

How to Simplify Your Life
Seven Practical Steps to Letting Go of Your Burdens
and
Living a Happier Life

By Tiki Kustenmacher and Lothar J. Seiwert

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Commentary provided by Leo Schreven

The ability to be financially free is directly tied to our ability to manage our lives. In the 21st Century, it is becoming one of the greatest challenges people deal with. We are all soooooo busy! Life is incredibly complicated, and even getting the basics done is difficult.

Finding time to educate ourselves financially, to build a business, or to develop a network of clients is daunting to many. And those we are seeking to do business with are often too busy, as we are! So this month we are going to get some practical tools on how to deal with this. This is a great book, has a lot of funny cartoons and is a pleasure to read.

Each chapter tackles a different facet of life, such as managing clutter, getting control of finances and establishing goals. The practical tips from these bite-size chapters are easy to digest and implement. Their recipe for a simplified life includes valuable suggestions for handling difficult emotions like jealousy, as well as stressful life events like marriage, death, changing careers, etc. It's just a good book for pack rats, workaholics and all of us who would welcome simplicity as a relief from life's chaos.

The book summarizes the following points:

- Neatness counts. External clutter on your desk, in your home or office reflects that your internal life is in disarray. Just getting things cleaned up makes you function better. This is far more powerful than most realize. Have you ever cleaned up your car to look like new? Did you notice it seemed to feel and drive better? In reality it does not, but it feels like it and this feeling has a direct result on our ability to be successful.

- Unload your junk. Clearing space reduces your stress level and can free up a lot of time. The bottom line is, the more stuff you have, the more complicated your life becomes. Sell all the junk you don't use. Give away what you don't sell. If you have not used it in the last year, it is probably junk.
- Use suspension files, clear plastic folders or other easily accessible filing systems to organize, evaluate and reduce your paper trail. Believe it or not, the old-fashioned way of doing some things is more effective than using modern technology!
- Let go of unproductive fantasies about sudden wealth. Unrealistic dreams block the flow of money into your life. Financial freedom is a journey that requires clear steps. Have a solid long-term plan and stick with it.
- Forget about creating wealth. Focus on creating financial independence. This simple switch in mind set is critical for success.
- Discard the concept of "multi-tasking." Success is built on a foundation of completing one task at a time. Celebrate the completion of individual tasks. A simple example in my life: As I sit here typing this I have literally a thousand things to do. If I did not control this I would be unproductive. My email blips about every 3 minutes with a new message. My phone rings non-stop all day and night. Text messages pop every 15 minutes, Facebook posts hundreds of messages each day, my daughter and wife have things to talk about and come downstairs to see me—you get the picture. If I tried to attend to all these things I would get little done.

So, I do one thing. I am now condensing a book for my Growing God's Talents group. My phone is off, my email is off, my texting is off, my wife and daughter know they are not to come down for the next 4 hours. Nothing distracts me from doing this book. When I am done, I turn on my phone and sort the messages and call the most important ones. When that is done, I switch off the phone and do the same with emails. When that is done, I turn everything off to give my daughter a couple of hours of quality time. By doing this you get much more done than being scattered all day.

Yes, a lot of people will be mad at you, and upset that you have not been there or responded, but you can't let people run your life!

- Set realistic deadlines and firm priorities that reflect your deepest goals and values. We have studied in other books the principles of spending 80% of your time on the top 20% of things that will make you most effective. You have to set clear values to do this.
- A healthy body has a direct effect on every facet of your life. Establish positive habits, including a minimum of 30 minutes of daily exercise. We discuss this at length in the All Power seminar.
- Lack of sleep weakens the immune system, leads to illness and damages the nervous system. Learn to power nap and get the sleep your body needs.
- Enrich your life with open dialogues with friends, colleagues and loved ones. Choose carefully 3-4 people you can totally trust and share with. Surround yourself with winners who will inspire you and who are better than you.
- Most people waste too much time wishing that life were different from how it actually is. "The key to happiness is in being able to enjoy what you've got, even if it doesn't look like much from the outside." Don't let society's rules of success dictate your happiness.

The book covers simple steps in a practical way, such as:

- How to streamline your possessions;
- How to organize your office and your fiscal accounts;
- How to identify and delete emotional stress due to clutter;
- How to manage your time, health, and intimate relationships;
- How to prevent exhaustion and disenchantment with work.

What is a simple life? Most of us don't really understand the concept of simplicity because unnecessary complexities intrude upon our consciousness many ways. Complexity is everywhere. It used to be simple to do business. Today it is a nightmare. As governments grow bigger the regulations increase. As people become more incompetent, it is often complex to get someone that knows what they

are doing. Dealing with taxes alone is a nightmare that takes endless time.

Most people are anchored to the ball-and-chain concept of “more, more, more,” more money, more possessions, more stuff. But too often, the quest for more leaves you feeling less satisfied with your life. In contrast, the road to simplicity is a process of “non-doing”, “non-owning,” and “non-buying.” It’s the flip side of demand. The search for simplicity is a journey that begins with your external possessions and ends with your innermost self. Let’s begin.

