven. Some people would say it is intuitively driven because your emotion is based on what you're feeling. So you can make the list, but how do you feel about that list? And that is really why someone will say yes or no to something.

John's comment combines key components of each decision-making framework and alludes to the different roles he assigns to each style of decision-making. The 'checklist' brings order to the process, facilitates an assessment of the 'advantages and disadvantages' of the options, and provides a method for narrowing them. The 'intuitively driven' feelings about the assessments bring closure to the process that he feels is always based on emotions in the end.

Another decision-making strategy that discounts promotional attempts to contain the choice-making process within either the 'rational' or 'non-rational' framework is what I call 'situational tailoring'. Those who use this integrated strategy shift between either 'thinking' or 'feeling' their way to decisions depending on the nature of the choice, or the time and effort they are willing to invest in the process of decision-making. Whenever they are faced with a decision they select either one or the other choice-making strategy. They tailor their approach to the peculiarities associated with whatever choice they are facing. This form of integration is founded upon the realization that both strategies facilitate decision-making, but that each may not be suitable for all situations.

Some respondents engage in 'situational tailoring' to accommodate the nature of the decision they are facing. Ryan, a 44-year-old sales representative, uses different decision-making strategies depending on whether his financial choices pertain to either 'buying' or

'selling' on the stock market. When faced with the choice of which stocks to purchase he embraces the rational framework for decision-making. When faced with the choice of when and what to sell, he relies, instead, on non-rational methods. Ryan's 'situational tailoring' is less a reasoned approach to framework integration than a manifestation of early enthusiasm followed by disinterest in time-consuming follow-up research.

> First I gather information on the Internet and the newspapers in terms of the range this stock has been trading at, what it is trading at right now, and what the prospects are for that company ... and so I think I make a reasonably rational decision. But then I don't want to monitor that decision very much. So it either takes off or goes down and making that second decision of when to pull out has to be more of an emotional decision rather than the initial rational decision.

For other informants who make investment choices, their 'situational tailoring' is prompted by the perceived risk of the decision rather than whether it pertains to either 'buying' or 'selling'. Anthony, the 45-year-old corporate executive, adopts a rational approach to choosing 'low-risk' investments and a 'non-rational' approach to those he considers 'high risk'. He believes that calculation, comparison and logic increase the possibility of controlling outcomes that relate to the former, but are useless in attempts to control the outcome of investments that he considers to be a gamble. In such cases he relies on trust and intuition.

> For the good solid companies, the solid blue chips, I think that projections are very important to look at. Their earnings are very important. And dividends are very important. There are no surprises and they don't get into high risk stuff. I go rational and logical on the blue chip side. Less and less so on the piece of my portfolio that I'm going to gamble. I've bought resource shares and things like that where I've spent no time at all doing research because it really doesn't matter. I just go on a hot tip and use my gut and that's about it.

Anthony believes that high risk investments are high risk because rational knowledge *does*

not increase control over the outcomes of such decisions. In such cases, he relies on non-rational investment strategies. He considers his emotional-physical responses better guides and replaces attempts to control with trust in himself and the decision-making process. He believes, on the other hand, that low risk investments are low risk because rational knowledge *does* increase control over outcomes. This is why he uses rational strategies for decision-making in such instances.

Another factor that prompts some informants to engage in 'situational tailoring' is the amount of time and effort they are willing to invest in decision-making. When effort is an issue, they equate 'thinking' and 'feeling' strategies with time-intensiveness and time-effectiveness, respectively. David, the science student, claims that this type of 'situational tailoring' gives him the freedom to make financial decisions regardless of how much time and effort he can invest in a particular decision. His tailoring strategy is detailed in the following quotation:

> Sometimes I'm really prepared. I have time to get the information, to know the companies, what they're doing, the economic trends ... Sometimes I use my gut feelings. That makes my life easier. I don't have time to go through all of these materials and information.

For people like David, 'situational tailoring' is a fluid approach to decision-making. Certain strategies are more suitable than others depending on the circumstances, which are subject to frequent change.

Another way that some respondents resist promotional attempts to contain their choice-making within either the 'rational' or 'non-rational' framework is through what can be called 'critical incident shifting'. This strategy represents informants' willingness to adopt

either 'thinking' or 'feeling' approaches exclusively until life experience prompts them to shift their loyalty to the other decision-making style. It represents their willingness to change their dominant approach when critical events or insights - rather than daily circumstances - warrant it. Their loyalty to either approach is experienced as a choice that is subject to change, not an obligation.

'Critical incident shifting' can occur when informants gain insight into the ineffectiveness of their dominant style - when their ongoing loyalty to either repeatedly yields undesirable outcomes. Maria, a 50-year-old school teacher, has shifted her dominant approach more than once over the years. Her current loyalty is to 'feeling strategies' although she is open to a shift if, and when, a track record of bad results call for it. In the following quotation she discusses her reliance on intuition and how success, or lack of it, provides the benchmark for deciding whether to stick with this approach or shift loyalty once again.

> When I'm asking a question I'll get an answer. And if its correct, its almost like a shiver that goes through my body. It's like a ringing bell, and the vibration of that bell ...Usually I use intuition all the time. It's a habit because it works for me. I guess if I've had success then I'll use it again and again until I don't have success with it anymore. And then I'll look at something else, the rational will kick in again.

'Critical incident shifting' can also be triggered by a negative experience that is unrelated to the outcomes of decision-making. A few years back, Jennifer, a 35-year-old career coach, embarked on a path of personal and spiritual growth and read a multitude of books that championed the virtues of trust and intuition. She attended numerous talks, workshops and seminars that also recommended these decision-making methods. She recalls the good decisions she had made within this 'non-rational' framework and her joy in 'letting

go' of rational attempts to control the future. She journeyed 'upward' to foster the requisite connections between herself and higher powers and learned to trust herself and the decision-making process. However, a traumatic incident brought her newfound loyalty to 'feeling strategies' to a close. The untimely death of the friend who accompanied her on this journey prompted her return to rationality and a denial of everything she had learned.

> KE: You identified a shift from being into your intuition and gut feelings to becoming more rational in your decisions. What caused this shift, how did it evolve?
>
> Jennifer: It didn't evolve. It just ended. The friend of mine who had introduced me to this was murdered ... and so trying to reconcile that horrific experience with being on this path of spirituality and letting life unfold and trusting the universe was, well it severs the trust you had built in the universe because you just don't get it. And even though what you're trying to do is move to the point where you accept life, I obviously wasn't ready for that kind of experience in my spiritual development. So I just stopped cold. I couldn't go there at all. I could not allow myself to. It wasn't even an option. The horror of the incident was so grave that it more than stunted where I was. It took me back, back into logic and into my head.

'Critical incident shifting', 'situational tailoring' and 'role assignment' exemplify the various ways that informants exercise their authority outside of the constraints of either decision-making logic. While these 'integrated strategies' employ both 'thinking' and 'feeling' methods, they disregard promotional attempts to fragment them indefinitely. Respondents pick and choose the strategies that suit them. They combine and shift them in any way(s) they choose. They do not limit their access to either as they transform promotional attempts to impose either one or the other framework on them into options that can enhance their capacity to fulfil their obligations.

Decision-Making and the Commanding Consumer

Regardless of whether the decision-making logic in question fosters 'rational' or 'non-rational' methods, various forms and combinations of agency on the part of those I interviewed are prevalent. I have shown that their replication, critique, and reinvention of both logics contribute to innovative choice-making methods which mark them as authoritative decision-makers who are unwilling to relinquish their autonomy to experts despite their client/patient status. This capacity for decision-making autonomy might be understood as essential to the formation of the 'quality' subject who negotiates his or her identity under neo-liberal conditions of self-governance. To constitute oneself as happy, healthy, and/or prosperous presupposes one's constitution as a 'commanding consumer' who is in charge of his or her own choice-making process. In this regard, the capacity to exercise personal authority in choice-making is shaped through a range of discursive practices and through the dynamic and interrelated processes of subjectification and subjection which contribute to the 'strategic' exercise of power relations.

On the one hand, we can consider the decision-making logics I examined as acts of 'subjection'. These logics duplicate the debates which pit 'reason' over and against 'emotion'. There are the 'thinking strategies' situated within the 'rational framework' which encourage consumers to let reason guide self-mastery efforts through the use of cognition, objectivity, logical thought, calculative assessment, research, chart interpretation, the use of statistical-style data-entry grids and numerical indexes. Through these strategies, 'self-helpers' are to believe that control over outcomes is possible. This decision-making logic conforms to the ideal type of instrumental rationality in that emotion is believed to hinder

rational attempts to oppose and suppress its influence (Weber, 1996). Practitioners are told that when emotions take hold, control is impossible and bad decisions are inevitable. Promoters of this logic also try to claim authority over the scope of individual decision-making processes through attempts to limit consumers' choice-making methods to those they recommend. They also try to restrict consumers' logical-calculative assessments to the options available within particular knowledge bases.

The other decision-making logic tells consumers to let emotion guide their pursuit of happiness, health, and finances. This 'non-rational framework' for decision-making is a rationality unto itself that provides a capacity for action. Cognition, logic and calculative assessment are discouraged while 'feeling strategies' are championed, as is trust in the self and the decision-making process. Self-trust, and trust in the process, are non-calculative, feeling-based (Williamson, 1993; see also, Girard and Roussel, 2003), and, together, constitute a strategy for generating assuredness about the uncertain future. As Nikolas Luhmann puts it, the 'problem of time is bridged by trust, paid ahead of time as an advance on success.' (1979: 25) Within this framework for decision-making, practitioners are told that trust represents the willingness to relinquish rational attempts to control the future and symbolizes faith that good outcomes are at least possible if not inevitable. Consumers are told to access their 'intuition' - the feeling foundation of trust - by recognizing the bodily sensations which are said to represent messages from 'higher powers' that are sent to guide decision-making. Promoters of this logic attempt to restrict consumers decision-making methods by defaming 'thinking strategies' which are said to 'snuff out feelings', cover-up intuitive insights, and interfere with effective decision-making. Through their opposition to

one another, both 'rational' and 'non-rational' frameworks for decision-making foster choice-making autonomy while attempting to restrict it.

On the other hand, we can consider my informants' decision-making efforts as attempts to constitute themselves as 'quality' individuals through actions and discursive practices that foster autonomous processes of subjectification. The complexities of their choice-making strategies are marked by an array of accepting, critical, and frequently transformational forms of agency. This suggests that their participation in the aforementioned web of subjection in the personal empowerment and self-help marketplace is multifarious. Through self-help practice, they come to realize that effective decision-making demands their creativity. They deem neither of the oppositional logics either comprehensive or flexible enough for them to take command of their own decision-making or to maximize their potential for good outcomes.

Some of my interviewees reproduce the notion that outcomes can be controlled through comparison, calculation, and logic. But they transform the 'thinking strategies' that limit the scope of their decision-making by expanding them to include the array of products and services situated within competing knowledge-bases and truth claims. Examples of their modified 'thinking strategies' include 'independent research' which involves the development of a broad knowledge-base from which decisions can be made to prevent reliance on the range of options recommended by any particular knowledge-source, and 'the calculative assessment of experts', or the act of assessing experts' competencies by placing them 'on trial' before granting them the authority to exercise their influence. Both are examples of creative 'thinking strategies' that invoke a shift in decision-making authority.

Other 'self-helpers' embrace the idea that intuition and trust are effective strategies for decision-making. They consider their intuition a mystical force. As popular author Gavin De Becker says in his best-selling book *Gift of Fear* (1997), 'people tend to consider it ... supernatural' (28). When things seem right or wrong 'without knowing why' (ibid.), my respondents attribute their knowledge to inexplicable forces because of the comfort they provide. And while their use of intuition is a means for exercising their decision-making authority, it also represents resistance to that of experts. They are willing to trust these 'forces' because they know that experts cannot guarantee the outcomes of any choices they might make on their behalf. Examples of how they bypass experts' influence in favour of guidance from the heavens include reliance on the 'internal cues', 'external cues' and/or 'synchronicity', which are all believed to trigger their intuitive capabilities. In each case, intuition is a tailored 'feeling strategy' that invokes a shift in decision-making authority from experts to consumers.

Still others take command of their decision-making processes when they integrate both 'thinking' and 'feeling' methods. Their integrated strategies for decision-making replicate, disregard, and reinvent both choice-making frameworks that are found in the wellness marketplace. Replication of these strategies is evident in their embrace of both frameworks, disregard is found in their unwillingness to comply with promotional attempts to fragment them, while reinvention is evident in how they combine these contradictory styles in inventive ways. Their creative combinations of rationality and intuition include 'role assignment'. Respondents who utilize this strategy agree that 'reason and emotion are not necessarily opposed but clearly different faculties ... their differences allow each to serve in a

division of labour in which their distinct capacities contribute to a unified outcome' (Barbalet, 1998: 38).

'Situational tailoring' - where respondents either 'think' or 'feel' their way to decisions depending on the nature of the choice or the time and effort they want to invest in the decision - and 'critical incident shifting' - where informants are willing to adopt either 'thinking' or 'feeling' strategies exclusively until life events of one kind or another trigger a shift in loyalty - are other integrated strategies. They exemplify the fluidity in decision-making styles that Alfred Schutz recognizes in the relationship between the emotionally driven 'man on the street' and the 'well informed citizen' guided by reason. He claims that in daily life, each of us is 'simultaneously' both of them (1979: 123). His stance, like my informants', is based on the realization that taken-for-granted emotionally-based knowledge can be invalidated at any time, necessitating a shift from the 'man on the street' paradigm - or the 'non-rational framework' - to the 'well informed' paradigm - or 'rational framework' - if only for a brief period:

> ... what is taken-for-granted today may become questionable tomorrow, if we are induced by our own choice or otherwise to shift our interest and to make the accepted state of affairs a field of further inquiry. (ibid: 124).

Informants enhance their decision-making authority by capitalizing on this fluidity. They do not limit their access to either framework, even though such limitation is recommended by the experts. Through defiance, they transform limitations into options and show how their active participation in neo-liberal regimes of self-governance is marked by the tension and dynamism that is integral to subjectivity formation.

The constitution of the 'commanding consumer' is essential to neo-liberal relations of

power which depend on individuals who are competent in the marketplace and have the capacity to engage in dynamic relations with experts. Through such relationships, these actors become immersed in the knowledges and techniques that align their goals with those of the social body. Through insights gleaned from my interviews, this chapter contributes to our understanding of subjectivity formation and self-governance by showing how multiple forms of agency - including distinct forms of resistance to the 'rational' and 'non-non-rational' frameworks for decision-making - are necessary for consumers to break with blind acceptance of the recommendations of those they are supposed to judge. They need to exercise their own authority and challenge that of experts. Their tailored strategies allow them to bypass experts' decision-making authority in order to judge the practical value of their competing claims. In some respects it is only the consumer who can judge practical value because s/he is the one making empirical observations about his or her thoughts and actions on an ongoing basis. Decision-making strategies that incorporate critique and transformation of the choice-making logics make it possible for practitioners to do this before deciding who they will let exercise their will on them. If they do not challenge experts in these ways, they will jeopardize their self-governing capacity. Of course, their creative forms of agency do not guarantee effective decision-making. They do, however, help subjects establish their authority as decision-makers who are capable of pursuing the hallmarks of personage and lifestyle independently.

