

Simply Fantastic

Living Better on Less

Lesley Voth

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Simply Fantastic: Living Better on Less

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Introduction

“We must not allow the clock and the calendar to blind us to the fact that each moment of life is a miracle and a mystery.” —H. G. Wells

LIFE is fantastic and everyone deserves to live it that way.

What does living fantastically mean?

It means doing the things NOW that you have always dreamed of doing. It means enjoying living in the moment, not worrying about the future, or stewing over the mistakes of the past. It means living life with gratitude for each moment on Earth.

Have you ever known someone who was gravely ill? If you have, you will be able to appreciate what I’m telling you. To the person who is not destined to make old bones, buying a new car is unimportant. Spending as much time as possible with the people they love, however, is very important! Ralph Waldo Emerson said, *“It is not length of life, but depth of life.”*

Let me introduce myself and tell you a bit about my past and philosophy of life. I was born in New Zealand in the ‘40’s and spent most of my life in Australia. Living and growing up in New Zealand in the ‘50’s was a great learning experience for me. In addition to getting a grade school education, I got a great education for

living within my means. To the extreme, my father was a very frugal man and he was taught how to live frugally by the king of frugality, my grandfather. Growing up I couldn't really appreciate the lessons they taught me. At the time they seemed harsh and mean. I was taught from a very young age that I had to look after what I had. It had to last me for many years. Sometimes I feared it had to last me the rest of my life.

Later in life, however, I learned to appreciate the lessons they taught me by example. They taught me to live comfortably, but not wasteful. They taught me not to spend to impress others and not to measure my success by acquiring material things. They taught me to manage my money, pay my bills, and to always live within my means.

They taught me that financial freedom was more important than spending all my money and financing myself into financial slavery to get a few trinkets that I really didn't need. Have you ever felt buyer's remorse? That's the feeling you get when you wished you hadn't purchased something. It's even worse when you get buyers remorse and realize you still have to make another five or six years of payments on it.

Living within my means freed me to live life in the moment rather than putting off my dreams until some day in the future that I might never see. By not financing everything I didn't have to be a slave to a bank. It didn't mean that I had to deny myself everything. It sim-

ply meant that by managing my money and cutting costs I was able to spend less than I earned, allowing me the freedom to live life on my terms. It gave me feeling of control, freedom, and options.

In the late '60's I moved to Australia; the country I call home, the country I love. When I first moved to Australia, to me, it was the land of milk and honey, as the saying goes. There were many opportunities that were not available in New Zealand. Many New Zealanders migrated to Australia in and around the '60's and early '70's. I think half of Sydney was populated with New Zealanders. It was a fantastic time. In fact it was a very entrepreneurial time. Where everyone was making reasonable money. We were all doing well with virtually no unemployment.

Jamin and Jon, my sons, were born in Australia. Jamin was born Bundaberg and Jono in Cairns. My husband and I had very little money and there were certainly no credit cards. We had no debt and life was pretty much an adventure. Back in the early '70's, we probably only had about \$300 in the bank. Not much money, but jobs were plentiful and we were happy to work anywhere, so that took us to many places. I guess we just drifted and destiny took us to some great experiences. That of is another book, I guess. At the same time we learned to live without, to have fun and meet many people, some of who are still friends after 38 years. We lived in travel trailers, tents, and shared houses together with friends to keep our costs down. We basically lived a life that was

very simple. We traveled whichever way the wind blew and our life was pretty stress free.

Life in Australia now is not as we knew it at that time. Australia has become a consumer society just like the United States. Many people live beyond their means—paycheck-to-paycheck. We no longer produce as a country the way we used to, and our economy is based on borrowed money. As a result, we now have increasing unemployment. The fortunate part for America, Canada and Australia is that we are rich in minerals and for that we are very blessed.

If you are an American or Canadian, you might be asking yourself, “What information does this Aussie have for me?” Good question. Well, I am now married to a Canadian and spend a great deal of my time here in the United States; a country I have grown to love as much as Australia. I still spend some time each year at home in Australia and some time in Canada mainly in the summer. I don’t function to well in the cold. For this reason, I feel uniquely qualified to comment and advise on the lifestyles of people from all of these countries. And, I feel I have some valuable wisdom to impart, earned from my six decades living on this planet Earth.

I decided to write this book because I could see the need. Most people around the world are now living the lifestyle that was sold to them. Look around... the sad reality is that it is not making us happy. It is stressing us

out and we are losing our children, our homes, and our sense of belonging.

We need to start pulling together as a family and support each other, including our friends, relatives, and neighbors. We need to get ourselves out of debt and get back our peace of mind. Our children need to accept that they have to forgo the latest and greatest gadgets and designer clothes. They need to learn to contribute with Grace. Parents need to start downsizing, taking responsibility, and getting out of debt.

I know that the media and economists keep saying they need to get the population spending again, but that's what got the country in trouble in the first place. I don't see the logic. Consumer spending represents about 70% of overall spending in the U.S. economy, according to Business Week Magazine. That's why the politicians want you to keep spending. On April 3, 2003, Bill Bonner, Editor of The Daily Reckoning wrote: "The entire world economy rests on the consumer; if he ever stops spending money he doesn't have on things he doesn't need – we're done for." But you don't have to be the one struggling to pay all the bills, stressed with too much debt.

Hey spending money is fine if you have it. In fact, for those fortunate to be in a cash position it is a great time now to buy another vehicle or that house that you can now afford because the price has come way down. But I suggest you don't buy a new car; purchase a used one

that's a much better value. And don't get a new house. There are some great, excellent value, existing houses selling for low prices now. They could be easily within your reach.

The point is if you are not knee deep in debt then you are able to spend more time with your family. Debt keeps you working to pay your bills, robbing you of the time you could be spending with your family. In the years to come these are the things that you'll remember most, not the possessions that you owned. Things depreciate and are forgotten. Great memories don't.

I lived a simple life when my children were young and I live a simple life now. I do this so I can afford to do the things that really matter to me. I have no debt and I have cash in my pocket. I own a motorbike here in the United States that I love to ride everyday. I have ridden over half of the United States. I choose not to have a car in America although I have one in Australia. I am now able to live this way because of decisions I made to live a simple life without debt, save money and invest in property.

What does simple living mean? Here's a partial list of what it means:

- Barter for services
- Use coupons
- Utilize public transportation or carpool

- Down size
- Live within your means. Spend less than you earn.
- Comparison shop
- Ask yourself – do I NEED this, or WANT it
- Learn to say NO to debt

I wrote this book for you. I would like to see you get through this big hiccup in our economy with as much ease and peace of mind as possible. It's not about the money; it's more than that. It is about being able to manage your life and appreciate everything around you. Enjoy the things you can afford rather than worrying about the things you purchased and cannot afford.

Only God knows our future. No one can say with certainty where the economy is headed, but the immediate future does not look positive. