SIMPLE WAYS TO

be more with less

LIFE ON PURPOSE

words by Courtney Carver

> DESIGN BY Heidi Larsen



About the author

Courtney Carver is the writer and founder of Be More with Less.

The 42 year old wife and mother launched her blog in May 2010 to share a message of hope in simplicity. She left a 15 year career in sales and marketing in September 2011 to focus on writing, develop new ways to teach others to live more simply and live a simpler life herself.

In addition to bemorewithless.com she created bemorewithless. com/business to encourage business owners and entrepreneurs to focus on the essential instead of getting lost in busy work.

Courtney was diagnosed with Multiple Sclerosis in 2006 and attributes her healthy lifestyle to simplifying every part of her life, from diet to debt. She moved from New England in 2004 to Salt Lake City where she lives with her husband, and 16 year old daughter.

Please subscribe to receive regular updates from Be More With Less. If you have questions, or want to get in touch, you can email her or find her on Twitter.

If you have imagined a life with less, reading this e-book is a great way to get started.

Most of us have lived our adult lives working more, to make more, to spend more, to have more. We haven't done it maliciously, but out of habit. Our parents wanted better for us and we want better for our children, but somewhere along the way we forgot what better was.

These 27 ideas will help you be more with less.

They are simple for the most part, but sometimes the smallest change makes the biggest difference. As you go through this process, you will subtract things from your life, and add other things (which aren't really "things") back in.

Living with less sometimes means adding more in the way of healthy habits to your lifestyle.

You don't have to do everything in the order that they appear. You don't have to do all of them or any of them. Pick and choose the suggestions that work for you. Implement these ideas to create your life *on purpose*.

Contributors

Six authors have graciously contributed a chapter to *The Simple Ways*. These authors are my teachers and friends and really know their stuff.

Leo Babauta A simplicity blogger and author. He created Zen Habits, a Top 25 blog (according to *TIME* magazine) with 200,000 subscribers, mnmlist.com, and the best-selling books *focus*, *The Power of Less*, and *Zen To Done*. Babauta is a former journalist of 18 years, a husband, father of six children, and lives in San Francisco, where he leads a simple life.

Joshua Becker The creator of Becoming Minimalist, Joshua blogs to inspire you to live with less. After a conversation with their neighbor on Memorial Day 2008, The Becker's decided to become minimalists. Joshua lives in Vermont with his wife and two children. He is the author of *Simplify* and *Inside-Out Simplicity*.

Everett Bogue Former minimalist, current cybernetic yogi, Everett Bogue is the somewhat controversial, often inspirational blogger at evbogue.com.

Dan Goodwin Creativity coach and blogger, Dan's gentle encouragement and big questions help people to become as creative as they've always known they could be. He is the author of *How to Get Focused and Create What Matters*.

Jonathan Mead With his blog and digital products, Jonathan helps people kill their day jobs and get paid to be who they are. He loves barefoot running, adventure, and people that dare to do awesome things.

Tammy Strobel is the author of *Smalltopia* and *Simply Car-Free*. She is the founder and blogger behind Rowdy Kittens. Tammy writes about happiness, simplicity, community building, entrepreneurship and living without a car. She challenges her readers to change the world through simple living.

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The Benefits of Less

Living with less will let you feel lighter.

Living with less will make room for what is most important in your life.

Living with less will open you up to new opportunities.

As you incorporate these more and less ideas into your lifestyle, you really will notice a shift in how you feel. You will think more clearly, start to make decisions with purpose, and have a better understanding of what you want your life to be like. It's your life and you are the only one that can make it better or different.

Your choices and actions will determine how you live, regardless of your current circumstances.

This book and these steps are yours to attempt, adapt and enjoy. I welcome your feedback, questions, comments and suggestions as you go through this process.

Please keep in touch with me.

The Simple Ways

O MOTE DRINK WATER WHEN YOU WAKE

While it's important to stay well hydrated, this new habit is more about getting your day started calmly and gently waking up your digestive system. Each morning, when you get up, before anything else, drink an 8-16oz. glass of room temperature or luke warm water, with or without fresh squeezed lemon juice.

This simple habit will encourage you to start your day with purpose, mentally and physically. Don't do anything else while you are drinking your glass of water. It may take 30 seconds or 5 minutes, but that time is yours to hydrate your body and feed your mind. It's just as much about mindfulness as it is about drinking water.

less

CANCEL YOUR CABLE

In July of 2010, I cancelled cable television. This very simple action produced some of the biggest changes for me and my family in leading a simpler life.

I don't know why I waited so long or what I was afraid of, but I can tell you that this will be one of the most important changes you make in your life.

With a flip of the switch you will:

Save money - no more sending money to a cable company each month for programming or accessories.

Create time - think about the wasted hours you spend in front of the magic box. Now imagine how many times you've wished for more hours in the day. Your wish just came true!

Your favorite shows won't even be on your radar after a few weeks without them. People might think you're weird or that you can't afford your cable bill and that's ok. When they hear about your no-TV adventures and how you seem to have more energy and focus, they'll want to know why!

MOTE DESTINATION-LESS WALKING

Usually we walk to get somewhere. We walk to arrive at a destination. We walk to get healthier, or skinnier or faster. What do we miss when we are walking for another purpose? Like many things, sometimes when you try to make walking productive, you actually miss the walk.

What if you just went for a walk?

Slow down, look around and walk without a destination. Schedule a block of time so you aren't rushed and you can just walk and have time to take in your surroundings; up, down and all around. Notice what may have passed you by on your regular walking route or go somewhere new. Be surprised by what happens around you and inside you. Be aware of what you see, but not consumed by it.

In our day to day routines, we are so consumed with going through the motions, that we often forget to look around. The world continues to move above us, below us and all around us, even if we don't notice. It doesn't matter if you walk alone or with someone you love. Your speed or lack of it is not important. Walk wearing sneakers or flip flops or no shoes at all. Walk on the road, a trail, the beach or wherever you want. This walk has no rules, no specific distance, and no pressure.

This walk is not a competition. This walk is just for you.

ess EMAIL

Choose to live your life on purpose and determine how you want to run your day. Is it more important to respond to an email within 45 seconds or to do meaningful work? The more email you send or respond to, the more email work you will generate. Chances are, you are not getting paid to be an email professional.

Checking email in between tasks, or worse, while you are doing other tasks will not lead to more productivity. This lack of focus will seep into the quality of your work and creativity.