CHAPTER 4 - THE ETHOS OF THE NEO-LIBERAL EXPERT

While the 'commanding' consumers who participated in this research challenge and override the decision-making authority of experts, Nikolas Rose reminds us that despite their defiance they do not 'escape' experts' influence:

> The relation between expertise and its subjects - clients, patients or customers - is ... one of ... "making up" persons whose relations to themselves are configured within a grid of norms and knowledges. The desires, affects and bodily practices of persons gets connected up with "expert" ways of understanding experience, languages of judgement, norms of conduct. (Rose, 1992: 92)

Here Rose makes a recurrent theme in the governmentality literature explicit: expert knowledge, or expertise, is *the* particular form that knowledge takes when its mobilizing capabilities are used in the service of neo-liberalism. Consumers work on their health, wealth and happiness in consultation with experts. They depend on 'governmentally contrived' expert markets (Dean, 1999) to showcase the diversity of expert knowledges and techniques. From this diversity they make the choices they believe will enhance their self-mastery efforts.

There is a huge literature on experts and professions in sociology - indeed a whole field called the 'sociology of professions'. However, despite the importance of the concept of 'expert' within the literature on neo-liberal governance, there are surprisingly few attempts within this literature to define it. In this regard, Rose provides the most precise formulation of what constitutes an 'expert' in his book *Inventing Ourselves* (1998) where he dissects the current regime of subjectivity. Here he argues that experts are distinguished by their possessions, masteries, competencies and credentials.

First, he argues that experts possess 'truths' that are grounded in claims to objectivity,

rationality and scientificity. Second, he claims that experts are those who have mastered an array of procedures and techniques which serve as tools for the rational guidance of subjects and foster actors' self-governing capacities: their knowledge is structured for practical use (see also, Abbott, 1998; Stehr, 1992). Third, Rose states that experts are competent administrators of the interpersonal relations between themselves and individuals, those which center on counsel and advice, and that are intrinsic to power and freedom. Finally, he contends that these distinguishing characteristics are reflected in their credentials which are earned through formal training and are represented by professional bodies that lay claim to exclusivity and monopolization (see also Abbott, 1988). Examples of those who meet these criteria include lawyers, psychologists and physicians. Their respective knowledges are examples of expertise.

In other works (1999a; 1999b), Rose advances the idea that a sanctioned system of imitation exists alongside formal expertise. He claims that typical subjects have limited direct contact with experts, necessitating the proliferation of expert vocabularies, knowledges, and techniques beyond the walls of traditional institutions. As 'quasi-experts', counsellors, nurses, bookkeepers and the like are encouraged to model their thoughts and actions after experts. Everyone is encouraged to think and act like experts as they transform their own concerns into problems suitable for expert intervention and treatment. Rose borrows Abraam de Swaan's term 'proto-professional' (1990) to describe this imitation, and cites Mariana Valverde's study of Alcoholics Anonymous (1998) to point out that lay organizations encourage non-experts to play the role of expert with one another. These alternatives to bonafide experts are urged to imitate the paradigm of expertise, forming a

second tier in a stratified system of guidance.

While Rose provides insight into how the concept of expertise might be understood within the neo-liberal framework, I was curious to discover the qualities that constitute an expert from the perspective of my respondents who pursue the 'good' life. In this chapter I compare my informants' conceptualizations of what constitutes an expert with definitions of expertise featured in brochures and advertisements. I show how respondents' definitions are based on criteria that both replicate and oppose factors included in these materials. I detail how informants' compliance stresses the necessity of results and credentials in their definitions, and how their claims about the insufficiency of these criteria represent critique and opposition. I show how this opposition is transformational since it is marked by the inclusion of character-based criteria for expertise which are believed to serve as indicators of whether or not the expert in question is a 'good person'. I suggest that this inclusion of personal criteria is a response to the uncertainty of expert knowledge. It represents a desire to unveil various forms of secrecy that might complicate uncertainty through negative influence on the nature of advice, recommendations heeded and their outcomes.

I begin with an examination of 'knowledgeability' as a criterion for expertise. I show how respondents echo advertisements in their willingness to include formal credentials as knowledgeability indicators, and why they add 'humility' as a critical sign of knowledgeability that is expressed through 'admissions of ignorance'. Next, I focus on 'success' as a criterion for expertise. I show how both informants and promotional materials emphasize testimonials as evidence of the value of knowledge, and why respondents also look for experts' willingness to 'walk their talk' and evidence of their self-mastery. Finally,

I focus on 'motives'. I show that while respondents and advertisements both emphasize the need for experts to adopt an 'empowerment philosophy', informants require that this approach to service be fuelled by philanthropic interests - a love of mankind - as opposed to profit motives. I conclude the chapter by highlighting how these tensions between acceptance and opposition contribute to subjectivity formation and deepen our understanding of the ethos of the expert under neo-liberal regimes of self-governance.

Knowledgeability

One criterion for expertise is what I refer to as 'knowledgeability'. In this section I show how respondents echo popular materials in their willingness to include 'formal credentials' as knowledgeability indicators, and how they add 'informal credentials' and 'humility' as critical signs of knowledgeability to compensate for the limitations of traditional symbols of expertise. First, I present evidence of how 'formal credentials' are promoted as symbols of both expertise and hope that represent the mastery of skills and knowledge and suggest that those who possess them direct individuals to good outcomes. I show that while many respondents deem 'formal credentials' as knowledgeability indicators, they also express scepticism to this claim because of their awareness that such credentials cannot be equated with knowledge, skills, or guarantees. Next, and in light of this scepticism, I show why informants point to what they call 'informal credentials' as signs of knowledgeability, and examine their belief that learning and experience provide better 'evidence' of knowledge and skill mastery than formal representations of them. Finally, I show why informants also emphasize 'humility' as a critical knowledgeability indicator that

is expressed through 'admissions of ignorance' which reflect experts' awareness of the uncertainty of their truth claims. I argue that 'humility' constitutes a 'character' component of knowledgeability: respondents know that experts cannot guarantee good outcomes and, therefore, demand that they acknowledge the limitations of their expertise.

Formal Credentials, Informal Credentials, Humility

Formal credentials are featured in materials that promote expert services of all kinds. They are symbols of knowledgeability that represent an individuals' mastery of skills and knowledge in a particular field of expertise. Formal credentials include the completion of college and university courses, diplomas, degrees, certifications, licenses and other awards and distinctions. They also include various forms of institutional affiliation such as association and board memberships, current and former job titles, teaching posts and publications that reflect active involvement in the area that the 'expert' claims skill and knowledge mastery in. And while formal credentials are symbols of knowledgeability, they are also symbols of hope. They suggest to potential clients and consumers that the expert in question has the necessary background to ensure that those they assist experience positive results.

Formal credentials are included as symbols of expertise in a variety of promotional materials on health. At the 'Vancouver Health Show', those who want to convince self-helpers of their knowledgeability and capacity to produce good health outcomes distribute pages of text that outline, in detail, their formal education, institutional affiliations, awards, distinctions, and teaching history and/or publications. The following quotation is extracted from an 8x10 inch sheet of paper filled with single-spaced text that describes a traditional

Chinese medical doctor's formal credentials and a message of assurance that his assistance will lead to good outcomes:

> Dr. Tony (Tong Nian) Zhuo, professor of Xinjiang Chinese Medical College, has practised traditional chinese medicine for the last 18 years as the head doctor in the general hospital in Xinjaing Autonomy, P.R. China. He was a member of the National Chinese Medical Science Society and director of "Chinese Herbal & Medical Research Organization". He was also the editor of two Chinese medical journals ... Dr. Zhuo has published 45 medical articles in national journals ... Dr. Zhuo published 4 books based on his clinical research ... With all your medical concerns, Dr. Zhuo is here to help you achieve your health & happiness in life.

This presentation of Dr. Zhuo's formal credentials highlights their 'exceptional' quality. He is not merely a trained and working physician who stays abreast of his field through research and publication, he is also a 'professor', 'head' doctor, and 'editor' of medical journals. This implies that he is a 'cut above' the rest in his capacity to produce good results for his patients.

This emphasis on 'formal credentials' is also evident in promotional materials for personal growth. Once again, such credentials are attempts to convince consumers that the so-called expert's knowledgeability is sufficient to produce positive outcomes. An example of how 'formal credentials' are used to convince personal growth consumers of an individual's knowledge and skill mastery is found in a brochure that promotes '22-Strand DNA Activation' - a procedure that claims to 'clear family and genetic karmic patterns' thereby evoking an 'expanded awareness' which is supposed to empower clients to realize their 'maximum potential'. This procedure is said to require the services of an individual trained and initiated at the 'physical level', and who has the 'spiritual authority' to do this work. The following quotation signals to readers that the 'DNA Activationist' whose services are advertised is qualified to assist people with these dimensions of their life:

> Haruko Phillippe was trained and initiated through the lineage of King Solomon in the Ritual Master I program by Rocky Mountain Mystery School Ritual Master Baron Gundi Gudnason ... [Haruko is an] Initiated Celtic Shaman ... [a] Meditation and channelling teacher, [a] Reiki Master ...

The formal credentials mentioned here are very different from those cited previously. The consumer may be less familiar with the language of the 'Mystery School' than 'medical college'. Still, the term 'school' denotes an educational facility that dispenses formal credentials which are supposed to be a mark of the practitioner's competence.

The materials that promote the services of financial 'experts' are no different in their presentation of 'formal credentials'. Such 'credentials' are used as knowledgeability indicators that symbolize knowledge and skill mastery, as well as hope. A typical example is found in a brochure called 'Fund Profiles: StrategicNova Mutual Funds'. Each page of the brochure features a detailed profile of a mutual fund, and the fund manager's formal credentials which implicitly suggest that consumers are 'in good hands' and that profit is likely because of this:

> Mr. Andrew Cook, of StrategicNova Investment Management, Inc. ... was previously an Associate Equity Analyst, Forest Products with Merrill Lynch Canada. He was also involved in the management of the Multi-National Lending Unit of Royal Bank of Canada's loan portfolio ... Mr. Cook has a B.A. in political science from the University of Toronto and has earned CA and CFA designations.

This emphasis on 'formal credentials' as knowledgeability indicators is replicated in many respondents' definitions of expertise. Regardless of whether they are searching for expertise in the areas of health, wealth and/or happiness, they say that 'formals credentials' represent competency, provide a foundation for their willingness to trust, and symbolize hope for good outcomes. The role of such credentials in respondents' definitions is highlighted in

the following interview excerpts:

> They tell the patient that they didn't just walk off the street and say, "Oh, I think these herbs are good" or "I think I will perform this operation". They have obviously seen X amount of cases and are able to cite percentages of recovery. ... I have a lot of faith in credentials. (Joshua, 49, professor)

> My financial advisor person would probably have their business degree and then have a specialization in finance ... they may have won some awards, big awards. Someone who writes a column, that would be neat. So that person could approach me and I might hire them. (Natalie, 30, government worker)

> I think they [formal credentials] are the bottom line. You don't talk to anyone until he's got a ticket, period. It's probably your biggest single immediate evaluation of someone ... Like my dentist, he's active in his field ... he went to UBC ... he teaches at UBC, he's competent. So you trust him. He's got expertise. (Ethan, 48, instructor)

Informants' emphasis on the importance of 'formal credentials' in their willingness to consider someone an expert is especially evident in their stories about those they feel they have mistakenly trusted. In such cases, formal credentials convinced respondents that the expert-in-question was, in fact, an expert, when they were not. In hindsight, these respondents came to the conclusion that the so-called 'expert', despite his or her credentials, had insufficient knowledge and skills which made it impossible to help them achieve good results.

In one such example, advanced degrees convinced Julia, a 66-year-old retired government worker, of the knowledgeability of a so-called 'expert' who claimed, in her book, to have the answer for ridding the body of parasites and disease. The author told readers to build what Julia calls a 'zapper'. Julia said that, because of the author's 'formal credentials', she was willing to believe that the 'zapper' would eliminate her parasites and other health complaints. She gave the author the 'benefit of the doubt' even though, in the back of her

mind, she thought the claim was preposterous. In the following discussion Julia recalls how educational credentials and evidence of research temporarily convinced her of the author's knowledgeability and quashed her doubts:

> Julia: I read the book cover and it said how she did scientific research and got her master's with high honours at McGill University and got her doctorate in biophysics and cell physiology. And I thought, well, she must know what she's doing.
>
> KE: What was the book about?
>
> Julia: It's all about how parasites in the body house all kinds of diseases ... She designed this box with electrical currents going through it ... it zaps all the parasites. So I was really gung ho. I drew a diagram of the box and found out the types of wires that should go in it. And I offered to pay a friend to build it for me.
>
> KE: So you had this thing built?
>
> Julia: Well, after a few weeks I decided there was no way I could really believe in a book that says there is a cure for all diseases. I figured that scientists and medical doctors have been trying for years to cure things like AIDS ... the logical part of my brain took over and I thought, 'It can't be that simple'.
>
> KE: So what convinced you to buy the book and ask a friend to build the zapper?
>
> Julia: Her education.

Julia's example highlights what many respondents believe: that 'formal credentials' are key components of expertise. However, while they are enough to convince respondents to give so-called experts a chance, they are not enough to convince them to heed their recommendations. Their own skepticism can override their initial inclination to trust the knowledgeability that 'formal credentials' represent. In many cases, such credentials are deemed necessary but not sufficient components of expertise because they symbolize knowledgeability and good outcomes but do not guarantee them.

Most informants concur with promotional materials in their belief that 'formal

credentials' are symbols of hope. However, they also believe that they are symbols of fear: they symbolize fear because they guarantee neither good outcomes nor the competency of those with them attached to their name. Reasons why my participants believe that 'formal credentials' are symbols of fear include their perceptions about the inadequacy of formal training, educational standards, and the personal development of those who possess them.

Some informants attribute the fear of 'formal credentials' to the inadequacy of expert training. They say there is danger in equating knowledgeability with education because education does not necessarily make an individual knowledgeable and skilled in a particular area. Christopher, a 37-year-old student, for example, says it is dangerous to equate physicians' 'MD' credential with knowledgeability in the area of nutrition. He says to do so would make a patient vulnerable to accepting nutritional advice that could cause, exacerbate, or fail to alleviate, medical problems.

> I have absolutely no faith in the average doctor's ability to give nutritional advice ... to the extent that they think about nutrition, they think about it in a very conventional way and their biases are just the popular biases ... they receive something like five hours of nutritional training ... I don't think they're qualified to give an opinion.

Other respondents attribute the fear of 'formal credentials' to what they believe is an increasing inadequacy of educational standards. They point to credentialism and the 'business of education', suggesting that knowledgeability is less a goal of education than the sale and purchase of credentials that represent the capacity to guide consumers to good outcomes. Jacob, the 55-year-old personal planner, expresses this concern in the following quotation:

> Credentials have become overused now ... A piece of paper should be a confirmation that you have, in fact, obtained the knowledge or experience. But actually nowadays the piece of paper is a confirmation that you've spent so many dollars to spend so many hours at some institution deck. Education has sold out to become big business.