The First Level of the Pyramid: Your “Stuff.”

Most people own about 10,000 items. Begin by pruning your personal baggage. Do you really need all that stuff? Look at your home, office and car. Clutter and large stacks of paper reflect mental disorder. Here are some tips that can help you.

- **Use the “four-quadrant” tool** — Find an empty table, or surface (even the floor). Divide it into four sections: 1) throw away, 2) pass on, 3) important, 4) act now. Sort into those sections everything you have from paperwork on your desk, to stuff in your garage, to clothes in your closet.
- **Use visual clues** — The brain works best when it sees organized tools. Use an actual, physical file box, use calendar reminders and other visible things to create a system for handling office chores and paper work.
- **Streamline your possessions** — Reduce your emotional baggage at home by trimming the overload of books, mementos and clothes that anchor you to the past and impair your new development. Give away as much of this as possible.
- **Clean up in small stages** — Divide tasks into manageable portions. Getting one simple area cleaned up is so rewarding, it inspires you to do more. This builds momentum.
- **Tackle a small space** — Delve into a shelf or drawer that you can clear in a few hours. Don’t stop until the space sparkles.

- **Uncover your horizontal surfaces** — Vigilantly clear clutter magnets such as the dining table, kitchen countertops and the top of the refrigerator.
- **Keep doorways clutter-free** — A clear entrance makes everything inviting.
- **Discard old information.** Put an expiration date on files. Examine your hobbies and collections with a critical eye. Differentiate between true collections and accumulated junk. Save meaningful collections, but discard objects that you have randomly hoarded. Shedding meaningless possessions will save money, time and energy.

Once you create order, maintain it by following “six golden rules:”

1. Put away every item you have taken out.
2. Close everything you have opened.
3. Pick up items that have fallen.
4. If you take it down, hang it back up.
5. Immediately write down your future purchase plans.
6. If something breaks, fix it within a week.

A path of simplification is built on small steps, just like life mastery. Keep moving, and never stop! Stagnation often leads to clutter, dissatisfaction and disorder. Cutting clutter can help you increase your concentration and production. And when you complete a task, celebrate and give yourself a reward.

Second Level of the Pyramid: Your Finances

Cultivate a new attitude about money and wealth. Your happiness does not depend on wealth; but rather true wealth depends on your ability to be happy. Remember the old adage: “A wealthy person is one who is satisfied with his or her lot in life.” Don’t wait to be happy, enjoy all that you have in the present moment. The simplified approach to wealth is a paradox. You attract more money when you relinquish it. A tight grip on money and possessions blocks the flow of wealth into your life. Instead, spend less and reduce your debt. Take these steps:

- **Get out of debt** — Debt creates stress and anxiety, and ruins your self-esteem. Pay cash. Avoid high-interest consumer loans. Study your bills for unnecessary charges and fees. Work out a debt restructuring plan with your bank officer, and then trim your lifestyle. Commit to a set amount of savings each month and “pay yourself” first.
- **Follow high ethical standards** — Ethical conduct enhances the flow of money into your life. For example, charitable donations, good deeds and generosity boost self-esteem. People with a better self-image accomplish more. Likewise, a business career marked by fair dealings, praise for others and sound ethics will lead to success.
- **Stay on top of the job market** — Even if you like your job, review the market annually and apply for a new position every three years. Study job listings and build a network. This quantifies your market value and helps you negotiate a higher salary.
- **Establish career goals** — Build long-term security by having clear goals. Devote time each day to self-examination and personal development. Honestly evaluate your skills, professional progress and outlook. Brainstorm additional ways to earn money. Don’t rule out a second job, more training, a new career or self-employment. Keep the faith — you can shape reality with your thoughts. Fill your mind with good thoughts that make you think, like:
 “Perfectionism remains one of the most serious blockages for a happy, relaxed orderly life.”
 “Develop a love of the journey — not just the destination.”
 “If you work a lot and make good money, don’t reward yourself by excessive spending.”
 “Envy is frequently a sign that you are not giving expression to your creative potential.”

Level Three: Time Management

The secret to successful time management is to establish priorities and tackle one task at a time with full concentration. Operate with realistic deadlines and honestly evaluate your ability to meet them.

Launch your day with Priority One activities. Block out disturbances, interruptions or obstacles so you can focus. Do not perform any of

your favorite chores (gardening, Internet surfing, shopping) until you complete the first stage of that Priority One task; then reward yourself. To discover this, ask yourself, "What one thing can I spend time with that would make me the most money, or build my business best?"

Identify your high productivity periods and root out "inner time thefts" by writing down your work schedule for a week. Avoid procrastination with self-awareness, planning and well-timed relaxation. My most highly productive times are early mornings from 4:00 to 7:00 when I'm fresh and no one else is up.

Save time by delegating and by avoiding information overload. Learn to turn down extra assignments, demands and commitments. To diminish misunderstandings, disappointments and heartaches, assert your right to say "no." Life begins when you say "NO!" I delegate everything I can and have to say "no" a lot.