Start by only checking your email two or three times a day.

Change your settings on your PDA or computer so you aren't alerted every time you receive an email. Set aside 1/2 hour or an hour and go through your email, send, respond, trash, turn it off and get back to real life.

3 changes to immediately simplify your email

- Dedicate a certain amount of time each day to thoughtfully respond to email, instead of reacting to it throughout the day.
- 2. Keep your email messages short and sweet
- 3. Don't check your email before 10 a.m.

Do you want to spend your day reacting to email or creating good work and enjoying life?

See what my minimalist friends have to say about checking email.

Joshua Becker from Becoming Minimalist

"You remove the mail from your mailbox everyday. Apply the same principle to your Inbox. To accomplish this, if you can answer an email in less than two minutes, do it right away. If it will take longer, move it into a "work in progress" folder."

Leo Babauta from Zen Habits

"I got this idea from Mike Davidson, whose article came at a perfect time as I was limiting other things in my life, and was also trying to keep my emails short at that time. His 5-sentence rule (no email can be longer than 5 sentences) fit in perfectly with everything else I tried to do, and I've adopted it. It forces you to write only what's essential."

Everett Bogue from evbogue.com

"Eight hours of receiving and reacting to email will similarly not get important work done. When you batch respond to email during fifteen minute intervals once a day, you get less email and also have many empty hours in the day.

Empty hours are uncomfortable, and I'm convinced that most of us are terrified of them.

This is why we spend all day hitting refresh buttons waiting to react to messages that don't matter. This is why we fill up our schedules with meaningless meetings which ask questions that we already know the answers to."

MAPPING

Downtime is different than napping. Napping involves lying down and closing your eyes, with the hopes of drifting off to sleep, not just taking time to do nothing.

A study earlier this year showed that a quick snooze will not only perk you up, it might make you smarter. The longer you're awake, the more difficult it is for your brain to store new information, whether it's names and faces, the details of a conversation, or your grocery list.

An afternoon nap seems to refresh this short-term memory and open your mind for new information, researchers found.

In the study, the researchers asked 39 college students to learn a series of new names and faces at noon and match the faces and names a few minutes later. They then performed the same test at 6 p.m. the same day. A group of students who took a 90-minute afternoon nap at 2 p.m. performed better than non-napping students, who had a serious decline in their memory test scores.

"Why? The part of your brain where short-term information and memories are stored is a bit like your email inbox," says the study's lead author, Matthew P. Walker, the head of the Sleep and Neuroimaging Laboratory at the University of California, Berkeley.

"You can only receive so many emails before your inbox starts to bounce," he says. "When you sleep, essentially what you may be doing is clearing out that inbox to another folder, [so] you have a refreshed capacity to receive new emails."

So, enough of the guilt, enough of the "I'm too busy", take 30 minutes, recharge and wake up with more focus and energy to attack the rest of your day.

While this study's participants napped for 90 minutes, most of my research suggests a 30 minute nap will do the trick. Longer naps, or naps late in the day can leave you feeling groggy or interrupt a good night's sleep. It's likely that a quick nap will make you more productive so don't feel guilty about taking the time.

Close the blinds, curl up with a soft blanket and let your daydreams carry you away to nap land.

less SNOOZE BUTTON

I always hear people wishing for more hours in the day. To the best of my knowledge, we will only ever get 24, but some of those 24 hours are more productive than others.

By waking up early, you can create more time for yourself. If you sleep in, even on the weekends, you are missing out on prime morning hours.

Choose a time that you can commit to waking up to every day for 14 days. If you normally wake up at 8 a.m., try 7:45. Shave 15 minutes off your earliest wake up time during the week and extend it through the weekends.

After the 14 days, take off another 15 minutes and repeat until you reach your optimal wake up time. If necessary, go to sleep a little earlier to maintain 7 or 8 hours of sleep for great health.

If you love to sleep in, you're not alone.

Those ten minutes in between snooze button slams feel so good. Know though that hitting snooze does not make up for lost sleep. What you think is a few extra minutes of blissful sleep is actually fragmented moments of nodding off that don't provide any bit of effective sleep.

• wore VEGGIES

We all know how many servings of vegetables we are supposed to consume, but how many of us really get them all in every day. Look for creative recipes and ideas to incorporate vegetables into your diet.

Bored with salad, what about soup?

Simple Sesame Tomato Soup

2 tablespoons olive oil
2 cloves garlic minced
1 small onion chopped
1 28 oz can San Marzano tomatoes or tomato puree
3 cups veggie broth
sesame oil to taste
black sesame seeds

Heat up olive oil and saute garlic and onions until soft. Add tomatoes and veggie broth and simmer for 30 minutes. Add sesame oil to taste. (about 2-4 tablespoons).

Cook another 10 minutes and blend all ingredients. Serve and garnish with black sesame seeds.

Check out my five favorite go-to vegetarian recipes and discover more veggie goodness in some of my favorite cookbooks.

Eat, Drink & Be Vegan: Great Vegan Food for Special and Everyday Celebrations

This is my favorite cookbook for amazing hummus recipes. These are not your ordinary hummus recipes. Think Black Bean & Orange Hummus and Chipotle Lime Two-Bean Hummus.

Veganomicon: The Ultimate Vegan Cookbook

A staple on the shelf of most vegans, Veganomicon is "the ultimate vegan cookbook." Be sure to try the Broccoli-Potato Soup on page 138.



Melanie Joy, author of *Why We Love Dogs, Eat Pigs, and Wear Cows* coined the term carnism: the belief system that enables us to eat some animals and not others. Why is a dog's life more precious than the life of a cow or a pig?

I know it's not that easy to make a big diet/lifestyle change, and it didn't start out easy for me. If you decide to become a vegetarian, it is important to know why you want to give up meat. Eating plants and other meat-free food is not for everyone, but it might be right for you.

That being said, the reason I stopped eating meat in 2006 is different from the reason I don't eat meat today.

In September of 2006, I stopped eating meat, two months after I was diagnosed with Multiple Sclerosis.

Research shows that MS patients, and people dealing with other autoimmune conditions, that don't eat much in the way of saturated fats and "inflammatory foods" maintain better health than those who do. (I would challenge that this goes for most everyone.)

Giving up meat was one of the best ways I could really "do something" about my new diagnosis. I stopped eating meat to achieve better health.

Why I still do it

Avoiding meat and most animal products has helped me to stay healthy, even with MS. My vegetarian diet, combined with exercise and drug therapy has contributed to reversed disease activity.

I haven't had an MS relapse in more than three years and MRI scans of

my brain show no MS progress. This is a lot to say about a disease with a naturally progressive course.

While I really enjoy the health benefits of a vegetarian diet, that is not what motivates me to stay meat free. I've read about raising animals for meat and about factory farming. I learned about the impact of our actions on our bodies, animals and the earth.

By really opening my eyes and heart to how meat was put on my plate, I lost my appetite for it. Better health motivated me to stop and compassion sealed the deal

What I recommend if you are considering becoming a vegetarian

Research vegetarianism and see if it is right for you. You don't have to be extreme and quit everything at once. You might try eliminating one type of meat at a time.

Start slow with Meatless Mondays, or challenge yourself to try to eat meat-free for three or four days and see how it feels. You will feel, and probably see the benefits after two weeks of eliminating meat and dairy from your diet.

You can see more of my favorite vegetarian recipes here.

Vegetarian resources

Leo Babauta

Rudy Hadisentosa

PETA People for Ethical Treatment of Animals

Food Inc

Forks Over Knives

Earthlings - movie trailer (very graphic - Ellen DeGeneres said, "Earthlings made Food Inc.

look like a Disney movie.")

The China Study

CHIA SEEDS

While chia seeds may be the new flax seeds, they are not new.

There is evidence that the seeds were first used as food as early as 3500 B.C. The seeds were eaten alone and mixed with other seed crops, drank as a beverage when dissolved in water, ground into flour, included in medicines, and pressed for oil.

I first read about using chia seeds for endurance sports in the amazing book Born to Run. Then, one of my favorite bloggers, Matt Frazier released an e-book called Fuel Your Run the Tarahumara Way sharing great recipes and easy ways to incorporate chia seeds into your diet.

Here are the top 5 reasons to eat chia seeds

- Chia Seeds are high in Omega 3 1 oz of Chia Seeds has 4915mg of Omega 3. Omega 3 fatty acids are loaded with protein which is great for healthy skin, hair, and nails. Chia Seeds are also high in calcium.
- Chia Seeds are great for vegetarians because unlike Flaxseed, Chia Seeds can be stored for long periods without becoming rancid and don't require grinding. The oil they contain does not go rancid because of the high level of antioxidants.
- 1/4 cup of Chia Seeds has 160 calories and a whopping 11 grams of fiber.
- 30% of the Chia Seed's oil is Omega 3 oil. 40% of its oil is Omega 6 oil. This provides the nice balance for those who take supplemental Essential Fatty Acids.
- Studies show that eating Chia Seed slows down how fast our bodies convert carbohydrate calories into simple sugars. This leads scientists to believe that the Chia Seed may have great benefits for diabetics.

How to use Chia Seeds

Add a scoop to your water bottle before running or working out. Sprinkle on yogurt, salad, oatmeal or just about anything.

Try one of my favorite breakfast smoothies...

1/2 cup soy milk
1 tablespoon soy yogurt
1 teaspoon – 1 tablespoon cinnamon
1 teaspoon peanut butter
1 tablespoon chocolate vegetarian protein powder
1/4 cup dry oatmeal slightly moistened with water
1-2 tablespoons Chia Seeds
1/2 cup ice

Blend all ingredients and enjoy!

ess TECHNOLOGY

I think it is great that we can connect with friends and family through Facebook and follow interesting people on Twitter, but it is important to remember to do it on purpose.

We have to seriously consider how social networking websites affect our lives and act accordingly.

Choose wisely

Before you "friend" or "follow," ask yourself if you could call that friend if you needed help with something, or if you would have invited the "friend" into your life otherwise.

Before you follow a tweep, decide if what they post will be of value to your life or your business.

There is something to be said for a genuine connection, and it is unlikely that you will achieve that following thousands.

Communication

There used to be a time where no one knew what we were doing, every second of the day. There used to be a time where no one cared about that information

No one cares about it today.

Share something of value or don't share at all.

You can only absorb and process so much information. Make sure you pay attention to the stuff that matters to you and delete the rest.

Connections

Today, people often assess their value by their number of "friends" or "followers"

Instead, place value on your actions and character.

Go through your list of connections and decide which ones aren't useful to you. Un-friending and un-following is not personal. Ask yourself if you are connecting with someone via social media for business or pleasure, and make sure your list is in-line with your goals and values.

Time management

You cannot be everywhere all the time, yet some of these sites leave you feeling like you are missing something, or can't keep up if you aren't there 24/7.

Instead of doing a little here and there, choose the venue that works best for you.

For instance, I check in with my Facebook account once a week or so and canceled my Linkedin account. That gives me more time to thoughtfully engage with Twitter.

Reality

Are your connections online interfering with your connections at home, work, or in your neighborhood?

The www is an amazing place to meet great people, and to learn and grow, but don't forget to go for a walk with your family, call an old friend or make a new one.

Make sure to incorporate digital sabbaticals into your life. Break away for one day a week if you can.

Distraction

You knew this was coming!

Web surfing has always been a distraction, but more challenging today, when you can engage in a conversation with a "friend" at any time, instead of staying focused and doing meaningful work.

You have to be vigilant about doing one thing at a time.

If you are writing a proposal, shut down your other websites. If you are catching up on reading, don't have TweetDeck chirping at you every 2 seconds with an update.

When you are doing meaningful work, or having a conversation, kill your email, alarms, text alerts, and any other distractions. You will be amazed at what you can give and take, when you do it on purpose.

GENUINE CONNECTIONS

Friends and family come first.

They are the people that love you and the people that will be there when you need them. The more time we spend online, the more diluted our time becomes

Prioritize your relationships. Be loving and genuine.

Start at home

If you've been spending less time with the people you live with, make a change. Institute date night and family dinners on at least a weekly basis.

Stay in touch

You might have friends and family that live far away. Distance does not indicate less love. You may not spend as much time with them, but they deserve regular phone calls and contact. If it's been a long time since you talked, don't be afraid to reach out.

Make new friends

Meet like-minded people by joining groups or attending events that fit who you are.

Be a mentor

Let someone learn from you. You have so much to offer someone with less experience in a given field. Offer guidance. Introduce them to other people that can help and raise someone up.