Another concern which contributes to the belief that 'formal credentials' are symbols of fear has more to do with 'personal development' issues than those related to education and training. The following two respondents highlight the problem with assuming that certifications and degrees represent all forms of knowledgeability that contribute to expertise. The forms of knowledgeability to which they refer are linked with personal qualities that are developed through 'personal growth'. They suggest personal qualities not obtained through education include things like confidence, interaction skills and integrity which all contribute to the capacity to be effective for clients and patients.

> I met a woman recently who is a Ph.D. I would never, ever go to her for coaching because of her own inability to interact and her confidence level. She couldn't even handle the situation she was in ... I think there are many other things in life that people need to learn and I don't think professional designations always give you that ...they do not make a person effective. (Jennifer, 35, career coach)

> Just because a person has gone through the hoops and signed the papers, it does not necessarily make them a skilled and effective counsellor ... It isn't the paper qualifications that makes them effective. It's the personal learning and their way of sharing their learning. (Hanna, 70, career counsellor)

These comments all point to their belief that 'formal credentials' symbolize fear as well as hope. In light of this, many participants also include 'informal credentials' in their definitions of expertise. They believe that 'informal credentials' are evidence of knowledgeability 'in practice', while 'formal credentials', typically, are evidence of knowledgeability 'in theory'. They suggest that 'formal credentials' such as training and certification represent hope that good outcomes are possible, but realize that this hope is

coupled with the fear that a credentialed individual is neither knowledgeable nor provides guarantees. According to respondents, a so-called 'expert' is not considered an 'expert' unless 'formal credentials' are coupled with, or replaced by, 'informal credentials' which are deemed better indicators of expertise than traditional representations of them. 'Informal credentials' include 'informal learning' and personal 'life experience', regardless of whether or not such learning and experience is coupled with diplomas, certifications, institutional affiliations, awards or degrees. Of course, in certain fields respondents insist that informal credentials be coupled with their formal counterpart. Neurosurgery and dentistry are specific examples. On the other hand, counsellors and financial advisors can qualify as experts with informal credentials only. Respondents contend that this distinction is based on the nature of the assistance the so-called experts are expected to provide.

While 'formal credentials' suggest that relevant 'learning' has occurred for those who possess them, respondents say that this is not necessarily the case. Because of this belief they are willing to include 'informal learning' in their definitions of expertise. They classify such learning as an 'informal credential', and one that provides practical evidence of knowledgeability in a given area of expertise. The following two respondents, for example, deem expressions of understanding as evidence that relevant learning has taken place.

> An expert is someone who has a really good understanding of an area ... I think people who have a keen interest in the area and are well-read and research a lot, that, to me, is an expert. Not necessarily just the professionals in that particular area ... It is anyone who has really good knowledge. (Alyssa, 35, stay-at-home-mom)

> We see people without university degrees, but they still learn by themselves and so they can be experts, but I must emphasize, they still need to learn. You cannot just ignore the books, you cannot do that. You still have to learn from the books, but the place is not necessarily in university or colleges. (Sophia, 38, immigration consultant)

For these women, it is irrelevant where the learning occurred, and whether or not it is coupled with formal designations or degrees.

'Life experience' is another 'informal credential' that some respondents include in their definitions of expertise. They believe that in order to be considered an expert, the individual in question must, themselves, have experienced the problem or issue that they claim knowledgeability in. According to 30-year-old Michael, an expert is 'somebody who is going through it, or has been through it, or has somebody in their family going through it.'

Such personal 'life experience' is said to make knowledgeability more comprehensive because in/formal book learning is coupled with learning that comes from dealing with the issue in lived experience. Participants claim that this personal source of knowledgeability enhances an 'expert's' capacity for empathy and his or her ability to connect with those seeking advice. Grace, the 54-year-old sales clerk, is among those who believe that personal 'life experience' is an indicator of knowledgeability and, therefore, expertise. It is also a decisive factor in her decisions about who she seeks for personal growth and health advice.

> An expert, or someone who's going to work for me, has to be someone who's lived it and breathed it. It can't be someone that just knows their stuff [from books]. It won't work ... The person has to have gone where I need to go ... [formal] credentials are important, but not as important as their experience in the world.

Andrew, the 28-year-old musician with tendinitis, underscores Grace's sentiments. He believes that those who have experienced his problem personally have more relevant knowledge than those who have not, but are trained in the area formally. He points to a man who wrote a book for those suffering with tendinitis:

> He was an expert even though he's not a medical doctor. He probably knows a lot more about it than most medical doctors do. I think the people who have this problem, because it's so debilitating, know a lot more ... obviously specialists know a lot but the average family doctor usually doesn't.

Andrew considers this man an expert on the topic, even though his 'formal credentials' are in the field of computer technology. He says that this man's expertise stems from his own experience with the illness, which is why he knows all the avenues of treatment - including those that do and do not alleviate the condition.

Regardless of whether an individual's claim to expertise is based on formal or informal credentials, respondents realize that it is impossible for them to guarantee positive outcomes. They believe that knowledgeability does not mean total knowledge or the capacity to predict the future with certainty. It means skill and knowledge mastery in a given area *in addition* to expressions of what I call 'humility'. 'Humility' refers to awareness of the limits of knowledgeability and the willingness to admit one's ignorance. It refers to awareness that such mastery is a goal, or ideal, not an actual possibility. It refers to awareness of the impossibility of mastering everything in one's field of expertise, admitting this to clients and patients, and acknowledging when one does not have the answers they seek. Respondents believe that 'humility' is a reflection of character, of both honesty and fallibility. This is why many informants include it in their definitions of expertise. They say 'admit your ignorance, your limitations, don't pretend to know what is out of your reach!'

The 'self-helpers' I spoke with speak of 'the limits of knowledgeability' in abstract terms. They are aware that total knowledge is impossible in any given area of expertise. They also realize that this makes it impossible to control outcomes. With this awareness, they

want those they call 'experts' to also be cognizant of their limitations. The following two respondents express this belief:

> The more you know, the more you realize you don't know. And if someone's good at something, they should know that too. (Ethan, 48, college instructor)

> If you're really smart, and if you're categorized as an expert, and you really thought about your field, you would know you know nothing about it. You really know nothing. That's the bottom line ... You know a little bit about something. (Nicholas, 40, occupation undisclosed)

In addition to their abstract thoughts about 'the limits of knowledgeability', respondents also point to the source of their beliefs. Some, like Madison, the 35-year-old writer, insist that 'humility' be considered a component of knowledgeability based on their exposure to 'backstage' discussions about how fragile expert knowledge is within the context of a given field. Madison says that her exposure to such discussions underscores the importance she places on experts' awareness of the limitations of their skill-sets, and to their knowledge claims. To make her point she refers to her physician-friends whom she spends time with in the off-hours: 'They always say things like, "I don't know everything ... there's only so much we can do."'

Other respondents, like the tendinitis-plagued Andrew, point to 'frontstage' discussions with so-called experts who unknowingly reveal their lack of knowledge and skills:

> KE: So you went to a bunch of physiotherapists?

> Andrew: Yeah. I just wasn't very impressed with the knowledge of the ones I went to. They just didn't seem to have the knowledge, and I didn't get the sense that they knew they didn't have the knowledge.

> KE: And how did you assess their knowledge?

> Andrew: By the fact that a lot of the times I knew more about this problem than they did.

What frustrates Andrew, and, to this day, prevents him from classifying physiotherapists as 'experts', is their unwillingness to acknowledge the imbalance between his knowledge about the condition and theirs.

Yet another source of informants' awareness of 'the limits of knowledgeability' stems from personal exposure to expert contradictions. Madison, the respondent who is privy to the 'backstage' discussions of her physician-friends, recalls the different diagnoses she received from different doctors about the same health complaint:

> I'd gone to that doctor for six months and complained to him. 'I'm getting weird fevers and weird stuff.' And he'd say, 'It's nothing. Just girl stuff. You're stressed out.' So I went to someone else, they gave me an ultrasound. I had a bloody cyst.

These types of experiences contribute to informants' awareness of 'the limits of knowledgeability' in different ways. They either reinforce their awareness of the limits more generally or of the limits of particular individuals. This awareness reinforces their belief that so-called experts must be cognizant of the limitations of their expertise before they grant them expert status and heed their recommendations.

While this awareness, on the part of so-called experts, is a component of 'humility', informants emphasize why it must be coupled with what is referred to as 'admissions of ignorance'. If it were not, there would be no way for people to know whether or not advice-givers acknowledged their own fallibility and/or the limitations of their field of expertise. According to most respondents, those who claim total knowledge are neither experts nor trusted. Those who do admit their ignorance are, on both counts. Their admissions represent

humility which makes them seem like trustworthy people. It is also a sign of knowledgeability because, for informants, knowledge, even knowledge that one does not know, represents expertise. Jennifer, the 35-year-old career coach, articulates this position:

> Jennifer: Most people who tout themselves as experts would also be the same people who don't know. I generally like the people, and go to the people, who don't go off as an expert. They're professionals in the field, they know more than most of us, but they don't seem to have all the answers, because I don't believe anyone does. So probably ... I end up with people who are more honest than that.
>
> KE: So the expert, as you defined it, still wouldn't know everything?
>
> Jennifer: That's right.

The 'humility' that represents knowledgeability to informants is typically expressed prior to advice-giving and in advance of decisions. The expert-in-question 'admits their ignorance' about the issue-at-hand and expresses their willingness to seek-out the knowledge they are missing. They do not pretend to know what they do not know and/or give advice based on their lack of information. This 'humility' represents knowledgeability to informants, suggests that the so-called expert is, in fact an expert, and is a sign that they can be trusted. It is a character-based criterion for expertise which suggests to respondents that the expert-in-question is a 'good person'. This personal criterion is a response to the uncertainty of expert knowledge. Respondents know that veiled ignorance can have a negative influence on the nature of advice, recommendations heeded, and their outcomes. They believe that 'admissions of ignorance' reduce uncertainty and the potential for negative outcomes.

Stephanie, a 50-year-old former nurse and doctor of Traditional Chinese Medicine,

recalls how impressed she was with the knowledgeability of her own physician when she first became her patient years ago. She says the young woman, who had just completed her residency in family medicine, admitted her ignorance frequently and offered to research the issues she was unfamiliar with.

> She didn't know a lot, but I knew that she'd look things up. She wasn't going to fake it ... I knew that she would get the knowledge she needed. If she didn't have it in her head, she would find it out ... I know doctors who will never admit they don't know something or admit that they have to look something up.

The following two respondents underscore Stephanie's belief that 'admissions of ignorance' are signs of 'humility', reflect knowledgeability, and, therefore, expertise - especially when coupled with the willingness to do extra research. They speak of how 'admissions of ignorance' and the willingness to overcome personal gaps in knowledge increase their trust in the capacity of the individual to fulfill the role of expert.

> If an expert comes to me and admits that, okay, I don't know this but I know where to find the information, well that ups my trust right there ... they're informed enough to know that they don't know, but they know where to find it so they're not really missing any information. (Victoria, 29, human resources worker)

> He [financial advisor] was honest about his shortfalls. It would add to my trust because if he didn't know everything, he would tell me and he wouldn't BS me around ... He would go out and find the information. I knew he would be honest. (Natalie, 30, government employee)

This emphasis on the importance of 'admissions of ignorance' is reinforced by respondents' experiences with expert-guided decisions that resulted in negative outcomes. In some cases, and after-the-fact, the so-called experts were unwilling to admit that their ignorance led knowledge-consumers down the wrong path. Instead, they deflected the ignorance elsewhere. These experiences have caused some informants to retract the advice-

giver's 'expert status' and quash their trust in them altogether. Informants do not attribute the shift in their perceptions to the bad outcomes themselves. Instead, they attribute the shift to the lack of 'humility' that is reflected in these actions. In the following quotation, Megan, the 55-year-old administrator, expresses her disdain and lack of respect for those who do not admit that their own bad advice contributed to negative outcomes. She believes that those who deflect blame elsewhere are irresponsible - a quality, in her mind, that disqualifies an individual from wearing the label of 'expert':

> People aren't experts if they can never say, 'Well, I guess that didn't turn out to be a very good choice, thought it was going to be but it didn't'. There are people who are obviously there to take the credit and the bows, and if something goes wrong they're the first to point fingers at somebody else; they're the type of people that I have difficulty with. You can't just take credit. You also have to share in the failures.

Megan's emphasis on the importance of 'admissions of ignorance' is reinforced by other informants' experiences with expert diagnoses and treatments that resulted in *no* outcomes. This is particularly evident in the areas of personal growth and health. In some cases the so-called experts were unwilling to admit that their ignorance prevented them from providing any relevant assistance at all. Instead, they deflected their ignorance about the client's or patient's condition by focussing, instead, on pathologies and treatments that they were familiar with.

For example, Olivia, the 42-year-old woman with chronic fatigue syndrome, was required to obtain a back-up diagnosis of the illness from a psychiatrist for disability insurance purposes. This requirement prompted numerous visits with an array of practitioners who, she was convinced, knew nothing about her medical condition. They insisted that her medical concerns were mental concerns and wanted to treat them from this

perspective. Olivia recalls how they deflected attention away from their lack of knowledge about her illness by shifting it onto either hypothetical problems in her childhood or her overactive mind that could be tamed with supervised meditation during office visits:

> Olivia: Shrink number three was a nightmare. He had no clue about anything. I wondered if he ever believed me half the time. He just kept focussing on family-of-origin garbage ... so I was out the door. Then I went to this guitar-playing shrink.
>
> KE: So is this shrink number four?
>
> Olivia: Four, five or whatever. I stuck it out with him for awhile and was just rolling my eyes going, "I'm sitting here, and you're getting paid a king's ransom to sleep under the guise of meditation. But you're a breath of fresh air after Mr. Nightmare."
>
> KE: Was there ever any concrete back-up medical diagnosis?
>
> Olivia: No.
>
> KE: So what was your trust with any of these people?
>
> Olivia: It was zero. They don't understand it. They minimize your disability, your inability to work.

Experiences like Olivia's have caused some informants to retract the advice-giver's 'expert status' and quash their trust in them. They do not attribute these shifts in their perceptions to the lack of outcomes. Instead, they attribute them to the lack of 'humility' that the so-called expert's actions represent.

Success

'Success' or 'outcomes' is another criterion for expertise, and is coupled with the 'knowledgeability' factors just mentioned. In this section I show how both informants and promotional materials emphasize testimonials as evidence of the value of knowledge, and

why respondents also look for experts' willingness to 'walk their talk' and evidence of their 'self-mastery'. First, I present evidence of how testimonials are promoted as proof that expert guidance produces good outcomes. While many respondents consider 'proof' of good results for unknown others a useful indicator of expertise, they believe it is inferior to evidence of success for both significant others and themselves. Next, I show why some informants demand that experts 'walk their talk', and why they believe that to 'practice what you preach' is a sign that one has a history of good outcomes. Finally, I show why respondents also consider 'self-mastery' an indicator of good outcomes and, hence, expertise. I present evidence which highlights their belief that a track-record of good personal decision-making is a sign of one's ability to help others achieve this end. An expert's willingness to 'walk the talk' and evidence of their 'self-mastery' constitute character components of expertise: since participants know it is impossible to guarantee good outcomes, they consider these factors evidence that the expert-in-question trusts their own capacity to give advice that leads to success.

