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They experimented first by saving all the money Mrs Green earned over a six-month period. It worked and she quit her job, in large part because she wanted the tranquillity to allow her to bear a child and rear it at home. Guided by the teachings of *Your Money or Your Life* they paid off all their cred-

it cards keeping one for emergencies; they paused before making any purchase to examine whether it was necessary or merely a socially induced frivolity; they stopped going on expensive weekend outings once a month and they cut their grocery bills from \$400 to \$200 a month mainly by buying raw produce and cooking it themselves. "We stopped shopping as a form of entertainment", Mr Green said.

In the process they cut down their monthly expenses from \$2,400 to \$1,600, they moved from renting to buying a house (which costs them more) they had their first baby and they paid off both their cars. Mr and Mrs Green are thrifty, their living room is not furnished in the style favoured by the advertisers, but they are not weirdly unconventional. Aside from their cars, they own a state-of-the-art telephone answering machine and a television. They follow the news with interest and, unlike 50 per cent of America's adult population, they both vote.

The next step they mean to take is to shed the tyranny of the mortgage by selling their house and moving to rented accommodation, before finding a community of like-minded people in the countryside with whom to settle. "We can live in a beautiful place with space and clean air and mountains and sunsets," Mr Green said.

The simpler life, Mrs Green said, has also helped their marriage. "Everyone says the main thing couples fight about is money. And it was true for us. But since we started this we don't have any more arguments about money. We don't have debts.

That tension is gone because we have a unified approach to spending, that starts from the idea that whatever income level you are at, you must get your priorities on the right level. You must know what is enough before you can be liberated."

According to Vicki Robin, who co-authored *Your Money or Your Life* with Dominguez, the core insight of the programme is that you sell your time for money and the exchange is not as good as you think it is. "We're taught to believe that because it's the American way of doing things it's good. We're affirmed in thinking we're so wonderful, that we have the best system in the world. But if we pause and consider we see that it is not", says Robin.

So many Americans are indeed pausing to consider that a huge social transformation is afoot. "We've reached a point where the economy has become god. We have been conditioned to accept that economic gain is the greatest measure of success that an individual can attain in a lifetime. All that is changing. This time, I believe, will be looked upon by future historians as the dark age when machinery was put before people, when global economic imperatives were put above individual human needs. This time will pass." ●

TEN STEPS TO AN EASIER LIFE

Sure!
The Editors

1. Move to a less expensive area, making sure you find yourself a nice big garden.
2. Give up one income.
3. Buy only what you need, you don't, for example, really need a cappuccino maker.
4. Forget fashion: wear things out before replacing them.
5. Throw out household clutter.
6. Wear yourself off credit cards, leaving just one for emergencies.
7. No more buying the Booker short list - join your local library.
8. Talk to the rest of your family. You may even like to eat with them.
9. Take up a new hobby, preferably one that will help you get in touch with your creativity.
0. Slow down.

Glossary

• accumulation: gathering • afoot: about to happen • aside: in addition to
• axe to fall: lose the job • consuming: strong and having a controlling influence
• converted: completely changed • core insight: main theory • fragile: delicate
• frenzied: frantic • imperative: things that must be done • jolt: shock • laid off: made unemployed • miscarriage: when a pregnant woman loses her baby
• mortgage: money borrowed from bank to buy a house • opt: choose • peers: group of people of the same class or age
• poised: ready • pursuit: search • rear: care for (a child's upbringing and education) • shed: remove • state-of-the-art: latest • subversive forces: ideas trying to destroy the existing ones
• thrifty: using money carefully and wisely • tyranny: (here) burden • wear off: stop gradually