Connect online

You can meet genuine friends online. Connect with tweeps and bloggers that care about the same things you care about.

CHANGING THE WORLD THROUGH SIMPLE LIVING

Tammy Strobel





Pedaling toward financial freedom seemed like an outlandish idea to me a few years ago. I always considered car ownership to be a necessity; that I "needed" a car to get to and from work. I never imagined that I'd be commuting by bike, going bike camping, and having so much fun without a car. Making the decision to structure our lives around biking and alternative forms of transportation has changed our lives.

Five years ago, my husband and I lived what most would consider a normal middle class lifestyle. We were young professionals renting a large two bedroom apartment in a suburb, had two cars, and \$30,000 in debt (a majority of which came from student and car loans).

At the time, I worked in investment management and talked to clients about the importance of long-term investments, creating an emergency savings fund, paying off credit card balances, and being aware of expenses. Yet, I wasn't doing these basic things in my own life. Something had to change. Our excess debt was creating too much anxiety and stress in our lives. And rather than spending so much time on the work-spend treadmill, we wanted to restructure our lives around solid relationships and community.

So, we decided to take a step back and reflect on our behavior and budget. One of our biggest expenses, other than rent, was our cars. We didn't seriously consider selling our cars until we analyzed the cost. The numbers were shocking! Car payments, interest, insurance, gas, and maintenance added up to a total cost of \$10,000 per year.

I'd love to say that we sold our cars to benefit the environment, but the decision was based on our financial well-being. For our situation, it was the best way to pay off our debt quickly.

To make our car-free transition easier we decided to move closer to my place of employment. We ended up renting a small one-bedroom apartment about a mile away from my office, allowing me to bike or walk to work.

If you're able-bodied and live in a city, it is possible to go car-free. With that being said, going car-free in a rural area can be very difficult. However, it is possible to sell one of your cars and save money.

If you're on the verge of going car-free or car-lite consider these tips:

Do a cost/benefit analysis.

Even if you've paid off your car, do you really know the true cost?

The American Automobile Association (AAA) puts out an awesome publication every year to help you assess the true cost of your car. The cost analysis will help you calculate the true cost of car ownership. These costs are direct costs to you as a car owner, but don't include the societal and health costs of owning a vehicle.

According to the AAA study, the average American spends over \$9,000 a year to own a vehicle - that's about \$750 per month. The figure includes car payments, insurance, gas, oil, car washes, registration fees and taxes, parking, tools and repairs.

Bikes at Work, Inc. points out, "car ownership costs are the second largest household expense in the U.S. In fact, the average household spends almost as much on their cars as they do on food and health care combined for their entire family."

Talk to your partner

If you have a partner and want to go car-free, you need to talk with them about your idea and how going car-free will benefit your lives. Create a pro/con list and a budget before discussing the idea so you can propose the idea more effectively.

Take a test ride

If you don't want to do something as drastic as selling your car, try going car-free for a week or a month. Park your car in the garage and don't use it. And at the end of the test period, evaluate how you felt and whether or not living without a car is best for your life circumstance.

Decrease health care costs

Going car-free is one way to get your move on and keep your mind and body healthy. These economic benefits go beyond just vehicle costs. You can reduce your short-term costs by ditching your gym membership and decrease long-term health care costs by reducing your risk for heart disease.

By selling our cars we gained a significant amount of financial freedom, improved our health and decreased our stress levels.

Read more from Tammy

Simply Car-Free Smalltopia

o more

I know you want to put everyone first.

You are the core of your family, your business, your circle of friends and your life.

It really is ALL about you! Not in a self absorbed kind of way, but in a you better be healthy and take care of yourself, or this world is going to kick your ass kind of way.

There is a reason, on airplanes they tell you to secure your own oxygen mask before helping others.

Remedy

- Sleep enough, but not too much
- Eat enough, but not too much
- Exercise enough, but not too much
- Do things that inspire you and spend time with people that make you smile.
- If you are overwhelmed, burnt out, uninspired and just really damn tired, make a change, today.

less BALANCE

You think I meant to say more balance, but I really did mean less. Unless you are trying to perfect a yoga pose, stop searching for balance! I have looked, really hard, for a really long time. I have searched for work/home balance, health balance, me time/family time balance, social media balance, all of them. Balance does not exist when you have too much to balance

When you are balanced at work, you are a bad parent. When you are a great spouse, your work is suffering. When you take time to exercise and be healthy, your house isn't as clean. When you focus on a hobby you enjoy, your garden will be full off weeds. You will always be trading one thing for another.

Remedy

What if you had less to trade? Instead of being overworked, stressed out and unhealthy, figure out what is negatively consuming your time and change it. Easier said than done, but once you simplify and let go of the balance myth, you can start enjoying each thing that you do, instead of wondering what is suffering in other areas of your life.

COMPASSION

Before you enter a conversation, especially with someone you don't know very well, it is easy to make a snap judgment. Before words even come out of their mouth, you have likely formed an opinion. This may be because of the way they are dressed, a look you thought they gave you, or a story you heard about them.

Make a point to let that go, so you can really hear what they are saying.

Do what you need to do to think of them in a compassionate way. It might help to think about their family. Are they a father? A daughter? Who loves them?

Giving 30 seconds to think this through will really humanize the conversation. If you consciously think about the fact that they are in this world, trying to make a great life, just like you, then you will be more invested in the interaction.

less DEBT

If you are living debt free with a decent emergency fund, please fast forward to the next chapter.

If you are living with debt, this information will help you change that.

First and foremost, if you are considering paying someone to consolidate your debt, stop. No one needs to benefit financially to move your debt around. With the right (free) tools, you can become debt-free on your own.

My debt free story

I got my first credit card when I was 19, my second when I was 20, and I was using one to make payments on the other by the time I was 21.

Eventually I defaulted on payments and scarred my credit report. With a less than perfect credit score, I figured I may as well continue to live in debt. That's what everyone else did, and I was still being offered more credit so what the beck!

I made minimum payments on credit cards, bought a car with a horrible interest rate (because that's what people with bad credit get), got a student loan, or two or three and figured that was the way life was supposed to be.

Fast forward to my late 20s. I got a better job, made more money, and did what everyone else was doing. I bought a better car, financed with a crappier interest rate, and said yes to almost every store card that was offered. I did clear up my past due balances and improved my credit score, but I kept spending. I had a credit card with the Gap, Victoria's Secret, Macy's, JC Penny and others.