Results for Others, Walking the Talk, Self-Mastery

Self-help and personal empowerment materials that promote expert services frequently include testimonials as 'proof' of a track-record of good outcomes - 'evidence' that the expert-in-question produces what I call 'results for others'. Testimonials are either actual or hypothetical statements from 'unknown others' that attest to successes that have apparently resulted from the use of expert knowledges and skills. The 'unknown others' whose experiences form the content of testimonials are either real or fictitious individuals who are strangers to prospective clients and patients. Their testimonials are intended to

foster the perception that a criterion for expertise is the appearance of a track-record of good outcomes. Consumers are encouraged to believe that expertise is defined by what appears to be evidence of success, regardless of whether such claims are based on fact or fiction.

Testimonials are included as symbols of expertise in a variety of promotional materials. One woman who claims to be a 'healing medium', and who refers to herself as 'the lady of the light', includes a sourceless testimonial of her history of good outcomes in the flyer she circulates at Vancouver's 'Body, Soul and Spirit Expo'. It attests to her capacity to perform miracles and states that, at her centre in Holland, 'many people are transformed simultaneously', and 'many are healed while watching her telecasts'. Those who read the flyer are not told who the 'many' are, nor is their contact information provided for those who wish to verify their experience of good outcomes. Still, readers are encouraged to believe that an array of individuals 'in need' experienced the positive results that define 'the lady of the light's' expertise.

Similarly, the apparent expertise of a woman named 'Christina', a psychic whose flyer also circulates at the fair, is supported by a statement of success that reads: 'Christina gives full health readings with 98% accuracy and x-ray vision.' The accuracy of the claim about her accuracy is unverified, the source of the claim unnamed, and the recipients of Christina's track-record are 'unknown others' - possibly fictitious, possibly real. Readers are encouraged to believe that her success history constitutes her expertise, even though it is based on unsubstantiated information.

In contrast with unsourced testimonials like those mentioned, others create the appearance of authenticity by linking them with the names of people. A flyer distributed at

'The Vancouver Health Show' promotes a workshop on what claims to be a 6000-year-old self-healing technique called Chun Do Sun Bup, or 'vitial energy training'. Testimonials fill the back-side of the flyer. Each testimonial is linked with the name of the recipient of a positive outcome. The names of the recipients are printed in bold letters. For example:

> I could not walk anymore, and now I can do it again ...
> **Pedro Irala**
>
> ...the food intolerances disappeared after three months. The urinary disorder has been healed ...
> **Marie King**

'Sourced' testimonials like these are also found in promotional materials on finances. The back-side of the flyer for an online investment company called 'Online Investors Advantage' features comments from what readers are told are e-mail messages from former customers who took the workshop that the company is selling in the flyer:

> **From Ron Alberter:**
> ... On Monday I enabled my Schwab account for online training. I made my first purchase on Tuesday ... and yesterday I sold ... for a profit of $10,500 ... Not bad for a neophyte!
>
> **From Michael Aruta:**
> ... Over the past 2 weeks I have made $10,173.35 in profits, averaging 32.65% return. Not bad for a start, eh? ...

In both examples, the specificity of the numbers - eg., '$10, 173.35' exactly - is apparently supposed to add to the credibility of the claims. However, the authenticity of the quotes, and the names associated with them, are unverifiable. Contact information, like phone numbers or addresses are not included with the comments or listed alongside the actual or hypothetical names of those who are supposed to have experienced good outcomes. Nonetheless, these testimonials from 'unknown others' that link good outcomes with

expertise, suggest that the latter contributes to the former.

The thought-styles of respondents reproduce this message that expertise is synonymous with a track-record of good outcomes. They often point to second-hand information about 'unknown others' who have experienced positive results. Assumptions of a history of positive outcomes are often enough to convince respondents of an individual's expert status and, therefore, to use their knowledge and skills to enhance their self-mastery efforts.

The case of Hanna, the career counsellor, is a classic example. In the quotation that follows she speaks of her decision to choose a team of financial advisors. Her search for experts was guided by her definition that equates expertise with presumed customer satisfaction: evidence for the latter was her assumption that the advising team would not be in business if clients repeatedly experienced financial losses:

> Well I think I felt that they must have a lot of satisfied clients, they weren't new to the business. And I felt that if they were keeping other people, if other people had trusted them for years, then they were't just coming into the market and leaving irresponsibly.

Hanna's inclusion of what I call 'presumed good outcomes' in her definition of expertise is based on assumptions about customer satisfaction that she feels no need to verify, although she could have but didn't. The willingness to assess expertise on this basis is also evident in William's search for financial assistance. The 55-year-old, currently in career transition, recalls his decision not to verify second-hand accounts of satisfied clients, even though his broker gave him the information he would need to contact these 'unknown others' who experienced positive outcomes:

KE: So what is an expert?

William: All it is to me is that there's evidence of success.

KE: You'd mentioned that you'd asked your financial planner for referrals so you could contact previous clients.

William: Yeah, he checked with them first and said, "Here, contact these people." He gave me their names and numbers.

KE: Did you check them out?

William: No. I never did.

While many respondents like William and Hanna consider unverified 'proof' of success for 'unknown others' a sign of expertise, they believe it is inferior to evidence of success for themselves and 'significant others'. Such testimonials from 'significant others' - family, friends and colleagues - are first-hand accounts of positive outcomes. Their success stories are said to offer more convincing evidence of a person's expertise than those of potentially fictitious 'unknown others'. They are sourced and verified. They minimize the possibility of false claims about a so-called expert's success history which might unknowingly contribute to uncertainty in such a way that results in negative outcomes.

The following quotations highlight how informants grant expert status to those whose knowledge and skills have produced good outcomes for 'significant others'. Their comments show how this criterion for expertise is based on direct knowledge of the authenticity of 'success claims'. The successes experienced by family and friends are also determining factors in their decisions about whom to trust with their self-mastery efforts.

When I moved back from France I had a chunk of money that I invested with the people my parents invest with. They've been going to them all their lives. My parents are doing quite well so I figured, "Well I can't go wrong". (Madison, 35,

writer/editor)

> I'm going to check out this one [acupuncturist] that my friend goes to ... something just tells me, I'm going to get total results there ... because my friend had this big cyst in her stomach and was having massive pain ... and she went to this acupuncturist and, gone. So real results. (Lauren, 50, cook)

While the experience of good results for 'significant others' is considered a more powerful indicator of expertise than those apparently experienced by 'unknown others', respondents suggest that their own personal experiences of success are even more convincing. Knowledge of good results for either unknown individuals or family and friends provides assurance that an individual's expert-status is fitting. It does not, however, guarantee that their capacity to produce good results for others will translate into a capacity to generate good outcomes for oneself. This is why many respondents believe that in order for an individual to be considered an expert he or she must first prove his or her ability to generate good results for them.

For example, Olivia withholds judgement about whether or not the psychiatrists she visits are experts. She waits until she either does or does not experience positive outcomes. If she experiences good results, she grants the psychiatrist expert-status. If she does not experience good results, she does not consider him or her an expert - despite extensive formal credentials and the good results the psychiatrist may have produced for either 'unknown' or 'significant' others. Below, Olivia underscores the link she makes between her own experience of good outcomes and her definition of expertise:

KE: What makes an expert?

Olivia: Well in terms of the shrinks, it is based on results. What kind of results am I getting for all the time I'm putting in? If it's not producing any sort of a yield, it's

like, what does it amount to? It's tied up with results.

For other respondents, so-called experts are presumed to have expert-status until their inability to generate good results for them triggers questions about their initial presumption and how inappropriate the label of 'expert' is: the status is taken-for-granted until bad, or negligible, outcomes prompt informants to take that status away. Maria, a 50-year-old school teacher, ceased to consider her psychologist an expert after four months of no results, and no indication that this pattern would change. Her altered perception also caused her to put an end to her office visits.

> She never sent me away with anything to do, to work through my issues ... and she'd start talking about her kids and we got more into that than my problems. Well, that's not help for me. So I stopped going ... She was no expert, she was useless, psychologist or not. I wasted from January to April.

The expert status of a so-called expert is more convincing to respondents when their history of good outcomes can be traced to their own successes and/or to those of colleagues, family or friends. These criteria for expertise are based on a more direct knowledge of a history of good outcomes than the potentially fictitious testimonials that are printed in flyers and advertisements. Respondents' inclusion of 'good outcomes' of all kinds in their definitions of expertise is based on the assumption that past outcomes can be used to predict those in the future. Therefore, the more certain they are of the authenticity of success claims, the more secure they feel about granting an individual expert status and using his or her knowledgeability for their own ends. They also believe in the fragility of expertise: the label sticks only as long as an expert continues to direct their clients and patients to success.

And while promotional materials and respondents both include 'results for others' in

their definitions of expertise, interviewees claims about the insufficiency of these criteria highlight their scepticism. They transform their scepticism into action by augmenting this component of expertise. They add character-based criteria which are said to indicate whether or not the expert-in-question is what they refer to as a 'good person'. The inclusion of personal criteria is a response to the uncertainty of expert knowledge and an attempt to unveil any secrecy that might negatively influence the nature of advice, suggestions heeded, and their outcomes.

One character-based criterion for expertise that addresses respondents' concern about 'outcomes' is whether or not the expert-in-question 'walks their talk', or 'practices what they preach' for their own purposes. Informants believe that those who, as they say, 'walk their talk' have experienced personal success based on use of their own knowledgeability. These personal endorsements bolster respondents' confidence that the label of 'expert' is appropriate for the individual. Indicators which suggest to informants that the expert-in-question 'walks their talk' include: evidence that they use their own skills and knowledges, success that stems from this use, and/or knowledgeability that is a product of their personal transformations.

Many respondents attempt to find out if a so-called expert makes personal use of their own knowledgeability. They do this when they engage in 'the calculative assessment of experts' - a 'thinking strategy' detailed in the previous chapter on decision-making. They ask direct questions about their use - or lack of it - to determine if the label of 'expert' is fitting, and whether or not to trust the outcome potential of their knowledge and skills. The following two respondents highlight the importance of this character-based criterion for

expertise and share their strategy for accessing such personal information from those with 'formal credentials' who work in the financial industry:

> I will sometimes ask brokers if they're buying this stock themselves. "Do you believe in it enough to put your own money in?" It's always easier to spend someone else's money. This is a good test. (Megan, 55, administrator)

> One of my questions is, "Is this how you plan your finances? Are you selling me something that you use?" And if they tell me yes, then I'll pay some attention. (Hannah, 70, career counsellor)

Of course, the 'truth' of answers about their 'personal use' is never guaranteed, and neither are their claims about the nature of the outcomes. But informants still believe that responses to these questions give them insight into whether or not the individual represents this character component of their definition of expertise.

Some respondents do say, however, that they find it easier to verify 'expert' claims about use of, and personal success with, their own knowledgeability when the individual is a 'significant other' with either formal or informal credentials in the self-mastery area that they want assistance with. Informants have more access to the private lives of family, colleagues and friends than to those of so-called experts who are relatively unknown to them. They feel there is less of a chance that their claims about personal knowledge-use and success, and their recommendations, will be veiled in lies or secrecy. This access to first hand knowledge is said to minimize uncertainty and reduce the possibility of negative outcomes for them.

The following quotations not only underscore informants' tendancy to deem 'significant others' as experts, they also point out that the basis for this assessment stems from an awareness that they use their own knowledgeability and experience good outcomes. In each of these quotations, respondents implicitly emphasize this character component of

expertise as it pertains to the area of finances:

> There are certain friends or colleagues who are experts to me. If they're successful, if they're comfortable, I'll take their advice. It's that simple. (Ethan, 48, instructor)
>
> My Uncle Thomas, he knows what he's talking about. He did fine in the business world ... I look to anybody who's successful. (Brandon, 39, clerk)
>
> I try to extract the information I need from them [former colleagues] ... They make smart money decisions for themselves, and they wouldn't make these investments if they didn't think they were good opportunities. (Alyssa, 35, stay-at-home mom)

While these examples show my informants' willingness to deem friends who 'practice what they preach' experts, another indicator that a prospective expert 'walks their talk' is if their knowledgeability is a product of successful personal transformation(s): such transformations - successful outcomes - give birth to knowledgeability and also serve as 'proof' of 'personal use' of the recommendations that they dispense. Respondents are convinced of an individual's expertise in a given area of self-mastery if that individual has effectively transformed a negative experience - in his or her own life - into a positive outcome. They believe that such a transformation is evidence of success and equips the prospective expert with the necessary knowledge and skills. They believe that this personal success is evidence that they have 'walked their talk' - that they know, intimately, about the success potential of the advice they dispense. It is an indicator that they believe in the transformative power of their skills and knowledge; that they are based on experience, not speculation or deception. Respondents believe that advice based on 'knowledgeability that stems from personal transformations' reduces the uncertainty of their own decisions and increases their chance for sucessful outcomes. It is a sign that an individual is, in fact, an expert who trusts his or her own recommendations: on this basis, respondents are willing to

believe in their expertise as well.

Interviewees point to this indicator of expertise, regardless of whether they speak about the topic in relation to happiness, health or finances. The following informant defines expertise in these terms as he reflects upon the issue in relation to his own personal growth efforts. His comment underscores the belief that expertise is synonymous with the successful resolution of a negative personal experience, and that this process produces the knowledgeability that helps others to achieve good ends:

> [Experts are] people who have come out of a bad experience ... they've turned it into a positive situation and they can help people going through similar situations ... they've been to the end of a healing journey ... this person is coming from somewhere that is truthful and authentic. (Michael, 30, unemployed)

Another respondent echos these sentiments in relation to those he approaches to help him master his finances:

> [An expert] is somebody who has demonstrated what they are trying to teach in their own life ... An expert is someone who has gone through things, made the mistakes, and has figured it out for themselves. (James, 27, TV editor)

Both comments suggest that experts are those who embody the effectiveness of the positivizations detailed in Chapter 1. They have taken their own 'bad experiences', 'made the mistakes', and 'turned' them into 'positive' situations by using what they've learned for their own and others' successes.

Yet another character-based criterion for expertise that addresses respondents' concern about 'outcomes' is whether or not the expert-in-question is living proof of 'self-mastery'. Evidence of an expert's 'self-mastery' is distinct from evidence that they 'walk their talk'. While 'walking the talk' is proof of good personal outcomes in a specific area of

expertise, 'self-mastery' is proof of effective decisions in one's life more generally. It is also proof of knowledgability in the arts of decision-making.

Clearly, it can be difficult to gain information about a prospective expert's level of self-mastery. The challenge is lessened when the individual is a family member, friend, or other 'significant other' due to access to the 'backstage' areas of their lives. William, the 55-year-old in career transition, deems his former colleague an expert. He consults with him on a variety of personal growth issues. He is convinced of his ex-colleague's self-mastery and his corresponding track-record of good decisions:

> I've seen him make decisions ... and he's been hugely successful in doing that ... and to me, his well-roundedness tells me that this is somebody worthy of listening to. A lot of the decisions he makes in business and in life are things I admire ... he's proven himself time and time again ... he's one of these people who can almost do no wrong.

