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MOTIVATED

THE MAGAZINE THAT MOVES YOU!

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We all have our material needs, but sometimes it is difficult for us to correctly assess our needs. As Benjamin Franklin observed, "The more [money] a man has, the more he wants. Instead of filling a vacuum, it makes one."

So how much is enough?

Someone once wisely stated that we should be content if we have enough food and clothing. After all, we brought nothing with us when we came into the world, and we can't take anything with us when we leave it. There isn't anything negative about living above this minimum standard, but the point is that real contentment isn't related to material prosperity.

Studies have confirmed that beyond a certain point, increasing wealth can even have diminishing returns as far as happiness and quality of life. Of course, we all need some money to provide for ourselves and our families, but once our basic needs and aspirations are satisfied, the pursuit of wealth can end up being at odds with the pursuit of happiness.

The bottom line seems to be that much dependent on our attitude about financial and material values, and what can truly bring happiness to our lives.

The stories and articles in this issue of *Motivated* remind us that true success and the best things in life are not just summed up by our possessions, but by friendships, caring relationships, and being at peace with God and man.

Christina Lane
For *Motivated*

MY CARING JOURNEY

By Louisa Rose Watson

I have spent the past several years caring for loved ones. I helped care for friends who had serious illnesses, and I became a full-time caregiver for my mother until she passed away from terminal cancer in 2009.

While caring for my mother, I received a carer pension which helped pay the bills and provided a little spending money, but I never had a lot financially. Living on a limited, fixed income has its challenges, but that never bothered me too much. My tastes are simple: I like to swim, walk and cycle; once in a while I go to a movie or have a meal out, and I enjoy visiting friends and chatting over a cup of tea or coffee, or watching a sunset over the sea.

I live in a great location twenty minutes from the city and only three blocks from the beachfront, where I can access walking/cycle tracks that go for miles. The train station is five minutes away, along with a main street with shops, supermarkets, library, community center, picnic areas, pier,

and friendly cafés with great coffee or chai latte and cheesecake. It has been the perfect location for this part of my life's journey, and I feel blessed to have been led here.

In caring for my loved ones, there have been plenty of challenges and times when I have felt stretched emotionally. There were also times when a little extra cash would have been nice, but in the years I have been in this situation I never really lacked for anything. Living on a fixed income makes you consider what you really need—after all, how many pairs of shoes can you wear?—and although I don't own my home, I have a reasonable rent and no debts.

During my journey as a carer, I discovered that peace of mind and heart is something far greater than a smooth ride through life with plenty of cash. Money simply can't equal the reassurance of knowing I have been in the right place doing the right thing; that I have done everything I possibly could for others, and that I have no regrets. ■

LIVE SIMPLY

—Adapted from Richard J. Foster, *Celebration of Discipline*

- Buy things for their usefulness rather than for their status. Avoid basing your buying decisions on what will impress others, and choose according to what you need.
- Simplify your life by developing the habit of getting rid of things that you no longer use or need. Try giving them away and be free from having to store them.
- Guard yourself from being overly influenced by advertising and social trends. The goal of marketing is often to convince you to upgrade to the latest, best, fastest, most powerful model. Use what you have until you truly need to replace it.
- Avoid impulse purchases; don't buy what you don't need.
- Enjoy things that you don't own. Use a library, public transportation, a public beach, or a park. ■

DAILY INTEREST

—Author unknown

“Take this to the poor widow who lives on the edge of town,” the old German shoemaker told his young apprentice, handing him a basket of fresh garden vegetables. The shoemaker worked hard at his trade and cultivated his little garden patch to make ends meet, yet he always seemed to be giving away what little he had.

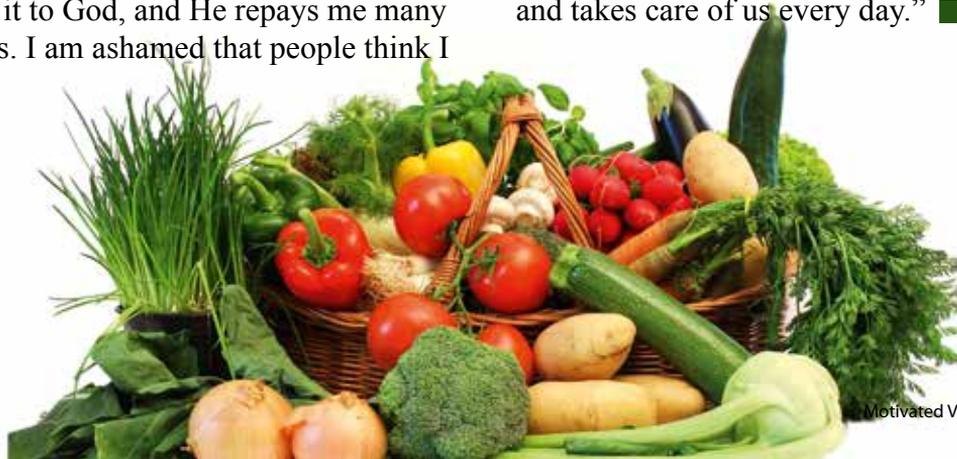
“How can you afford to give so much away?” he was asked.

“I give nothing away!” he said. “I lend it to God, and He repays me many times. I am ashamed that people think I

am generous when I am repaid so much.

A long time ago, when I was very poor, I saw someone even poorer than I was. I wanted to give something to him, but I could not see how I could afford to. I did give, and the good Lord has helped me. I have always had some work, and my garden grows well. Since then, I have never stopped to think twice when I have heard of someone in need.

Even if I gave away all I have, God would not let me starve. He never fails and takes care of us every day.” ■



ACCESSORIES NOT INCLUDED

PARENTING
FROM THE HEART



By Chalsey Dooley, adapted

Advertisements generally portray more than the item on sale. An ad for a plastic inflatable pool might show a happy family having a great time splashing in the water. But if you get the pool, will you get a happy family too?

When considering getting such a pool for my sons, I had to explain to them how there's a lot more going on than meets the eye. For instance, after a fun day splashing around, the water in the pool gets cold and dirty, and cleaning it out is a big job. If the pool isn't deflated after each use, the grass underneath gets brown, withers, and may eventually smell bad. I warned them that how much enjoyment they'd get from the pool would be largely up to them and how willing they were to keep the pool clean, to wait for the right weather, and to be patient while it gets inflated and filled with water.

The same goes for Lego. When my boys see ads for the small, brightly colored blocks, they're always instantly

keen to build the space shuttle or the plane. But no matter how the pictures look, and how much fun it seems the models are having, happiness won't really come from the Lego set—that's something that the Lego players themselves need to supply.

When their creations break—as all Lego creations eventually do—my boys need buoyancy and cheerfulness to not get too bothered and perseverance to start anew. These attributes don't come included in the Lego set, but without them, there will be disappointment instead of smiles.

Things, positions, and material items by themselves can't bring happiness. There is no shop selling "joy." That comes from within, from a life of sharing and kindness and thinking more of others than ourselves.

Enjoy the pool if you have one, but don't be fooled by a glittering advertisement. Life is what you make of it. With joy in your heart, the rest is a bonus. ■

Fixes for 5 Common Financial Mistakes

By Andrew Houser, Web Reprint

When it comes to your finances, certain decisions often end up costing dearly in the long run. For instance, ignoring a growing debt burden will not make it go away. It will only add to your expenses and damage your credit.

Over time, money mistakes like the ones featured here can result in thousands of dollars in lost savings. Take corrective measures now to ensure a brighter financial future.

1. The Mistake: You go deeper into debt while trying to keep up with the Joneses.

The Fix: Learn to live within your means. Your friends and neighbors may have nicer cars than you do or go on exotic vacations. Still, unless you have seen their bank account balance, you have no way of knowing their true financial situation. They could, in fact, be living way beyond their means and carrying a debt burden. Even if you know their paychecks are larger, refrain from comparing your successes to someone else's. Focus on the feeling of

financial freedom from knowing you are living within your own means.

2. The Mistake: You have your head in the sand about your financial situation.

The Fix: Communicate with financial advisors. Ignoring a debt problem only makes things worse. That credit card bill will only get larger, thanks to fees and interest. Calls from those you owe money to will become more insistent, not less. You should not let feelings of guilt or shame keep you from taking action.

3. The Mistake: You do not know your family's net worth.

The Fix: Get a grasp on your financial health. To determine your family's net worth, subtract total debts from total assets. Debts include loans, tax obligations you may have, credit card charges, student loan debt and mortgage debt. Assets include market value of property, retirement and investment accounts, life insurance and cash. Your net worth is important to know because



it can help you make smart financial decisions or stop you from making poor ones. You might earn a good salary, but be going downhill due to debt. On the other hand, all of your net worth might be centered in your home. That situation means those funds are not readily available to you, and could fluctuate with housing values.