I had more credit, more stuff and bills arriving daily.

Here is the crazy part. I had to work harder, to make more, to keep up with what I owed everyone and I thought that was ok.

In fact, until I was 30 something and heard this weird guy, Dave Ramsey on the radio, I thought the rest of my life would include more spending, more bills, more collection calls and more stress.

Listening to Dave say some of the following things made getting out of debt a top priority for me.

- Live like no one else, so you can live like no one else.
- Financial peace isn't the acquisition of stuff. It's learning to live on less than you make, so you can give money back and have money to invest. You can't win until you do this.
- If you buy a \$28,000 car, in four years it will be worth about 11,000 bucks.
- How you handle or mishandle your money tells us who you are and, more important, it tells you who you are.
- Your priorities, passions, goals, and fears are shown clearly in the flow
 of your money. Your value system, or lack of one causes money to
 flow around you, past you, or to you. When money is in your possession, what you do with it screams loudly who you are.

Debt is normal. Be weird.

I didn't start working Dave's program until after I listened to him for a year or more, but hearing people call in and ask for help, or tell their debt-free stories inspired me to make a change. I closed my credit accounts and cut up my cards and vowed to carry less debt. Becoming completely debt free sounded too weird. Wouldn't I always have a car payment?

The less we owed, the weirder it got!

My husband and I started saying no. We stopped buying things we didn't need, got rid of the stuff we bought that we didn't want and cleared up our debt.

In July 2010 we made our last car payment, and today, other than our mortgage, we are debt free. We are building our emergency fund, and the freedom and peace of mind that comes with that, can not be bought. It's weird right? I always thought that I would always have a car payment or owe someone something! With no debt and a padded e-fund, our family can make choices based on something other than money.

There are many ways to get out of debt but not many that show you how to change your behavior. Dave recommends a set of "baby steps" that look like this:

- Build up an emergency fund of \$1000
- Create a debt snowball List all non-mortgage debts from smallest to largest and pay them off using the debt snowball method.
- Save a larger emergency fund of 3-6 months worth of expenses Invest 15% of income into retirement accounts.
- Save for college for the kids
- Pay off the mortgage
- Build wealth

I highly recommend listening to Dave's radio show or free 1 hour podcast for a few weeks. Then, check out *The Total Money Makeover* from the library and get started. You can also check with a local church to see if Dave's Financial Peace University is offered. This will be money well spent, but you can do this without the class.

Let go of whatever guilt or frustration you have about your prior spending habits and debt.

It won't be easy, especially if you have collection agencies calling to remind you about your shortcomings, but do it. Do it for you and your family.

You didn't spend money maliciously. You didn't incur debt to end up in a mess. You just did what everyone else was doing. You were living the dream.

Now that you have decided to be different and weird, you can let the emotions that you have tied to your poor money habits go, and focus on your new and improved habits.

When I made the decision to become debt free, I felt lighter even though I still had debt. When our family became debt free, we got closer and more determined to live life our way. You may be wondering, now that we have no payments, what do we do with the money we make? Anything we want. Weird is better. Less is better.

Living debt free is one of the most important things you can do in choosing to be more with less.

WRITER AND CREATIVITY COACH an Goodwin





Your first instinct is probably to answer with a sentence full of "more".

More time. More ideas. More materials.

To get more of anything, you need to add, it's one of the fundamental laws of physics or something. Isn't it?

Well, no. When it comes to creativity, it's very rare that more leads to more. In this chapter I'm going to show that what you need is less, for your creativity to become more. A whole lot more.

It's a commonly held perception that creative freedom means being unshackled, with no limitations.

We tend to believe that the fewer boundaries we place around ourselves, the more unhindered we'll feel, so the more creative we'll be. More choice and more options means more creativity, surely?

But in practice the opposite is true.

We find that the impassioned cry of: "I'm an artist, I'm creative, I must be free to create in any way I choose, at a moment's notice, with any materials, on any theme!" quickly turns to:"How am I EVER going to choose JUST one project and get started when I have SO many choices, SO many possible options, so much I COULD create?"

Ironically, when we're free to create absolutely anything, we more often than not end up creating absolutely nothing.

More choice simply means more confusion, more anxiety, more pressure. Instead of our creative minds being able to come up with wonderful ideas, they're in complete meltdown because there are so many choices. Our creativity is not up and dancing with abandon in the center of the room, it's quivering in the corner, begging to be taken somewhere cool and dark to have a long lie down.

So in fact, narrowing down our choices means less overwhelm, and more creativity.

Imagine this example:

You're a painter, and given a huge studio with a dozen canvases of different sizes, a range of a hundred different oil paints, and 20 brushes. Your brief for the next six hours is simply: "Paint something".

At first this sounds like some kind of painter's heaven. All these delicious materials! All this freedom! But then you start to realize that the vagueness of your instructions, and the volume of materials you have, means already your head is spinning with possibilities.

Where do you start? How do you pick something to start painting? Which canvas should you use, which brush, which color?! The combinations are infinite

Back to that cool dark room and the comfortable bed, please...

But what if instead you were led to a small studio with one canvas and one brush, and a palette of three shades of blue? Your instructions this time: "Paint something that makes you happy."

In the second scenario, although you have far fewer materials and options available to you, your ideas will begin flowing far more quickly

because they have more of a framework to hang themselves upon.

Plus, all those choices about which brush, canvas and colors to use are greatly reduced or eliminated entirely, freeing you up to just create and explore the ideas that are forming.

It's like getting on with decorating a house you've already built, rather than debating endlessly over which is the best concrete to use for the foundations, which wood to use for the roof, and which color of bricks are best for the walls.

Less choice means more creativity.

Also, when your creativity is given more limitations, it thrives on the challenge.

If you always have hundreds of options available, your creative mind (if it ever does manage to pick something) will most likely pick the easiest option, the well-trodden path with least resistance. It'll look for the quiet life, the comfortable option.

But how creative is it to churn out the same art over and over again? Are you a creative artist or a factory production line robot? Your creativity will soon become tired, lazy and uninspired. You'll be creating by numbers. By strictly limiting the options available though, your creative mind has to stretch and work, which it loves to do more than anything.

Another common misconception when it comes to creativity is around time. Many of us never bother to start creating because we feel there's no point unless we have a large block of at least four or six or eight hours ahead of us to really immerse ourselves in the project.