While evidence of a prospective expert's self-mastery represents both a history of good outcomes and decision-making knowledgeability, evidence of an individual's lack of self-mastery represents danger. Respondents say, 'If you haven't mastered your own life, how can you possibly help others master theirs?' Alexis, the 37-year-old strength and conditioning coach, is unwilling to consider Oprah Winfrey an expert. Winfrey, the internationally syndicated 'Queen' of daytime talk-TV, is considered by her fans to have gained expert-status with the success of her show which promotes various personal growth strategies. Alexis, however, disputes this claim based on her perception that Winfrey, while financially successful and well-versed in personal growth terminology and theories, has unresolved health issues:

> I wouldn't read anything she's written ... She promotes other people's success but she looks like she's still searching. Like, her weight is up and down and she has a big

issue with it. She has a lot of struggles and issues that are related to her weight.

For Alexis, Winfrey's advice is not situated within the context of her own self-mastery. Since she does not exemplify the 'quality' individual who has mastered all areas of her life, it is presumed that she is unable to shift her focus away from her own needs and onto those of people. Her advice is founded upon her own issue-laden perceptions which could lead followers down a path of bad outcomes rather than one paved with successes.

Megan also abides by this criterion for expertise. She witholds expert status from those who demonstrate their lack of self-mastery and warns others to steer clear of them in the name of their safety. In the following quotation she refers to a psychiatrist with degrees, designations and institutional affiliations whose lack of self-mastery disqualifies him as an expert:

> I was in a hospital for a meeting of physicians ... the chair of the hospital education committee was a psychiatrist. I was sitting in his seat because I was told to sit there. Well, he walked in and looked around and he was edgy and nervous and you knew he was very uncomfortable. And he sat directly opposite me at the far end of the table. Under five minutes into the meeting he asked me to switch seats because he couldn't function in that seat ... He's a psychiatrist but he couldn't function. Well, if you told me you needed help, I'd say you'd better go to the next hospital down the road. Don't stop at this one because he's got issues that he hasn't dealt with himself.

The concern, once again, is that unresolved 'issues' in any aspect of their lives prevent so-called experts from fullfilling the mandate of the role. As previously mentioned, respondents expect experts to have experienced the troubles they face. However, they fear that until their self-mastery is achieved, they will be preoccupied with themselves rather than with those they are supposed to help.

Motives

'Motives' is another criterion for expertise that is situated alongside ' 'knowledgeability' and 'success'. In this section I show that while respondents and advertisements both emphasize the need for experts to adopt an 'empowerment philosophy', informants require that this approach to service be fuelled by philanthropic interests as opposed to profit motives. First, I present evidence from promotional materials of how people are encouraged to conceptualize expertise in terms of its capacity to contribute to their own empowerment. Respondents employ this philosophy in their definitions of expertise which characterize the expert-lay relationship as a partnership that contributes to their awareness of multiple options. Next, I examine informants' critique of signs which suggest that expert-use of what I call the 'empowerment philosophy' is motivated by the potential for profit. In light of their critique, respondents are only willing to grant the label of 'expert' to those who convince them that their motivation for service is what I refer to as 'philanthropy' rather than 'profiteering'. I argue that an empowerment philosophy that is supported by what appears to be a philanthropic motive is the ultimate character-based criterion for expertise. It indicates that the expert-in-question is a 'good person' who places others' interests before theirs. I show that the importance of this criterion is linked to respondent perceptions of its origin outside of 'knowledgeability'[3] and 'success': respondents know that skill and

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[3]In some cases, of course, respondent perceptions contradict the facts. For example, in medical training the Hippocratic Oath represents the institutionalization of 'philanthropy'. In contrast, the financial advisor is obviously driven by profit. He or she shares an interest in profit with the client; this is his or her philanthropic side. The point here is that respondent resistance is based on whether or not doctors, advisors, etc. *appear* to be motivated by philanthropy rather than profit, that is, self-interest at the expense of others.

knowledge mastery, and a history of good results, do not predict the future with certainty. Therefore, they augment their quest for certainty by defining expertise in accordance with this 'character' factor as well.

Empowerment, Profiteering, Philanthropy

Self-help materials that promote expert services encourage consumers to define expertise in terms of its capacity to contribute to their own empowerment - to conceptualize expert-lay relations as 'partnerships' that focus on their 'interests' and furnish them with 'multiple options'. They are encouraged to believe that these dimensions of what I call the 'empowerment philosophy' - partnership, interest, options - combine in such a way that contributes to their own capacity to maximize their happiness, health and finances.

The 'partnership' dimension of the empowerment philosophy is communicated to citizens through various terminology. Words like 'interdependence', 'negotiation', 'co-creation', and 'anti-authoritarianism' appear in assorted advertisements and popular reading materials. A brochure for 'Psychology of Vision' - a 'healing model' for the twenty-first century - tells readers that 'healing' is a co-operative effort that requires input from everyday people and so-called experts:

> Psychology of Vision is dedicated to finding and teaching techniques that advance and support the shift into interdependence - the next stage of human evolution. This is the experience of being in partnership with everyone and everything, being an empowering leader, a visionary, a mystic ... we all want to be part of the solution.

In this excerpt, the term 'empowerment' appears alongside the words 'partnership' and 'interdependence' within the span of two sentences.

Similarly, the author of magazine article entitled 'Modern Dentistry' tells readers that

the partnership model of expertise is superior to one based on authoritarianism. The interactive element which necessitates consumer input is touted as superior in its capacity to generate good outcomes:

> A more caring, sharing, and co-creative model has supplanted authoritarianism and the notion of "Dr. As God." The ability to engage with a professional, who sees and values the gift inherent in the interaction with those seeking his or her services, enhances the possibility for a mutually beneficial outcome. (Ricketts, 2000: 38)

My interviewees replicate this notion that expertise is defined by its potential to contribute to their empowerment: their conceptualization of the ideal empowerment philosophy highlights this notion that expert-lay relations should be partnerships. The following quotations highlight this replication and the belief that partnerships are characterized by non-authoritarian relations between equals:

> I feel it should be a partnership ... I'm supposed to be involved in the decisions. (Hannah, 70, career counsellor)

> The ideal helper or therapist allows the patient their own power ... when somebody empowers you, they're saying, "It's okay for you to make your own decisions" ... the helper explores that with them. (Rachel, 46, on disability insurance)

> We're equal. They're not smarter than me ... I'm not in awe because they know something different than me ... "This is what I know, where does it fit withwhat you know?" It either seems to fit, or I'll check it out, or not. (Jacob, 55, personal planner)

While respondents reproduce this 'partnership' dimension of the empowerment philosophy promoted in popular self-help materials, they also express ideas that are congruent with materials which suggest that this philosophy, and hence expertise, is synonymous with a genuine 'interest' in people. These messages encourage consumers to believe that expertise is defined in terms of a capacity to express interest in their lifestyles, problems, goals, needs and convictions. The implication is that such interest contributes to

the effectiveness of expert-lay partnerships and enhances the potential for good outcomes.

This 'interest' dimension of the empowerment philosophy is evident in an advertisement for a company called 'Fidelity Investments'. It features an unsourced comment from an 'unknown other' whose concern is contained within quotations. The comment reads: 'My personal goals in life are unique to me. I need a financial advisor who understands that.' This actual or hypothetical plea for 'interest' suggests to readers that this firm's advisors are able to provide 'interested' service, a skill that contributes to their constitution as experts and their capacity to empower those who utilize their skills and knowledges. This message is reinforced in 'An Investment Plan (with Sy Mytting)' - a promotional video distributed at Vancouver's 'Financial Forum'. An individual who attributes his financial success to the services of Mr. Mytting says: 'When I first went to see him, he didn't even deal with monetary issues at all. It was, "Who are you as a person?"' (Edward Lee Productions, Inc., 2001).

Respondents who echo this notion that 'interest' is a defining component of expertise point to it as evidence of an expert-lay partnership that is guided by an empowerment philosophy. A lack of interest, on the other hand, is considered dis-empowering and antithetical to expertise. The following examples highlight scenarios where informants gave so-called-experts the opportunity to express interest in them. However, no expression of interest was forthcoming:

> There was one massage therapist that I went to twice ... He didn't ask a lot of questions. He just got me on the table and started working without really asking me what the problems were. I didn't go back to him. (Jessica, 45, lawyer)

> She (hematologist) was giving me a biopsy ... I told her she didn't give me enough anaesthetic but she wouldn't listen to me ... I was sobbing, literally powerless ... When she was done she said to make another appointment ... I said, "I won't make another appointment. I don't want to see you again."(Rachel, 46, disability insurance)

In both cases, they retracted the label of expert and stopped exploring the possibility of a partnership with them.

In addition to informant reproduction of the popular messages that equate expertise with 'partnership' and 'interest', there is evidence that respondents' also reproduce the 'options' dimension of the empowerment philosophy which encourages people to equate expertise with the willingness to provide and explore the pros and cons of multiple courses of actions. The marketplace of personal empowerment and self-help literatures and practices is filled with these messages. For example, TD Waterhouse, in a complementary overview of their financial services, offers prospective clients 'more choice' for their investments. Similarly, The Royal Bank Financial Group markets 'Royal Select Choices Portfolios' as a component of their 'more choice' empowerment campaign directed at prospective investors. Advertisements for personal growth link expertise with the willingness to provide multiple options. A clairvoyant and medium named 'Christina' who offers insight into clients' finances, relationships and health refrains from 'telling the future' and, instead, in her personal advertisements, promises to give individuals 'three choices' in each self-mastery area.

Informants believe that the willingness to provide and/or examine multiple courses of action is a sign of expertise because it reflects the empowerment philosophy. First, it represents the 'partnership' approach to expert-lay relations and an unwillingness to make

unilateral decisions on behalf of clients and patients. Second, it symbolizes 'interest' in the needs and concerns of knowledge-seekers as individuals. The provision of options, and the willingness to explore them, account for the desire of many informants to tailor their decisions to their own unique circumstances. The following two practitioners highlight this belief in accounts of their experiences with those they deem experts:

> I'm not being coerced into believing something that I don't want to believe. At no time did she [personal growth leader] say, "This is the only way." She kept indicating that there's this path, but there are other paths to choose from. (Maria, 50, teacher)

> I told him [financial advisor] my situation, this is where I am, this is what I think I want to do. And he suggested some alternative approaches to doing it. He gave me lots of documentation on different approaches; what the upside would be, what the potential downside would be. (William, 55, in career transition)

Respondents like Maria and William believe that options are empowering, and that those who acknowledge them enhance their well-being.

However, while my interviewees replicate the empowerment philosophy in their definitions of expertise, they are highly critical and sceptical of signs which suggest that use of this philosophy is motivated by the potential for profit. Evidence of profit-seeking fills the marketplace of self-help expertise. It is especially evident in the marketing of alternative health products, therapies and treatments. For example, an advertisement for 'Body Wise AG-Immune', 'an all-natural product for improving the immune system', includes an explicit statement of financial interest. It reads: '... physicians and other health care professionals, have a financial interest in promoting the sale of Body Wise products.'

Other promotional materials feature profit-seeking strategies that are typically associated with the marketing of material goods and services. Time-limited coupons that

offer free and/or discounted alternative treatments are plentiful for things like acupuncture, acupressure, reflexology (see Figure 4.1) and 'ki' vital energy treatments (see Figure 4.2). These ads resemble discount food coupons that promote the sale of grocery store products, and promotional offers for bathroom tissue, shampoo and other items that regularly go 'on

Figure 4.1 Free Treatment Coupon. Advertised in *Shared Vision*. (October 2000: 27).

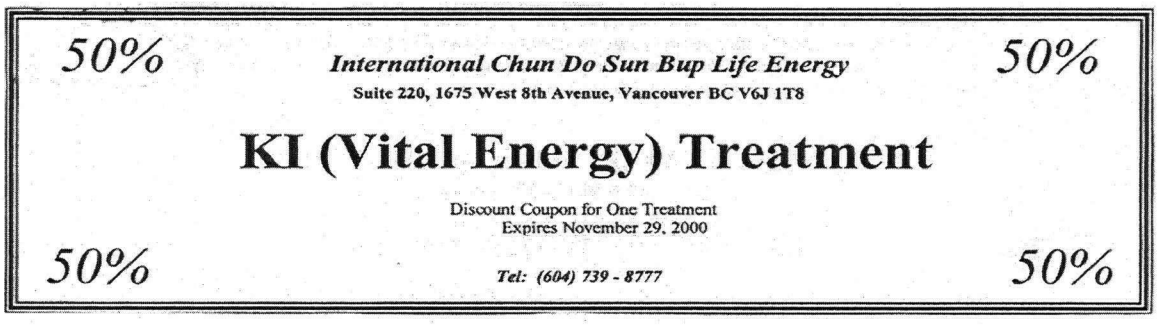

Figure 4.2 Discount Coupon. Distributed at the 'Vancouver Health Show' (2000).

sale' in drug stores.

The costs associated with many alternative health-care treatments are 'visible' to consumers since they are not typically covered by basic or extended insurance policies. Patients must pay for these services with their own funds, up front, with no possibility for reimbursement. This forces alternative practitioners to find creative ways to generate the patient base that is necessary to support their respective practices. It also distinguishes the visibility of their profit motive from the invisibility of the profiteering which might be linked with conventional health practitioners, the pharmaceutical industry, and so on. Since the services and treatments associated with the latter are covered by insurance in most cases, conventional practitioners are not faced with the same pressure to 'lure' people with the promise of special deals and discounts.

This logic also explains the visible profit seeking strategies often used by therapists and counsellors who are not 'registered' psychologists. Their 'formal credentials' are not recognized by health plans, which can make it more difficult to generate a client-base, and often forces them to use strategies that might create the impression that their work is fuelled by the pursuit of profit. A motivational coach who calls his company 'Busybodies Personal Development' provides an example of this. He distributes 100-dollar 'gift certificates' as an incentive for prospective clients to sample his services and, hopefully, return with a checkbook (see Figure 4.3). This strategy resembles the offering of samples in food fairs and grocery stores to enhance the sale of products.

When informants suspect that profiteering motivates an individuals' offering of their self-mastery services, they withhold, or retract, the label of expert and quash their potential

Figure 4.3 Gift Certificate. Distributed at the 'Body, Soul and Spirit Expo' (2000).

for vesting trust in them. They believe that profit motives signal a lack of integrity. It creates the impression that the expert-in-question puts their own financial interests ahead of clients' and patients' well-being. They also believe that it adds to the uncertainty of knowledge and the danger of decision-making because of its potential for negatively influencing the nature of advice, recommendations heeded, and their outcomes. For these reasons, most respondents steer clear of those who they suspect are profit-seekers because, in their minds, they are capitalists, or business people, not legitimate experts.

Lauren, the 50-year-old cook, recalls the time when she decided that her acupuncturist was not an expert because he seemed motivated more by profit than curing her ailment. She paid for her first visit with a free coupon that she found in a newspaper advertisement. Her recollection of the experience highlights her belief that the initial free service was meant to oblige her to come back for paid visits, even though the initial treatment cured her tendinitis.

> He got rid of my tendinitis ... then he kept insisting that I come back ... what they wanted to do was suck me into ten visits for thirty-five dollars a visit, you see. I don't really think he cared whether I got rid of it or not ... He was hoping that I wouldn't get better and that I would have to keep coming back.