4. The Mistake: You are a spender, not a saver.

The Fix: Set a budget and stick to it. A budget plays a vital role in helping you manage your money so that you can get out of debt and stay that way. Calculate your budget by subtracting fixed monthly expenses like housing, transportation, utilities, and savings (savings should be treated as an expense). Continue by subtracting variable “must” expenses (like food, gas, and medicines) from total monthly income. Then factor in optional expenses. If expenses outweigh income, see what you can cut, such as restaurant meals or clothes shopping. Once you

have set up your budget, review it monthly to make sure spending and savings stay on track.

5. The Mistake: You think you cannot afford to save for an emergency fund.

The Fix: Save a small amount every week. When you are trying to pay off debt, setting aside money “just in case” may not seem like a priority. However, unexpected expenses like a big medical bill or a home repair will only create more debt. Having money set aside in an emergency savings fund is insurance for your future. The general rule is to have enough set aside to cover six-nine months’ worth of expenses. Saving even a small amount is better than nothing.

Once you know what to be on the lookout for, you will see that many of these missteps are preventable (or at least fixable). Implementing these solutions can help you get a better handle on your financial outlook and improve your money management skills. ■



**"If we want a message of love
to get to others,
we need to send it.
If we want a lamp to keep burning,
we need to keep feeding it oil."**

A WORKING ALTERNATIVE

By Anna Perlini

I first met Ivan in 1995 while collecting aid in Italy for delivery to refugee camps in Croatia and Bosnia. I remember his smile and warm handshake.

It was a few years before we saw him again. He called to offer us some boxes of clothing he had collected, and we went to his home, where we met his wife, Francesca, and their two children. From then on, we stayed in touch, and over time, we've learned a lot from each other.

Ivan and Francesca often expressed their frustration in trying to adjust to a society that was losing its values. They wished they could adopt a different lifestyle, but didn't know how. Then on one of my more recent visits, it was immediately obvious that something was very different. For one thing, their dining room had extra tables, which quickly filled with what seemed like a river of lively children from the neighborhood. Ivan was busy serving and introduced me to Claudio and Manuela, another couple who not only lived in their small town, but also shared a similar vision.

Later on, I got to know other families who were also part of a network called *Gruppi di Acquisto Solidale* (Ethical Purchasing Groups). The aim is to cooperate in order to buy food and other commonly used goods directly from producers or retailers at discounted rates, while also emphasizing the use of local and fair-trade produce, and reusable or eco-compatible goods. Ivan and Francesca (and their now three children) were some of the founders of the local branch, and needless to say, they always found a way to direct some love and attention to their "neighbor near or far."

A few months ago, they hosted a lunch for a group of underprivileged families we brought to their home. They went to the nth degree to make all 16 of us feel welcome, and treated us to the most delicious homemade delicacies. After the meal, everyone received a small bottle of olive oil pressed by their family from the olive trees in their garden.

As time passes, it's clear that what was once an experiment has grown into a tried-and-proven alternative life choice. ■



WHO IS RICH?

By Anne Spring, adapted

I'm not living in the country of my birth, which is "rich" and, at least on the surface, seems to have everything that most people in poorer countries can only dream of. In contrast, the "underprivileged" people of the country where I now live don't have many of the things that most people in wealthier countries consider essentials, but they know how to enjoy and get the most from life. They are sociable, outgoing, smart, avid music lovers, and always ready to engage in a meaningful discussion. The countryside here is beautiful, and the food is delicious and nutritious. It is more nutritious, in fact, than the food that most of their counterparts in wealthier countries eat, because food here is grown without chemical fertilizers, hormone additives, or genetic modifications.

Yet, one of the first questions that invariably comes up when I meet new people is, "Why did you leave your home country? Everybody here wants to go to the rich West." I usually use that as an opportunity to explain what I believe are the real values of life.

In the "developing" country in which

I live and am perfectly content, you don't see homeless people or hardly a beggar. What you do see are people with tightknit families and culture, who may not have a lot materially, but who share what they have. You do not see many beautifully landscaped lawns here either. What you do see are immaculately kept vegetable gardens in both the front and back yards, along with chickens keeping down the insect population as they peck their way to producing tomorrow morning's eggs.