Which happens how often in our busy lives? Next to never. Again this belief simply isn't true. What is true is this:

Less time means more creativity.

When you have hours stretched ahead of you, procrastination in all kinds of different disguises will start to sneak in. Maybe you'll just check your email, make a drink, then get down to creating. No rush, you've got hours. So you do those things.

But then you think maybe you'll just make a snack, and check that you have all the right materials, and that they are all arranged in the perfect order for you to be in a state of optimal creativity. By the time you've done that, you're getting a little thirsty again, and there's bound to be another couple of emails waiting to be read.

Before you know it, the morning is over and you've created absolutely nothing but a warm full stomach and a feeling of mild anxiety and slight dizziness from skipping from trivial task to trivial task.

Turn this around and give yourself much less time. Say 15 minutes. This is a tiny fraction of anyone's day, a little over 1%. So you set a timer for the 15 minutes, remove all potential distractions and get down to creating. The timer goes off in what feels like about two minutes because you were so in the flow of creating you lost track of time.

Maybe you'll go for another 15 minutes, because you're really enjoying yourself and your creativity is thriving. You forgot it could be this easy to create! You can practice and build this technique up further to 30, 45, 60 minutes and beyond.

You'll find that in 60 minutes of focused creating each day you can make amazing progress. Certainly far more than half a day of scurrying around practicing every form of procrastination known to man and getting nothing of any creative worth done. What you also find is that this regular creating has extra benefits. You build a powerful habit, an addictive habit where you enjoy seeing how much you can create in that 15, 30 or 60 minutes and constantly surprising yourself. Again by setting these limitations on your creativity, you free yourself.

So back to our original question: What do you need to be more creative?

Less is the route to more.

Less choice, less distraction and less time all add up to more creativity. And more important than that, they lead to more happiness and fulfillment for you.

To read more from Dan

How to Get Focused and Create What Matters

ess CLUTTER

There are many methods to get rid of your stuff. I prefer a slow deliberate attack vs. radical change. Here is how to get started.

Closet

Start here and build momentum for uncluttering the rest of your home. Consider your closet to be anywhere you store clothes. Here is the process I recommend:

Start making piles of clothes and be ruthless.

Pile One: I love these items. They fit me well and I wear them frequently: Keep.

Pile Two: I want to keep this but I don't know why.

Pile Three: These items don't fit me or my style: donate.

Pile Four: These items aren't in good condition: trash.

Next: Take Pile Four to the trash.

Box up Pile Three and put in your car before you have time to re-think. Put the items from Pile One back in your closet.

Box up all items from Pile Two and put the box in the back of your closet for 30 days.

If you didn't miss the box after 30 days, DO NOT OPEN IT, donate it. After you make some progress, if you love that feeling of empty space in your closet, join hundreds of us in minimalist fashion Project 333.

HELPING PEOPLE KILL THEIR DAY JOB

Jonathan Mead





All people dream during sleep, but few have the courage to dream with eyes wide open. It's easy to fantasize, it's a different endeavor entirely to act on your dreams in the light of day.

We're most held back because we think our dreams are impractical. We do what we're told and (passively) believe that if we step outside of these imaginary lines, something bad will happen—kind of like coloring outside of the lines in a coloring book.

But what really happens if you do have the audacity to step outside of the well-traveled path?

"If one advances confidently in the direction of his dreams, and endeavors to live the life which he has imagined, he will meet with a success unexpected in common hours. He will pass an invisible boundary, and more liberal laws will begin to establish themselves around him."

-HENRY DAVID THOREAU

Thoreau's words have held true in my own experience. Whenever I think that I can't live a certain way or do things the way I want, the basis for it is nearly always unfounded, or based on a passive assumption. When I challenge those limiting beliefs, I am met with more spacious frontiers than I had imagined. The strict conclusions I had turn from stone to clay, malleable to whatever shape I choose to give it.

Whatever ideas you have may seem ridiculous — and compared to the common template of life most people live, they are — but we mistake the template (default) for a bowling lane-like groove that is fixed and inescapable. It's not. Once you decide to move out of those preconceived boundaries, the initial shock will be...

That nothing bad has happened. No quakes splitting the earth. No thunder in the sky. No angry supernatural force bestowing his wrath upon you.

So the initial shock is that you can actually do this. And that's the most important realization. Because once you realize that, you realize that you can do just about anything you decide. If your castles are built in the air, you may have to put foundations under them. But with a little determination and spirit, you will also find that to be easier than you may have thought.

But the most shocking realization of all is when you make a firm and deliberate choice in the direction of your life, the universe begins to organize itself in your favor.

That last statement may sound incredulous or a little dubious, but I say it because I've found it to be true over and over in my own life, and those that I've helped along my path.

When you decide to live on your own terms, you find that life supports those terms. When you decide to live by the terms of others, life supports that too. But you're never going to be happy with the second choice.

If anything then, following your dreams is about embracing that initial discomfort, stepping out into the unknown without knowing if your foot will land on solid ground. The good news is that it does land. But you can't take my word for it, you have to walk the path for yourself and find out. No one else can do it for you.

You'll also find that something amazing happens. When you practice embracing that discomfort, you gain more of your power to consciously direct your life. And as you go along, you'll begin to find that things that are supposed to be uncomfortable, no longer trouble you as much.

You'll start to notice people making comments about how it's crazy that you hike barefoot or work for yourself. People will think you're weird for eating an uncommon way or saying what you really mean rather than holding back.

That's when you begin to think... Wow, I used to think that about other people too. That was the follower in you that used to say those things. And now, you follow no one. You work for no one. You live for no one. But yourself.

Because you do that, you're able to share your gifts with the world, and your dreams unfold spontaneously each day.

It begins to seem... normal. Of course it feels extraordinary and other people will think you're special. They won't believe it when you tell them that you just decided to live the way you want.

But really, it's that simple. The world is more malleable than you think. The best time to reclaim your dreams is now.

Read more from Jonathan

E-books and Digital Products to Reclaim Your Dreams

DREAM KILLING

It is not really surprising that you squash dreams on a regular basis. You grew up with people killing your dreams. You may not have recognized that your parents, and other people that loved you, were killing your dreams, because they led you to believe that they supported your every whim. They told you that you could be whatever you wanted to be. They told you, that when you grew up you could do what you wanted and be the person you dreamed about.