Christopher, the 37-year-old student, is aware of what Lauren discovered the hard way. He always discounts claims to expertise whenever they are linked with product endorsement. He believes that such connections are signs of danger, and that the so-called knowledgeability is inevitably tainted. In the following quotation he makes this point as it applies to his Internet search for expert guidance to help him cope with assorted health complaints:

> Ninety-nine percent of what comes up is endorsement, someone trying to sell a product ...and it's not that I believe that there is purely objective information, but I don't trust what is basically an advertisement disguised as information ... I don't expect anyone who's actually selling a product to be remotely objective about it. I'm very suspicious of the motive.

This point is underscored by numerous respondents who are reluctant to assign the label of 'expert' to those who sell financial products, especially those who are employed by financial institutions. They point to their institutional bias, profit motive, and their primary status as sales people:

> It's not like someone from Royal Bank is going to say, "You're money is not best with us. You really should go to that other bank ..." If they said that, I would trust them because there's no way they're going to do that for self-gain.' (Victoria, 29, human resources worker)

> They don't care if it's the best product for you. They're thinking about, "How do I get this person's business?" It's a sales job. (James, 27, TV editor)

> If they work for Company A, they're not going to find me the best of what I need because it might be at Company B, right? ... If you have an independent, that's a different story, although they're still in it for the money. (Megan, 55, administrator)

In light of their critique - and distrust - of signs of profiteering, respondents require that the empowerment philosophy is supported by what I call a 'philanthropic motive' instead. They believe that this is the ultimate character-based criterion for expertise because it indicates that the expert-in-question is a 'good person' who places others' interests before theirs. Indicators that a so-called expert's prime interest is in helping others rather than themselves include their status as a family member, and in the absence of that status, subjective cues and objective demonstrations that elevate their status to that level.

Many informants assign family members the role of expert. They feel assured of their philanthropic motive, their honesty, their lack of a profit agenda. They are willing to call them an expert because they don't question what appears to be a genuine desire to help. Victoria, the 29-year-old human resources worker, goes to her father for financial advising. She points to her assuredness that her financial success is his only motivation for helping her to select and manage her investments:

> If my dad says, "Put your money here", I'm a lot more likely to put it there than where a financial advisor would tell me to put it ... My dad's not trying to make any money off me ... he's not out for his own self-gain. He wants to help me.

Similarly, Ethan, the 48-year-old instructor, relies on his wife for her financial expertise, even though she has no training in the area or any 'clients' other than him. He justifies her expert status by pointing to his belief in her honesty, their marital trust bond that has built-up 'equity' over twenty years, and his assuredness of her commitment to his financial well-being:

> KE: You say that you have no trust in financial advisors at all, yet you trust your wife with your finances. Would you say that your wife is on par with these advisors in terms of what she knows about finances?

Ethan: No, far below, far below. They do it every day whereas with my wife it's just recreational.

KE: Yet you trust her with your finances?

Ethan: Right. She's trying to do the best for us, whereas with these other guys I can't be guaranteed that ... they have to make money for their company.

KE: So you're trusting someone with less knowledge.

Ethan: Yeah ... at a certain level, honesty supercedes that [the knowledge].

Arguably, his wife's desire to help him is motivated by profit and shared self-interest since the outcomes of her influence on his financial affairs have an impact on her own financial well-being by virtue of their marriage contract. However, their respective profit motives are compatible and neither undermines the other. Ethan believes that her 'untainted' motivation is sufficient for her to carry out the duties of an expert, and compensates for her questionable knowledgeability in the financial arena.

Other signs which suggest to informants that so-called experts' efforts are fuelled by philanthropic motives include subjective cues that represent either actual or idealized qualities of family members. They are willing to grant expert status to those whose personal qualities - their demeanor, appearance and/or communication style - reminds them of a beloved relative who either did, or still does, care for them. Alexis, the 37-year-old strength and conditioning coach, points out similarities between the personal qualities of her psychologist and those of her late grandmother.

Alexis: She was so much like my grandmother. She was sweet .... she was so compassionate ... she was loving ... she had beautiful eyes that were big ... she talked from the heart ... she was gentle.

KE: How did she compare to the others you saw?

Alexis: It was like I was just there for an appointment. They were there to provide a service whereas this lady was there because she really cared ... I thought she really cared.

The similarities that Alexis points out form the basis of her assumption that this psychologist is an expert because she has her best interests at heart, just like her grandmother did.

A so-called expert's willingness to disclose details from his or her personal life is another subjective cue that many informants associate with 'philanthropic motives'. They are not suspicious about the 'truth' of such disclosures, or suspect that they are used to dissuade them from discovering the so-called expert's 'profit motives'. Instead, they interpret displays of openness as a sign of expertise that represents philanthropy: disclosure represents a willingness to sacrifice privileged information for the good of another individual. Michael, the unemployed 30-year-old, outlines the disclosures that convinced him of the expert status of a couple who performed an energy-channelling procedure called 'healing touch therapy':

Michael: After talking to them it made me feel like they're coming from a good place. They're not scamming or anything ... they know what they're doing.

KE: What gave you that sense?

Michael: They talked about God, their personal experiences with God, and how they have this meditation centre, and all about their mentor who is some woman in England ... they just sounded sincere and so I gave it a try.

In addition to, or instead of, relying on subjective cues, or representations, of a prospective expert's philanthropic interests, some respondents rely on objective demonstrations of a genuine interest in helping others at the expense of their own financial gain. Christopher, for example, points to the author of a diet book he read years ago. The man's verifiable actions convinced him of his expert status. He recalls what he thought was

'concrete proof' that the author puts others' interests ahead of his own. This proof convinced Christopher of the safety of the knowledge - enough to use it to enhance his health.

> There's no doubt that the fact that this guy had given up the Baskin-Robbins fortune lent a certain credibility to what he was saying. I mean, it was initially in his interest to perpetuate the sale of what he considered to be harmful dairy products ... So obviously, when a potentially interested party works against his or her own interests, it's easier to trust them.

The importance of 'philanthropy' in respondents' definitions of expertise is linked to its origin outside of 'knowledgeability' and 'outcomes', and its capacity to have an impact on these criteria: respondents know that skill and knowledge mastery, and a history of good outcomes, do not predict the future with certainty. This is why they augment their quest for certainty by defining expertise in terms of philanthropy as well. Respondents believe that 'good people' with 'philanthropic motives' increase the potential for positive outcomes because they do not let their own interests undermine practitioners' potential for health, wealth and happiness. Their knowledgability is considered less uncertain because they need not tailor it, unbeknownst to consumers, to satisfy profit agendas. Of course, the expert status of 'good people' is fragile. The label sticks only as long as their knowledgeability consistently leads to success.

The Neo-Liberal Expert and the Demanding Consumer

The emerging forms and definitions of expertise detailed in this chapter point to the constitution of 'self-helpers' and 'personal empowerment types' as 'demanding consumers' who want to make effective decisions in their pursuit of the 'good' life. Their formation as 'quality' subjects depends on their capacity and willingness to negotiate criteria for the

expertise through which they are governed. This makes sense when contextualized within what Ulrich Beck calls the 'culture of distrust' (Beck, 1992a; see also Giddens, 1990; 1991). My respondents do not equate popular conceptualizations of 'the expert' with certainty or consider them a source of guarantees. In their self-mastery attempts they are confronted with a multitude of expert claims that have been subject to chronic change, contradiction and dismissal. Their awareness of ongoing battles and multiple perspectives has lead to scepticism about the competency of advice-givers and the validity of their truth claims and recommendations. Within this context, this culture of distrust, informants redefine and augment their criteria for expertise in accordance with what they *are* willing to trust. Their capacity to do this - and the definitions they (re)invent - are shaped through discursive practices that articulate the dynamic and interrelated processes of subjectification and subjection which are key to 'strategic' power relations.

On the one hand, we can consider specific popular logics in terms of efforts to subject individuals to a culture of expertise. There is the 'knowledgeability' logic that presents 'formal credentials' as symbols of hope and one's capacity to lead people to good outcomes (see Rayher, 1998: 21). Then there is the 'success' logic which fosters the belief that testimonials based on either actual or hypothetical statements of success from 'unknown others' - a form of 'socially derived knowledge' (Schutz, 1979: 132) - are evidence of a so-called expert's competency, regardless of whether such claims are based on fact or fiction. In addition to these logics, consumers are told to define expertise in terms of whether or not the 'empowerment philosophy' motivates the expert-in-question, and to believe that 'profiteering' is a logical fit within a marketplace where expertise is distributed for a price

and where competition reigns (Haggerty, 2003).

On the other hand, we can consider my informants' attempts to (re)conceptualize expertise as evidence of their willingness to express and engage in autonomous acts of subjectification. The complexities of their definitions are marked by an array of affirmative, critical, and often transformative forms of agency. As 'demanding consumers' they either assign or withhold the label of 'expert', depending on the characteristics of those who might exercise their will on them. By placing expectations on those who pose as experts, they contribute to the dynamic marketplace relations upon which the neo-liberal mode of self-governance depends.

For example, all of my informants comply with the 'knowledgeability' component of expertise. However, most are adamant that 'formal credentials' are not enough. In light of the uncertainty they associate 'formal credentials' with, they do not consider so-called experts 'real experts' unless these credentials are coupled with, or replaced by, 'informal credentials' which are deemed better indicators of knowledgeability than traditional representations of it. Yet, even with this addition to their definitions of expertise, they realize that 'informal credentials', like their formal counterpart, do not guarantee good outcomes. They associate both knowledgeability indicators with uncertainty, which leads to another component of their redefinition and an additional criterion for expertise.

Their inclusion of 'humility' as a character-based criterion of knowledgeability underscores the importance of trust in the integrity of so-called experts. In the absence of certain knowledge - that which neither formal nor informal credentials provide - trust in character equips respondents with an alternative knowledge-base, provides them with a

capacity for action and a mechanism to cope with the uncertainty that marks self-mastery knowledges and techniques. Such trust is a strategy for reducing the complexity that is a product of uncertain knowledge claims (Luhmann, 1979; 1988). It is an indicator of informants' willingness to surmount what they do not, and cannot, know definitively through the 'blending of knowledge with ignorance' (1979: 26).

The 'success' dimension of popular conceptualizations of expertise is also met with a combination of my informants' complicity, critique, and reinvention in the name of their willingness to trust. While respondents believe that expertise is synonymous with a track-record of good outcomes, they deem anonymous testimonials - those that appear in self-help and personal empowerment materials - inferior to those from 'significant others'. And while they favour first-hand accounts of positive outcomes - 'eyewitness' reports based on the 'immediate experiences' of those close to them (cf. Schutz, 1979: 132) - they demand that a so-called expert's outcome history include evidence that they 'walk the talk' and their own 'self-mastery'. Respondents include both forms of 'outcome evidence' in their re-definitions of expertise and consider both character-based criteria: those who do not heed their own advice or embody the outcomes they claim to produce in others' lives cannot be trusted because they do not appear to trust the success potential of their own knowledgeability or decision-making capacities. Respondents believe that such individuals should not be passing themselves off as experts because they are not.

Additional evidence of how my interviewees negotiate their willingness to engage in free acts of subjectification pertains to the 'motives' they believe fuel the efforts of so-called-experts. On the one hand, they reproduce the notion that a criterion for expertise is the

willingness of an individual to adopt an 'empowerment philosophy'. On the other hand, they resist the suggestion that those who adopt this philosophy in the name of profit are experts. Informants contend that any sign of profiteering disqualifies an individual from this role. This resistance to the promotional logic that equates expertise with profiteering is strong even though respondents participate in the marketplace of expertise as consumers. They do not like being treated as such, and do not consider the knowledges and techniques they consume to be commodities from which others stand to gain through the exchange process (Slater, 1997; Isin & Wood, 1999). If they suspect that 'profiteering' motivates an individual's offering of self-mastery services, respondents retract, or withhold, the title of expert. They are not willing to trust an individual who puts their own financial interests ahead of clients' and patients' well-being. To informants, this is a sign of bad character that undercuts any claim to expertise.

In light of this opposition to 'profiteering', my interviewees replace it with 'philanthropy' as a key criterion. I defer to the *Canadian Gage Dictionary* which considers philanthropy a 'love of mankind, especially as shown by practical kindness and active efforts to help humanity' (1983: 847). Philanthropic motives suggest to informants that the expert-in-question is a 'good person' who places others' interests before his or her own. And while such motives are difficult to ascertain, respondents invent methods for identifying those who, apparently, do not tailor their advice to bolster their capacity for financial gain. For example, I detailed their willingness to assign family members expert status because of their assuredness in what appears to be a genuine desire to help and the lack of a profit agenda. This link between family and the philanthropic motive is rooted in the longstanding

assumption of an 'authentic relationship between family and trust' (Misztal, 1996: 157), and the 'network of obligatory giving' that reinforces ties of kinship (Douglas, 1992: 140). These findings are underscored by recent survey results on 'who people trust for knowledge about risk': findings show that people trust family members more than scientists or doctors because of the belief that they won't lie to them (Marris, Langford, & O'Riordan, 1996, cited in Adams, 2003: 97-98). This willingness to trust family members over those with relevant credentials reinforces the notion that 'untainted' motives reflect 'good character' and are, therefore, a criterion for expertise. Like 'humility', experts' 'self-mastery', and evidence that they 'walk the talk', 'philanthropy' also provides respondents with a basis for trust in the uncertain marketplace of self-help and personal empowerment

It is through their actual participation in the wellness marketplace that my informants trust those they deem experts and experience both positive and negative outcome as a result of their advice. Their (re)conceptualizations of expertise are born via this process. As 'demanding consumers', they recognize the importance of knowledgeability, outcome history, and motives as criteria for expertise. But they also realize that this recognition is to be used as a template for their assessments of whether or not a prospective expert, in fact, is one. They use this template as a framework for critique and opposition, and to augment and/or reject indicators of the criteria they are encouraged to embrace: formal credentials, results for unknown others, the empowerment philosophy and profiteering, respectively. The template provides them with a foundation from which they can redefine expertise in accordance with indicators that have mobilizing potential for them.

It must be emphasized that the process of redefinition occurs within the marketplace

of uncertain truth claims. This uncertainty forces my informants to question the 'expertise indicators' they are expected to embrace. If consumers are to self-govern within a context of uncertainty, they must be free to alter their criteria for expertise so they can move beyond skepticism and into trust which is necessary to mobilize action. With self-mastery knowledge so uncertain, respondents feel a need to trust experts as 'persons'. This need for such trust necessitates their inclusion of character-based criteria for expertise. These criteria compensate for uncertainty by providing a sense of assurance that such uncertainty is not exacerbated by tainted motives and/or dishonesty.

Through insights gleaned from my interviews, this chapter contributes to our understanding of subjectivity formation and self-governance by showing that distinct combinations of confirmational, critical, and transformational forms of agency are, indeed, inevitable under the conditions of uncertainty that self-governing individuals face. They are also necessary if 'self-helpers' are to engage in self-mastery and attempt to fulfill their moral obligations. They must be free to enhance popular definitions of expertise with the assortment of character-based criteria that increase their willingness to trust those who want to help them lead a 'quality' lifestyle.