Step Four: Your Health

To be more productive, safeguard your health in these key areas:

- **The power of exercise** — At least 30 minutes of daily exercise will help keep you well. When possible, walk up and down stairs, an inexpensive, simple exercise. Physical activity prompts the body to release "beta-endorphins," a chemical that drives away depression and diminishes pain. On this, you may want to refresh on Seminar #5 in the All Power Series.
- **Sleep** — Nightly rest, "good, deep sleep," enhances happiness and improves health. Researchers link sleep deprivation to a variety of illnesses, allergies and ailments. Sleep enough for your body needs each night and nap during the day. Learn to power nap. Power napping is a skill that can be learned and you can get the benefits of 4 hours of sleep in 12 minutes. There are some great books on this and my favorite is, "Take a nap, change your life!" by Sarah Mednick. I often take a power nap around 4:00 if I can, the results are amazing.
- **Eat well** — A healthy, balanced diet feeds your body and mind. Increase your intake of fresh fruits and vegetables; cut down on meat,

refined sugars and junk. Establish a schedule for eating and avoid heavy evening meals. Fill up on water, not caffeine.

- **Diminish stress** — Monitor your body for signs of stress. Backaches, stomach ailments and heart problems point to an overloaded calendar. Take time out—go for a walk or a mini-vacation. Share your problems. Distance yourself from personal and professional difficulties. Slow down, breathe deeply and focus on the present. Rest. Get in tune with your body. Each person has different indicators. Mine is my stomach. When I am involved in too much stress my stomach hurts and churns. I stop and take 10 minutes to relax.

Step Five: Relationships

Jumpstart your career by networking, to eliminate isolation and increase your business revenue. Go into parties, dinners and social gatherings with a set of objectives. Actively participate in party chatter, but don't dominate the discussion or interrogate others. Listen with genuine, polite interest. Be a good guest. Promptly respond to invitations, arrive on time and bring a small gift. Circulate at parties. Thank your host and leave when most guests begin to depart. Follow up with a small note of thanks or a phone call.

Carefully nurture family relationships, particularly with your parents. Listen to them and let them know that their views matter. Respect their experiences and stories. Their recollections will be valuable to you and your children. Release anger, ill will and envy, which you should view only as a signal that you have fallen short of your abilities. Enrich your life with creative development in music, art, crafts or writing. And don't try to fix other people. Stare at your reflection when the shortcomings of others aggravate you. As you age, prepare your will and your funeral. Write a plan or a few burial wishes. Prepare a living will that expresses your views about emergency medical treatment or other long-term care. Simplify bequests by giving gifts to loved ones and friends while you are still alive. The book then gives a few more great sentences: "Time is still the most important ingredient for a successful morning schedule."

“Nothing is more detrimental to your enthusiasm for work than a cluttered working area that silently asks you, ‘Where are you going to begin?’”

“Make sure you get at least half an hour of normal physical exercise every day, preferably in the fresh air.”

“A good deep sleep increases our ability to be happy.”

Step Six: Your Partner

Constantly develop your relationship with your spouse or partner. This relationship’s health is more crucial than your possessions, schedule or contacts. Constantly communicate with your life partner about substantial issues. Establish a fixed time for frank conversations. Mutual understanding enhances every aspect of a couple’s life, so promote healthy discussions by clearly stating your needs and desires. Maintain a balance between taking and giving. Avoid nagging and learn to graciously accept your partner’s requests and decisions.

Build up your “affection account.” Take a romantic walk, profess your love, or surprise your partner with a dinner date. Don’t squander your affection, an important currency in marriage and close relationships. Consider your partner when you make work or social arrangements. Do not accept evening or weekend obligations without a consultation. Hold joint planning sessions, in which both partners can evaluate their work, social and home commitments.

Step Seven: Simply You

Every life has a unique path. Unfortunately, each day you face roadblocks that force you into costly detours, U-turns and breakdowns. Simplification serves as a roadside service to get you back on track. Do a few things for yourself:

- **Take inventory and dare to dream** — Catalogue your talents and shortcomings to create a map leading to your true mission in life. List your strengths to reconnect with your inner dreams. List the goals you need to achieve to succeed personally and professionally. State your goals in active, not passive language.
- **Create your ideal life** — Keep a “simplification diary.” Let your uncensored thoughts flow and write down your thoughts on paper.

Don't worry about style, just have an open, honest conversation with yourself. Early mornings are the most helpful time to write. Be patient; insightful breakthroughs may not arrive until you write for months. I often have people do this as a short exercise and then they can build on it. Try sitting down and writing out in 15 minutes or less the life of your dreams in every area. If there were no limitations, what would you like to do? How would you want to live?

- **Be the director, screenwriter and star** — Reject the role of “bit player” in your life. Edit out roles (committee functions, unsuitable career choices, extra possessions) that complicate your life or that you don't enjoy. Be true to your heart. So often we play roles that others impose on us. Have faith in your new wings and abilities. You can fly.

End.