When you expressed your dream of being an astronaut or an actress on Broadway, you may have noticed some strange looks, a raise of an eyebrow or pursed lips. Maybe it was a heavy sigh or even a quizzical, "Oh Really?" That was the beginning of the mass murders of your dreams.

The ironic part is that while your parents were killing your dreams, they only wanted the best for you. They started planting seeds about what would be best early on. Of course, you could do and be what you want, but it is probably better to play sports, get good grades, go to a good school, get a good job, wife, house, kids, dog, 401K, WHOA!

By the time you come up for air, and by the time you said WHOA, you were knee-deep in debt, working extra hours to keep up, surrounded by a big house full of stuff you don't want, not sleeping great, and all because you are living the dream. Who's dream was this anyway?

While your parents wanted the best for you, it is very possible that their definition of "best" was a little twisted. It is even more possible that they only had one definition of "best" You see, they wanted you to have MORE than them. More house, more stuff, more money, more travel, more, more, more. Before your parents showed you the way, their parents showed them. After all that brainwashing (with the best intentions)

you may not know what's best either. If you go from "It would be great to..." to "but in reality..." or "I would love it if I could...." to "What am I thinking? I don't have time for that," then you are a dream killer too.

Like most everything, transitioning from a dream killer to a dream maker starts with awareness. You have to be aware of where you are, where you want to be and why you've never taken the steps to get there. If you plan on staying in a bad relationship, bad work environment, a house that you can't afford or a life that exhausts you, then you have forgotten how to dream. It's hard to say what's worse, killing dreams or not dreaming at all. The good news is that it is never to late to dream.

Everett Bogue



MEANINGFUL WORK

Over the last year I've been trying my best to be mindful of the difference between work as reaction, work as response, and work as creation.

Many people think of work as sitting at a desk, or answering emails. They think of work as doing what they're told, or working on a project with a bunch of people. They think of work as sitting in meetings endlessly debating minutia.

I think too often we confuse reacting with actual work, and this is why we're sitting at a desk for 40 hours a week.

Try this simple experiment with your own work. If you only had to do one thing today, what would it be?

Would you choose to check your email 453,234 times a day? Would you choose to argue with people who don't know anything about how to achieve something? Would you do what you're told?

Chances are your answer is going to be none of those things. Your answer will probably be simple: I need to create something valuable, work that will actually help someone.

Work that is actually meaningful.

The most important business decision that I made in the last year was to stop doing every single thing that wasn't important in my life and my work. I stopped checking email more than once per day. I stopped saying yes to stupid requests. I started firing clients who were idiots. I fired my previous job. I stopped reading anything that had a hint of being useless.

I stopped reacting to the noise and started to focus on creating meaningful work for just a few hours a day.

Now I work 2 hours a day, I live and work from anywhere. It's pretty great, and I bet you can too.

less BUSY

I know all about being busy. I used busy to fill time and make myself feel important. It didn't work. I felt tired instead of important. I got distracted, sick, poor and tired. My cell phone glued to my ear was a sign that someone needed me or wanted my attention. It was also a sign that I wasn't paying attention to what was right in front of me. Sometimes that included the road, or my daughter.

We wear the "I'm so busy and overworked" badge like it's a gold medal. Somehow, we got confused and started thinking that always being busy is impressive. Little did we know that "being busy" doesn't mean shit. It doesn't mean we are getting anything done and it certainly doesn't mean that our lives our getting better and happier.

Hundreds of email and voicemail messages is nothing to brag about. Not knowing when your next break is happening is not impressive, it is sad. Over committing is not impressive, it is stressful. Skipping meals because you are so busy is not impressive, it is unhealthy.

The only way to live your life on purpose, with purpose is to take time to evaluate. Assess your life and decide how you want to live it. Maybe your new life won't start tomorrow, but you can start working towards it. Without the space and time to make thoughtful decisions, your day and your life will run you instead of the other way around.

Do less, be more.

o more LOVE

When I wrote Lessons from Love and Marriage, I realized that the biggest rewards I receive in my relationships are from the smallest loving shifts

In our hurried lives, we often take for granted the people that are closest to us. We sometimes forget about the people in the world who live without love and we rarely take the time to love ourselves. Instead, we tell ourselves how we could do better, or beat ourselves up for not being the person we want to be.

With awareness and attention, more love is yours for the giving and the receiving.

By just shifting our intentions, we can love more deeply. It doesn't take extra effort, just a re-direction of energy.

Shift your energy

from being right to being quiet. from being annoyed to being grateful. from being angry to being joyful. from being rushed to taking time. from eye roll to hug. from scowl to smile. Chances are, you are already a loving person, but don't always have the time and attention to speak, act or be the way you inherently are. You can apply this practice in a marriage or any loving relationship. Love God, children, pets, parents, friends, siblings, yourself, a neighbor, or a stranger.

3 Ways to infuse your life with love:

Speak with love
Act with love
Be with love

Keep in mind that you do not have to be in the right mood, or even feel loving to practice love. Notice how you feel speaking with love, acting with love and being with love. Notice how much more love there is in your life, when you practice these simple shifts.

ess GIFT GIVING

When you decide to live with less, birthdays and other holidays can be challenging. I love the idea of a thoughtful gift, but don't want to give or receive any more "stuff".

I am not sure what others find more confusing, that you don't want to give gifts or that you don't want to receive them. Not wanting to give and receive "stuff" does not make you cheap, ungrateful or thoughtless.

In fact, thinking about a gift that will enhance someone's life or just make their day a little brighter is kind and very thoughtful.

Let people know that you have been downsizing, living more simply and uncluttering. With a simple explanation, they might not just understand, but embrace exchanging gifts more minimally. Talk to friends and family about putting a moratorium on gift giving for all or certain holidays. You might find they are relieved to stop looking for the perfect gift, save money, and really focus on the actual holiday. The best way to celebrate a special occasion is to spend time with the people you love, but, if you must give gifts, give ones that matter or that are useful.

Simple Gift Ideas

- Books
- Concert, event tickets, movie passes
- A class cooking classes, wine tasting, art classes, dancing lessons
- Music create a playlist or CD including favorite songs
- Art a painting or limited edition photograph by a local artist
- Homemade gift certificates good for a car wash, housecleaning or vard work
- Words write something from the heart
- Donate give time or money to a worthy cause

SIMPLICITY BLOGGER

Leo Babauta





This chapter outlines my current way of working, and it's a simple system for Getting Amazing Things Done.