CONCLUSION - PROFILING THE NEO-LIBERAL CITIZEN

Throughout the dissertation I have explored the variety of ways in which my research participants seek out the perennial hallmarks of personage and lifestyle not only through traditional therapeutic, financial, and medical institutions, but also through a wide range of alternative strategies and techniques of self-help and personal empowerment. I have provided a descriptive account of how they constitute and negotiate their own experiences and identities through quite a variety of everyday discourses on health, wealth, happiness which include notions about risk, morality, decision-making, and expert(i)s(e).

In each of the preceding chapters my descriptions of the processes associated with my informants' pursuit of the 'good' life are based on my analyses of the 'logics' and 'thought-styles' contained within the data I collected. These data consisted of popular documents that are readily available in the wellness marketplace and transcripts from interviews with 43 'self-helpers', or 'personal empowerment' types. A comparison of the patterns found in both forms of data made it possible to speculate on the relationships between them - expected and actual modes of thought and action, respectively.

There is no question that my descriptions and analyses are exploratory, incomplete, and provisional. I have made no attempt to generalize my findings beyond the parameters of my informant group or the diverse but limited set of materials I gathered. I did not determine, once and for all, what happiness, health, and prosperity *are*, or what they *have become* for everyone, or provide extensive comparisons of the discourses associated with these 'personal' goods or informants thoughts and experiences that pertain to each of them. And I

did not provide comprehensive or comparative analyses of how 'the pursuit' might be distinguished according to sociological markers such as gender or age, although such analyses - while outside the scope of this work - suggest interesting directions for future research. I intentionally restricted this thesis to a description of the 'logics' and 'thought-styles' of self-help and personal empowerment, and my speculative comments on how these descriptions might contribute to evolving notions of neo-liberal self-governance, subjectivity formation, and 'strategic' relations of power.

Throughout the dissertation, my analyses, descriptions, and speculative comments have highlighted the *complexities* associated with my informants' efforts to constitute themselves as happy, healthy, prosperous individuals. Central to these complexities are the numerous modalities of resistance which seem necessary to my participants' capacity to operate as self-governing individuals. While, as I have shown in a variety of ways, they do accept, reproduce, and replicate the logics of personal empowerment and self-help, they are not passive actors in the processes associated with their self-governance or their formation as 'quality' subjects: these processes necessitate their 'active' involvement. They frequently oppose, reject, critique and contest these logics, often in conjunction with their embrace of them. Clearly, their pursuit of the 'good' life is dynamic. It is fraught with the tensions associated with their ongoing attempts to negotiate the conditions of their subjection. And their struggles are often marked by their transformation and re-invention of the logics they encounter in the wellness marketplace.

It is possible that a common source of their numerous forms of resistance is their 'commitment' to the neo-liberal notion of subjects as 'free agents'. This commitment is

founded upon both good and bad experience with expertise and the embrace of their moral obligations. The distinct and multiple forms of contestation generated by this commitment are highlighted in the previous chapters and are characterized by 'self-helpers''attempts to negotiate the empowerment logics that encourage specific modes of thought and action. Their negotiation of these logics results in the creative thought-styles and strategies that contribute to their capacity to self-govern and achieve self-mastery. Their opposition is distinct from that which manifests itself in 'opting out' of the system altogether, or even more radically, in attempting to do away with this form of governance entirely.

Over time, an individual's experience with expertise inevitably leads to their acknowledgment of both good and bad outcomes. This is evident from how respondents tell of financial loss and gain that resulted from advice dispensed by financial advisors, positive and negative outcomes with conventional and alternative health practitioners, and expert-guided personal growth efforts that did and did not enhance their social and/or psychological adjustment and contentment. Negative experience at the hands of expertise brings them in touch with fear and danger. While this alone could prompt them to cease their efforts at self-mastery and/or question the validity of these logics of governance, positive experiences reinforce hope in the potential for self-mastery and the need to resist by developing innovative strategies and thought-styles to maximize good outcomes and minimize bad experiences.

Their resistances, and their commitment to the principle of 'free' agency, are also reinforced by the embrace of their moral obligations. I refer here to the obligations to engage in the ethical practice of self-mastery and the choice-making that this practice entails. To feel

morally obliged to pursue and maintain one's well-being - as my respondents do - reflects commitment to self-governance and one's role in the enterprise. Such commitment does not mean that the obligations are easy to live up to, or that one does not 'fall off the wagon' on occasion by neglecting one's personal growth, health and/or finances. Rather, it means that the individual is committed to 'picking up' the pieces when this occurs, simply because he or she is supposed to. When inertia or boredom with self-mastery takes hold, knowledge of one's moral obligation fuels critique and opposition for the purpose of renewing interest in one's commitments. The opportunity to express non-compliance within the context of one's commitment - to think and act in innovative ways that challenge the logics of self-mastery - is necessary to 'spice up' one's pursuit of the hallmarks of personage and lifestyle when interest is lagging. And, of course, the liberties of 'free agents' include the choice to reject, undermine, contest, and reinvent the expectations expressed in the personal-empowerment logics of health, wealth, and happiness. When presented as an option, resistance of all kinds is fostered within those who know they can exercise it - within limits - and maintain their status as 'good' subjects.

On this topic of resistance, it is critical to underscore the point that subjectivity formation - the constitution of happy, healthy, prosperous individuals - applies to the experts who advise my informants as much as to my informants themselves. Subjectification is not limited to my research participants, and subjection is not the exclusive domain of experts, or vice versa. The relationship between these processes is dynamic and reciprocal rather than simple and linear. It is the product of a complex interplay. To understand this interplay, one must consider that self-reliance results from the process of self-mastery and the experience of

success with one's pursuit of the 'good' life. It also generates critique of the conditions of one's governance. As self-mastering subjects become authorities on the process, they shift focus from themselves to the expertise through which they self-govern. They identify room for improvement and negotiate for change. Oppositional forms of agency are vital because they address the needs which evolve alongside developing individuals. Through critique and contestation, my respondents participate in the governance of governance.

Chapter 4 in particular addresses how such resistance fosters this reciprocity. As evolving subjects, my respondents negotiate for change in the constitution of the experts who guide their self-mastery process. They recognize, on the one hand, that experts are those who foster the specific modes of thought and action they are expected to embrace and reproduce. They recognize, on the other hand, their own role as actors consumed with the development of their own identities, the mastery of their lives, and the management of the responsibilities that have been downloaded onto them (O'Malley, 1992). However, in the process of their self-mastery they attempt to induce a role reversal by uploading new responsibilities onto experts and including their fulfilment as criteria for legitimacy.

Respondents expect experts to demonstrate their capacity as 'good' people who have developed their own identities, mastered their own lives, and successfully managed their own health, happiness, and financial situation. My informants also expect that claims to expertise are grounded not only in formal knowledges, but in personal experiences as well. This role reversal transforms experts into expert-subjects, and subjects into subject-experts who foster the specific modes of thought and action that experts are expected to internalize and replicate. Exactly how these expectations are received - whether or not they are embraced or contested -

is an interesting question for further research. The important point here is that oppositional forms of agency are central to the reciprocal and contentious relationship between the processes that contribute to subjectivity formation. They are foundational to the governance of governance.

Of course, there are limits to the effectiveness of resistance. It may not always contribute to system maintenance. It is possible for resistance to become too great and therefore 'dysfunctional' to neo-liberalism. It is possible that people may become too fearful of marketplace knowledges and techniques. They may reach a point when they find them too uncertain, risky or dangerous. They could decide that experts are too untrustworthy, decision-making strategies of all kinds ineffective, and the expectation of self-accountability unfair. When oppositional types of agency outweigh confirmational forms and do not contribute to self-mastery, it is possible that people will try to resolve their discontent in the following way: by critiquing the system, rather than specific choices within it and/or themselves. Should critical forms of agency become this extreme, widespread, or collectively organized, system stability - and the neo-liberal mode of governance as a whole - would be threatened.

This otherwise self-regulating system would run into what Jurgen Habermas calls the 'steering problems' associated with a full-scale legitimation crisis, or the inability to maintain the boundaries necessary for 'mastering the complexities of an inconstant environment' (1975: 4). In this case, the marketplace of self-help logics and thought-styles, which are subject to ongoing modification and reinvention, would exceed their critical boundaries rather than prompt what Herbert Marcuse calls the 'containment of social change' (1964: xii).

Under optimal (fully functional) conditions 'subversive tendencies and forces' are individualized and contribute to peoples' capacity for self-mastery; they are incorporated into the workings of the system and contribute to the 'non-explosive evolution' (ibid: xiii) of options in the wellness marketplace. However, if critical and oppositional forms of agency were to reach crisis levels and/or become collectivized, 'steering problems' would emerge because such containment would become either difficult or impossible.

This possibility aside, my informants' oppositional forms of agency are 'productive' in the sense that they *are* contained and also fuel their pursuit of the hallmarks of personage and lifestyle. There is no indication that my participants are *too* fearful of self-help knowledges and techniques, find experts *too* untrustworthy, decision-making strategies of *all* kinds ineffective, and so on. And there is no indication that their resistance is organized and collective. In fact, they don't even speak about their empowerment practices in 'social' terms, other than their references to their interactions and assessments of experts and other self-helpers who promise to enhance their highly individualized search for a 'quality' lifestyle. And while these forms of connectedness are 'social' to the extent that they contribute to the realization of the collective objectives - the 'state' of health, wealth, and happiness - they have no regard for how their self-help activities, their failures and successes, contribute to the strength, stability, and governance of the social whole. Their pursuit of the 'good life' is experienced by them on a strictly personal level - for the self and self alone.

In light of the aforementioned, my research raises the following question: at what point do the 'personal goods' of health, wealth, and happiness become 'civic virtues' that characterize neo-liberal citizenship? Of course, my response to this question is necessarily

partial and speculative. My focus has been on the self-directed and alternative pursuit of these goods and my data source is limited. I did not ask interviewees about whether they themselves see their self-help pursuits as a substitution for *or* as complementing their roles as 'active citizens', nor about what they themselves understand to be components of a 'good' citizen. And I neither collected nor analyzed advertisements about political protests and articles about various citizen groups and political action that are found in some of the published sources that most of my respondents are familiar with - for example, *The Georgia Straight* newspaper and *Common Ground* magazine - which at least implies a connection between collective struggles for social and political change and the personal wellness pursuits that are also discussed and advertised in these publications. Nonetheless, I do wonder if the emerging logics and thought-styles of personal empowerment and self-help - which are marked by active resistance and critical thought - constitute the makings of an emerging 'ideal type' of a certain kind of neo-liberal citizen.

It must be noted that Rimke, in her research on self help books, argues that the 'public sphere and the public responsibility to which citizenship refers, and the interidentified subjectivities to which citizenship has obligations, and on which it depends, are negated by a life of self-help.' (2000: 73) Perhaps it is more accurate to suggest that a vital, public, collective, and politicized *form* of citizenship based on solidarity is *redefined* by individualism and a consumerism which fosters a life of personal empowerment, self-help, and the pursuit of a 'quality' lifestyle. Perhaps it is *displaced but not erased* by a type of 'civic privatism' which is characterized by 'political abstinence', an 'achievement ideology', 'consumption', and the 'expectation of suitable rewards' (Habermas, 1975: 37). 'Citizenship

is to be active and individualistic ... manifested through the free exercise of personal choice amongst a diversity of options' (Miller and Rose, 1993: 98). The idea here is that citizenship, and its constituent elements, are not negated. They are transformed.

Exactly what constitutes 'citizenship' depends of course on how the term is defined. The concept has experienced a number of metamorphoses over the centuries, ever since it first appeared in ancient thought (Petersen and Lupton, 1996: 61). And despite the particular forms it has taken throughout history, citizenship has always specified particular rights and duties that are bestowed on those deemed to be 'full members' of a community, society, or nation-state (Marshall and Bottomore, 1992).

There is no question that my respondents are collectively endowed with a number of civil, political, and social rights by virtue of their constitution as citizens of the nation-state. For example, they have the right to freedom of thought, faith and speech and the right to own property and vote. They also have to right to the services provided by traditional financial, medical, and therapeutic institutions in the name of citizenship values of happiness, liberty, and life. However, the emerging type of citizenship I forsee is not primarily about these entitlements. And it is certainly not about the collective pursuit of welfare and well-being, although it may have these motivations and this effect. It concerns rather the duty of the individual to engage in 'that set of practices ... which define a person as a competent member of society' (Turner, 1993: 2). That 'set of practices' includes the ongoing search for the hallmarks of personage and lifestyle which are conceptualized coterminously as civic virtues and personal goods, commitment to a life of personal empowerment and self-help, and the exercise of oppositional and transformational forms of agency that enhance one's

independent wellness practices.

Through my interview data I have shown that my respondents engage in these practices and express their 'competence' in various ways. This suggest the possibility of constructing a profile of what may be an emerging ideal type of a certain kind of neo-liberal citizen as the basis of the competencies they display. This profile highlights the 'makings' of the individual who is capable of self-governance. It consists of various forms of thought and action associated with the self-help and personal empowerment practices that are part-and-parcel of the pursuit of health, happiness, and prosperity. These modes of thought and action are those that operate within various governmental technologies, are situated within expert-lay relationships that are formed in the wellness marketplace, and that contribute to the stability of neo-liberal modes of governance more generally. Of course, no actual citizen is 'ideal'. None is a perfect 'fit' within any or all dimension(s) of the profile. And the profile itself is divorced from such considerations as ethnicity, gender, or race. Nevertheless, like other ideal types in the Weberian sense, this construct is useful for classificatory and comparative purposes, and facilitates comprehension and analysis of the social processes in which the citizen is implicated (1968).

This ideal-type helps us to imagine a certain kind of neo-liberal citizen who is a 'discriminating consumer'. His or her resistance to everyday risk logics contributes to an appetite for choice in knowledge options. Such an appetite provides ongoing motivation to enter the marketplace and engage in dynamic relations with experts. Through these relations, this citizen comes in contact with the techniques and knowledges that align political goals with personal goals for happiness, health and financial independence.

This ideal citizen is also a 'righteous consumer' whose opposition to moralizing logics - or threat of it - ensures the offering of guidance and support to enhance his or her capacity to manage responsibilities for self-mastery, accountability, and effective decision-making. When the conditions within which these obligations must be met seem unreasonable, this individual is not afraid to express discontent. S/he gives experts and organizations an opportunity to rectify the problem.

In addition to his or her righteous and discriminating competencies, this citizen is also a 'commanding consumer' whose capacity to critique and transform decision-making logics fosters personal authority over his or her own decision-making process. By exercising personal authority in decison-making, this individual demonstrates competency in the marketplace and the capacity to engage in dynamic relations with experts. Through such relationships, this citizen becomes immersed in the techniques and knowledges that keep his or her goals aligned with those of the social whole.

Finally, this citizen is also a 'demanding consumer' whose resistance is expressed through attempts to negotiate criteria for the expertise through which s/he is governed. S/he is a negotiator who repeatedly either withholds or assigns the label of 'expert', depending on the extent to which prospective experts possess favorable personal characteristics. By placing expectations on those who pose as experts, this individual contributes to the necessary dynamism within the self-help and personal empowerment marketplace.

