

CHAPTER 7 · ESSENTIALS · PART II · OPENING THE BOOKS

7. Deposits

Stopping is not the same as refilling. Most of what we call rest merely pauses the withdrawals; it deposits nothing.

The chapter in brief

Rosa and Tomas hit the same wall at three o'clock and both took twenty minutes. One came back worse than she left and one came back better, and the difference was not willpower. It was which faculty the break rested.

There are four true deposits. **Sleep** is the master deposit, doing overnight maintenance no waking rest replicates. **Attention restoration** turns on a distinction most people violate daily: directed attention is effortful and depletable, and it is rested by involuntary attention — a walk, weather, water — not by a screen. **Reflection** is structured sense-making, highest-leverage per minute and least practised. **Slack** is not an activity at all; it is a deposit precisely because it is empty.

What to hold on to

- **They do not substitute for each other.** Each refills something the others cannot, because each addresses a different depletion.
- **Pseudo-deposits** stop the bleeding without refilling: the scroll, the feed-check, the half-watched hour of input.
- **Reflection has an evil twin.** Rumination circles instead of resolving.
- **Slack reads as waste to a trained eye**, which is why competent people delete it first and pay for it last.

The evidence, honestly

- Sleep is the firmest ground in the book — not a contested finding.
- Attention restoration and expressive-writing research carry modest and sometimes inconsistent effects. The text says so and builds only on what holds.

THE AI THREAD Delegating work to AI genuinely opens hours — and time is not margin. A freed hour refills the account only if it becomes a deposit. The rule: freed time flows to buffer or deposit before it flows to new throughput.

Your Margin Move — The Deposit Swap

For seven days, replace one daily pseudo-deposit with one true deposit of the same length. Not more time — the same time, reallocated. Then notice how you feel *returning* from it.

Printable worksheet: ThoughtMargin.com/downloads/the-deposit-swap.pdf

Carry forward. *If a quiet voice said deposits will not fix me, I am past that, the next chapter is for that voice.* · From *Thought Margin: Reclaiming the Capacity to Think in the Age of AI* by Rachael-Renée Rychling. A companion, not a substitute — the caveats that make the claims trustworthy live in the book.