In fact, it's three simple steps. It can't get any easier.

Step 1: Find something amazing to work on

Every day, first thing in the morning, figure out Something Amazing that you want to work on today. It can be anything: a big project at work, creating your own business, learning programming or web development skills, writing a song, taking photographs, anything. It should be something that excites you, that will change your life at least in some small way. It should compel you to work on it because you're inspired, excited, motivated.

Step 2: Clear away everything else

You're going to clear your desk — shove everything in a drawer or box if you have to, and leave only the papers necessary to work on your Something Amazing, and a couple of other essential items (phone, pen and pad, etc.). You're going to clear your computer—close all programs, including your browser, that you don't absolutely need for this task.

It's also crucial that you turn off all notifications on your computer that might distract you: email notifications, Instant Messaging (IM), calendar notifications, anything. Make your computer as distraction-free as possible. Also turn off your phone, Blackberry, iPhone, and anything else that might distract you from your Something Amazing.

Finally, clear away meetings and anything on your task list that will interfere with this one task. You can get to those other tasks later, but for now, you're going to work on nothing but this one amazing task.

Step 3: Focus on that Something Amazing

OK, everything is clear. Now you just need to focus on that Something Amazing — that one task you chose that you're excited about, that's going to change your life in some small way.

Do this as soon as you can in the day — not after lunch or late in the day, but as close to First Thing as you can. Either before you go into work or as soon as you get into work and can clear your desk. Don't wait until later, or things will pile up and you'll never get to it.

This is actually the step that most people have a problem with. They get the urge to check email or make that phone call or ... do anything else, really. No! Stop yourself, take a deep breath, and remember why you chose this task. You're excited about it. Feel that excitement, and focus.

You might give in to the urge to do something else, but then bring yourself back and see if you can't focus for a few more minutes. Repeat until you've worked a good chunk (30 minutes, an hour, two hours, half the day if possible) on your Something Amazing. Do your best to either finish this Something Amazing, or a good chunk of it. If it's a big project that will take days, months or years, just finish a chunk that'll take at least an hour or two of your day.

When you're done, bask in the glory of your accomplishment. If you have more time and energy, repeat the process.

To read more from Leo

Focus

less WISHFUL THINKING

Living life on purpose is not about rainbows and fairy tales. We are here to do the work, make the changes and take the steps needed. The stories about the power of positive thinking are starting to make people a little complacent and in some cases, lazy. Guess what positive thinking is without action? It's nothing. Your thoughts can only manifest themselves into reality if you take action.

The Lottery Story

A young woman finds herself in dire trouble. Her business has gone bust and she's in serious financial trouble. She's so desperate that she decides to ask God for help. She begins to pray..."God, please help me. I've lost my business and if I don't get some money, I'm going to lose my house as well. Please let me win the lottery."

Lottery night comes and somebody else wins it.

The woman again prays ..."God, please let me win the lotto! I've lost my business, my house and I'm going to lose my car as well." Lottery night comes and she still has no luck. Once again, she prays..."My God, why have you forsaken me? I've lost my business, my house, and my car. My children are starving. I don't often ask you for help and I have always been a good servant to you. PLEASE just let me win the lotto this one time so I can get my life back in order."

Suddenly there is a blinding flash of light as the heavens open and the woman is confronted by the voice of God Himself: "Please, meet me halfway on this. Buy a ticket."

This story is a perfect example of what wishing will get you. I do believe in the power of prayer and asking for help, from God, a neighbor, a blog-

ger or whomever is the right person to call on depending on the situation, but you have to meet halfway and do your part.

What are you waiting for? Please don't complicate things. Don't think a good idea to death.

Make a move, take a leap, run with it, or whatever else you have to do to make all of your wishful thinking and positive thoughts meaningful in your life. Redefine success and achieve it by being creative, collaborative and most importantly, by taking action.

Joshua Becker I



PRAYER & GRATITUDE

The life worth living is the life that is centered on the passions and values that we hold most dear. And that is why prayer matters.

Most people go through life having no clear sense of their true values. Instead, their lives are molded by the culture and the advertisements that bombard them each day from television, radio, magazines, and celebrities. As a result, their desires change as fast as the culture and they are quickly swept off their feet by the newest fashion, the most recent technology, or the latest diet fad. Their life is no longer centered on their passions and values.

In contrast, a firm conviction of your heart's values leads to a life worth living. It is not tossed about by the culture. Instead, it is built on the things that you hold truest in your heart. And no new advertising campaign is able to shake it.

Prayer provides the opportunity to find that conviction. It slows our mind, calms our spirit, and centers our heart. It removes our mind from the culture of consumption that surrounds us and centers us on something greater and more important. It draws us out of the finiteness of the visible and dares to connect out souls with the invisible. It calls us to identify our desires and articulate our values.

In prayer, we find ourselves asking for the most important things – the most valuable. In prayer, our mind races to the deepest depths of our heart. Consider the fact that rarely, in prayer, do we ask for bigger cars, nicer houses, or a larger wardrobe. Instead, we think of our souls, our families, our friends, our health, our significance, and our greatest ambitions. And that is why prayer matters.

So find a quiet moment. Find a quiet place. Find a quiet heart. Search it for your greatest desires. And pray more.

Another benefit of prayer in your life is that prayer leads to gratitude. Gratitude leads to contentment. And a contented heart is free to pursue anything it desires.

Unfortunately, we live in a culture that preaches discontent. A consumer-driven culture will always attack gratitude. If they can sow seeds of discontent in our lives, they can sell us on their new product line or latest version with new improvements. In contrast, those who can find gratitude in their current existence will be less influenced by those empty promises.

A grateful heart admits that there are bigger forces at play in our lives than our own accomplishments and that we are who we are today because of the sacrifice and investment of others. Gratitude grounds us and focuses our lives on others.

In daily life, we must see that it is not happiness that makes us grateful, but gratefulness that makes us happy. And that gratefulness quickly leads to a satisfied, simplified life.

Embrace more prayer...and more gratitude.

Read more from Joshua Simplify Inside-Out Simplicity

Reading this e-book and these 27 ideas was the easy part.

Now it's time to take action.

Aim for slow, deliberate change.

Things don't have to be perfect to get started, just start.

If you need help, please ask me.

I am so grateful to:

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