All of the competencies just mentioned serve as evidence of the ideal citizen's 'multiple citizenships' which reflect governance beyond the state through an array of public and private sector institutions and organizations, as well as through meso-level associations

which are both formal and informal, alternative and conventional. This notion of multiple citizenships reflects the tendency for nation-states to fragment into numerous distinct populations based on consumption habits, interests and preferences (Ericson, Doyle and Barry, 2003; Turow, 1997). Constituting plural citizenships across institutions, and in various organizations within the health, financial, and personal growth sectors, creates multiple opportunities for individuals to enhance their competency as citizens. Each citizenship is coupled with specific responsibilities and unique aspects of oneself to master, as well as numerous choices, particular forms of consumption, and distinct opportunities for collaboration with experts.

This contemporary logic for regulating conduct is consistent with the neo-liberal mode of governmentality that has taken hold in developed Western nations in the second half of the 20th century. Yet it shows affinity to older largely European models of liberal governance that began a century earlier. These early liberalisms were characterized by unique ways of governing the social body through attempts to shape and manage the conduct of those at liberty, 'subject only to the limits of the law' while positioned 'outside the legitimate scope of political authorities' - in civil society, the family, and the market (Rose, 1999: 69). They are distinguished by their own respective profiles of the 'ideal' citizen, distinct technologies to foster competent citizenship, and novel ways of using expert knowledges and techniques to align political goals with those of the citizenry.

For example, in the early to mid 19th century, there were two distinct yet compatible profiles of the ideal citizen. One profile depicts the citizen as a public individual who displayed 'moral' character in department stores, exhibitions, museums and other spaces of

liberty (Rose, 1999). In the name of civility, the individual displayed proper conduct, dress and deportment, and avoided alcohol. Through participation in these practices, citizens would ensure that the conduct of the masses that these spaces attracted was regulated and disciplined. The technologies that fostered competency included the normative gazes of attendants, guards, and judgmental citizens who administered shame to those who presented themselves inappropriately.

The other profile depicts the citizen as a private individual who displayed 'moral' character within the life of his or her family. In the name of morality and good health, this individual transformed the home into a cleansed, purified, domestic space, eliminated dangerous passions from his or her life, and undertook the moral training of children. Through participation in these practices, citizens would contribute to public hygiene and social order. The technology at play was 'responsibilization' which targeted the home and all members of the family (ibid).

Both public and private citizenships of this era depended upon the knowledges and techniques of experts. Philanthropists, religious authorities, campaigners for social purity and child-savers distinguished 'normal' from 'pathological' behavior in both domains. These characters were later joined by doctors and scientists who grounded their moral codes in objectivity and truth claims. These experts specified how individuals were to conduct their public and private affairs while restricting government for the sake of liberty (Rose, 1996; 1999).

In the late 19th and early 20th centuries, 'moral' citizenship was replaced by 'social' citizenship and the characteristics of liberal governance shifted accordingly. The social

citizen is depicted as an individual who assumed social responsibility and aligned his or her behaviours with social norms which were based on scientific findings rather than the arbitrary moralities of the previous era. By realizing aspirations and pleasures 'in' society, this citizen would contribute to the reintegration of a modern world fragmented by urbanization and suffering from the negative consequences of industrialization - crime, disaffected youth, suicide. The technologies that fostered such citizenship included insurance, which locked individuals into a 'web of social solidarities and interdependencies' (Rose, 1999: 81-2). Also, public broadcasting implanted social obligations into the 'soul' of free citizens through messages that were both universalizing and individualizing.

Like the earlier liberal technologies, these depended upon the knowledge and techniques of experts. The role of experts was to reintegrate individuals in a social form by observing, describing, and judging their activities in terms of their social costs and consequences. They transformed their 'scientific' findings into norms of living in the name of peace, social security, solidarity and prosperity - without disturbing 'the privacy of private enterprise' (Rose, 1999: 79). Discretionary relations between experts and citizens were secured through universal obligations, entitlements and rights, and were state-centered.

This historical overview returns us to the self-helping, consuming citizen who takes responsibility for all aspects of his or her well-being by pursuing the hallmarks of personage and lifestyle and engaging in creative and oppositional forms of agency. This profile may be one of perhaps many that are replacing the social citizen as an ideal-type. Such a shift could be understood as a response to rising expectations about the state's responsibility for social problems, and the supposedly 'inflationary logic' of state-centered security, welfare and

insurance programs (Ericson, Doyle and Barry, 2003: 35). It provides a way to understand this new era of dis-integration and helps account for the contemporary market-centered liberal regimes for regulating the conduct of individuals through such regimes as personal empowerment and self-help.

However, the following question comes to mind when considering my profile of the ideal-typical creative and oppositional self-helping citizen and the decidedly middle-class character of my self-selecting informant group which set the parameters of the profile: are the modes of thought and action reflected in the logics and thought-styles of active, engaged, empowered citizens more likely to reflect specifically middle-class values, income, and privilege? It is certainly likely that neo-liberal regimes of governance both foster and cater to 'elite indulgences'. They favor middle-class citizens who, through their oppositional and transformational forms of agency, are the mobilizers of incremental change which contributes to the maintenance of the system. According to this line of reasoning, the neo-liberal logic for regulating conduct - in its ideal form - depends on a strong economy and a thriving middle-class population that is wealthy enough to explore the multitude of options in the personal empowerment marketplace, and who can sustain these pursuits despite inequalities in wealth in the larger society.

It is also possible that the middle-class 'achievement orientation' and values associated with 'possessive individualism' (Habermas, 1975: 79) - which support the self-focussed life of personal empowerment and self-help - may well be internalized in various ways as 'ideals' for the mass of the population, even among those who cannot realistically achieve them. This could be especially relevant as wellness literatures, products and

practices become more affordable for more people in more social classes. This could encourage 'diffuse mass loyalty' (ibid: 36) to personal growth logics and thought-styles like the 'positivizations' I detailed in Chapter 1. If 'free' subjects in the population as a whole choose overwhelmingly to positivize their lives by attributing negative thoughts and experiences to their own 'faulty' thought-life - and if they become good at it - the 'critical power of Reason' which is cultivated through 'negative thinking' could be lost (Marcuse, 1964: 11). This could spell the end of consumers' capacity and willingness to critique, contest, oppose, transform, and reject expected modes of thought and action in *any* facet of life. At the very least, the need to contain resistance would diminish.

Diminishing oppositional forms of agency which currently, in abundance, 'bind the consumers more or less pleasantly to the producers, and through the latter, to the whole' would increasingly be replaced by compliant forms of agency which would foster throughout society 'a false consciousness which is immune against its falsehood' (ibid: 12). A positive ignorance would prevail. The emerging marketplace of wellness literatures and practices would contribute to the development of a static mode of governance. It would increasingly serve a social control function as resistance gives way to complicity and conformism and, over time, produces 'passive' rather than 'active' subjects. Should this occur, the criteria for competent citizenship would continue to shift accordingly.

APPENDIX A: PARTICIPANT PROFILES

PSEUDONYM:	RECRUIT-MENT:	INTERVIEW LOCATION:	INTERVIEW FOCUS:	AGE:	OCCUPATION:	POST-SECONDARY EDUCATION:
SARAH	FINANCIAL FORUM	HER HOME	HEALTH FINANCES	65	RETIRED [HUMAN RESOURCES EXECUTIVE]	YES
ELIZABETH	MIND, BODY, SPIRIT EXPO	HER HOME	HEALTH PERSONAL GR.	75	RETIRED [OPTICIAN]	YES
DANIEL	FINANCIAL FORUM	HIS HOME	HEALTH FINANCES	67	SEMI-RETIRED [RETAIL MANAGER]	YES
MATTHEW	MIND, BODY, SPIRIT EXPO	HIS HOME	HEALTH PERSONAL GR. FINANCES	54	TEACHER/ CHANNELER/ MARKETS NATURAL HEALTH PRODUCTS	YES
SAMANTHA	MIND, BODY, SPIRIT EXPO	HER OFFICE	HEALTH PERSONAL GR.	47	TEACHER/ LIBRARIAN/ BRAIN GYM CONSULTANT	YES
MARIA	MIND, BODY, SPIRIT EXPO	HER HOME	HEALTH PERSONAL GR.	50	TEACHER	YES
JULIA	VANCOUVER HEALTH SHOW	HER HOME	HEALTH, PERSONAL GR.	66	RETIRED [GOVERNMENT WORKER]	NO
GRACE	MIND, BODY SPIRIT EXPO	MY OFFICE	HEALTH PERSONAL GR.	55	RETAIL SALES CLERK/ FORMER REAL-ESTATE AGENT	YES
EMILY	REFERRAL	HER HOME	PERSONAL GR.	50	WRITER/ ARTIST	YES
JOHN	REFERRAL	HIS OFFICE	HEALTH PERSONAL GR.	40	DENTIST	YES
MEGAN	REFERRAL	HER FRIEND'S HOME	HEALTH	55	COLLEGE/ UNIVERSITY ADMIN. / FORMER PROFESSOR	YES
ANNA	REFERRAL	HER HOME	HEALTH PERSONAL GR.	70	RETIRED [FORMER TEACHER]	YES

JENNIFER	REFERRAL	HER HOME	HEALTH PERSONAL GR.	35	CAREER COACH/ TRAINER	YES
HANNAH	REFERRAL	HER HOME	PERSONAL GR.	70	CAREER COUNSELLOR	YES
ASHLEY	REFERRAL	HER HOME	HEALTH PERSONAL GR.	45	ACCOUNTING/ ADMIN.	YES
ANDREW	REFERRAL	MY HOME	HEALTH	28	MUSICIAN	YES
OLIVIA	YOGA CLASS	MY HOME	HEALTH	42	ON DISABILITY INSURANCE	YES
ALYSSA	AD	HER HOME	FINANCES	35	STAY-AT-HOME-MOM [FORMER MARKETING SPECIALIST IN HIGH TECH INDUSTRY]	YES
ALEXIS	AD	MY HOME	HEALTH PERSONAL GR.	37	STRENGTH AND CONDITIONING COACH/PH.D. CANDIDATE	YES
JESSICA	REFERRAL	HER HOME	HEALTH	45	LAWYER	YES
WILLIAM	REFERRAL	HIS HOME	FINANCES PERSONAL GR.	55	IN CAREER TRANSITION/ INDEPENDENT. WEALTHY FROM INVESTMENTS	YES
CHRISTOPHER	AD	HIS BROTHER'S HOME	HEALTH	37	WRITER/PH.D. STUDENT	YES
JOSHUA	VANCOUVER HEALTH SHOW	MY OFFICE	HEALTH	49	COLLEGE INSTRUCTOR	YES
EMMA	AD	MY OFFICE	HEALTH FINANCES	50	PHYSICIAN/ EDUCATOR	YES
LAUREN	AD	HER HOME	HEALTH FINANCES	50	UNEMPLOYED COOK	NO
JACOB	AD	MY OFFICE	HEALTH FINANCES PERSONAL GR.	55	INDEPENDENT. WEALTHY	YES

JOSEPH	GROCERY STORE	HIS HOME	HEALTH FINANCES PERSONAL GR.	48	ORG. DEV. CONSULTANT	YES
MICHAEL	AD	MY OFFICE	PERSONAL GR.	30	UNEMPLOYED	NOT DISCLOSED
VICTORIA	AD	MY OFFICE	FINANCES	29	HUMAN RESOURCES SPECIALIST	YES
NICHOLAS	AD	UNIVERSITY LOBBY	HEALTH PERSONAL GR.	40	NOT DISCLOSED	NOT DISCLOSED
JAMES	AD	HIS HOME	FINANCES	27	TELEVISION EDITOR	YES
STEPHANIE	AD	HER HOME	HEALTH	50	DR. OF TRADITIONAL CHINESE MEDICINE/ NURSE/ ACUPUNCTUR-IST	YES
SUSAN	AD	HER HOME	FINANCES	22	CLERK	NOT DISCLOSED
SOPHIA	AD	HER HOME	HEALTH	38	IMMIGRATION CONSULTANT/ FORMER MEDICAL DOCTOR	YES
RACHEL	AD	HER HOME	HEALTH PERSONAL GR.	46	ON DISABILITY INSURANCE	YES
NATALIE	AD	HER OFFICE	FINANCES	30	PUBLIC GUARDIAN	YES
ETHAN	FLYER	HIS OFFICE	HEALTH FINANCES	48	COLLEGE INSTRUCTOR	YES
MARCUS	FLYER	HIS HOME	FINANCES PERSONAL GR.	38	WAITER/COOK	NO
MADISON	AD	HER HOME	FINANCES PERSONAL GR.	35	WRITER/EDITOR IN FILM INDUSTRY	YES
ANTHONY	REFERRAL	HIS OFFICE	FINANCES	43	CORPORATE EXECUTIVE	YES
RYAN	FLYER	MY OFFICE	FINANCES	44	SENIOR SALES & EDITORIAL REP	YES

BRANDON	MIND, BODY SPIRIT EXPO	HIS HOME	FINANCES	39	CLERK	NO
DAVID	CONTINUING EDUCATION COURSE ON FINANCES	MY OFFICE	FINANCES	25	UNIVERSITY UNDERGRAD STUDENT	YES

N=43

APPENDIX B: INTERVIEW QUESTIONS

1. Which area would you say you spend more time thinking about: a) health; b) personal growth; or c) finances? Why?

2. How much time in a typical week would you say that you actively seek out knowledge or advice in this area? Why? What about the other areas?

3. How did you become interested in seeking out knowledge in this area? Was there something specific that prompted you to start seeking out knowledge? What about the other areas?

4. Where do you look for knowledge or advice in this area? What sources do you typically seek out or rely on? Why these sources and not others?

5. How useful do you find knowledge or advice in this area? What about knowledge in the other areas?

6. What does the term 'expert' mean to you? What makes an 'expert'? How about the term 'expertise'? Are these terms somehow related to what you don't know?

7. What does the term 'risk' mean to you?

8. To what extent do you take risks when you use knowledge about health/personal growth/ finances? What are the risks you have taken/are willing to take? Why?

9. How have you become aware of these risks?

10. Who is responsible for the outcomes of these risks? Why?

11. Have you ever been in a situation where you had trouble accepting knowledge or advice about health/personal growth/finances? If so, why did you have trouble accepting the knowledge/advice? Explain. What did you do as a result?

12. Have you ever taken advice in these areas that turned out to be bad advice? If so, what were the consequences? Did this raise the issue of 'trust'? If so, how?

13. Thinking back to when you realized that you had acted on bad advice, were there any clues that you shouldn't have trusted the advice in the first place? If so, what were those clues?

14. What does trust mean to you? How do you define it?

15. How do you make decisions about which knowledge or advice is useful? Can you think of some examples of how you've made some actual decisions in the past? Who do you think is responsible for these decisions? Why?

16. To what extent do you assess the potential costs and benefits of using knowledge in these areas?

17. Does intuition play any role in your decision-making?

18. Have you ever thought about why you rely on particular sources of knowledge that you do? What are your decisions based on?

19. What is it that you like about the knowledge/sources that you rely on? How loyal would you say you are to these sources?

20. Why don't you tend to use certain sources of knowledge? Is there anything in particular about them that you don't like?

21. In terms of the people who you rely on for information, how would you describe their appearance? Do these qualities have anything to do with your willingness to use them as knowledge sources?

22. Is there anything else about these people that might have influences your willingness to use them as a knowledge source? If so, what?

23. Do these people possess any particular credentials that might have influenced your willingness to use them as a knowledge source? If so, what?

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