In the country where I was born, the suicide rate is one of the highest in the world. So is the level of stress through worry, job insecurity, alcoholism, divorce, loneliness, and other personal and social ills. It also has the highest death rate from cancer, which experts say can be linked to the national diet of mostly highly processed food.

Let's not turn our eyes away from the real values and the path that leads to true success and fulfillment in life, and remember that many of the best things in life—love of family and friends and the happiness found in living simply—are given to us for free! ■



THROUGH HAPPY AND HARD TIMES

Adapted excerpts from *The Ten Things to Do When Your Life Falls Apart: An Emotional and Spiritual Handbook*

By Daphne Rose Kingma

Less is more

Living simply is paring away—stuff, obligations, expectations, people. It's removing all the glut and rubble from your life, making space in your house, your heart, your brain and your life for exactly and only what you need. It's getting down to the core of things and returning to a way of living that most of us can only vaguely remember: pleasures that don't cost piles of money,

rewards you don't have to buy in stores, amusements that don't require a screen or scrabbling with hundreds of other people to get to.

When we live with simplicity we gain a sense of hope because at some level we really do know that we're all in this together. We feel good—hopeful, alive, optimistic—when we live simply, because we can relax, knowing that we're part of the solution and not part

of the problem. We are not putting ourselves or the rest of the world in jeopardy by taking more than what is rightly ours. When we live simply we are able to rest in the peace that simple living brings: a quieting of the endless mental chatter and the constant desire to have more, a simplicity of movement and action in the passage of each day. Time to sit still, to talk with our children, to read a book, to water a plant, to pray.

Simplicity and hard times

Our life's purpose is not simply to amass more and more stuff, but to connect with the depth of who we are. If you don't live with simplicity through the hard times, chances are you won't make it through. Is it worth it, hanging on to every little thing you're attached to, when, simply by having the courage to cut through some of the caked-on layers of stuff, you can regain your energy? Your hard times are asking you to learn to live simply so that, instead of being a dead-end trip, it can become the doorway to a powerful new chapter of your life.

The most challenging place to live simply

The hardest place to live simply is in the realm of our possessions. Most of us are addicted to having and spending, and as a consequence, we are often possessed by our possessions. As a society, we are just beginning to learn how to have less, just starting to consider that not only do we need to recycle our old stuff but we

actually need to diminish the amount of stuff we each possess.

It's complicated to simplify your life

It isn't easy to live simply. Everything in our world conspires against it. Our enormously productive economy demands that we make consumption our way of life, that we convert the buying and use of goods into rituals, that we seek our spiritual satisfaction, our ego satisfaction, in consumption.

Living simply and you

There is both a general urgency and immediate personal payoffs for living simply. When we simplify our lives, we become more available to other life experiences. Imagining the peace, the energy and the surprises that await you as a consequence of choosing to live more simply, how would you answer the following questions?

**Do what you can.
Where you are.
With what you have.**

—Theodore Roosevelt

- What are 10 things you could get rid of immediately? Who could you give them to, so they remain helpful and useful, rather than throwing them away? Can you commit to getting rid of ten things every week or once a month?
- What is an ongoing practice of conscious simplicity that you'd be willing to commit to, starting today?
- What are the rewards—concrete, emotional, and spiritual—that you would like to receive from this committed movement toward simplicity? ■

Living, loving, giving...

NOTABLE
QUOTES



Remember, there's no such thing as a small act of kindness. Every act creates a ripple.—Scott Adams

You must give some time to your fellow men. Even if it's a little thing, do something for others—something for which you get no pay but the privilege of doing it.—Albert Schweitzer

Human beings who leave behind them no great achievements, but only a sequence of small kindnesses, have not had wasted lives.—Charlotte Gray

It is one of the most beautiful compensations of this life that no man can sincerely try to help another without helping himself.—Ralph Waldo Emerson

You will find as you look back upon your life that the moments when you have truly lived are the moments when you have done things in the spirit of love.—Henry Drummond

If we make our goal to live a life of compassion and unconditional love, then the world will indeed become a garden where all kinds of flowers can bloom and grow.—Elisabeth Kübler-Ross

It is not how much we do, but how much love we put in the doing. It is not how much we give, but how much love we put in the giving.—Mother Teresa

No kind action ever stops with itself. One kind action leads to another. Good example is followed. A single act of kindness throws out roots in all directions, and the roots spring up and make new trees. The greatest work that kindness does to others is that it makes them kind themselves.—Amelia Earhart

If you want to feel rich, just count the things you have that money can't buy.—Author unknown

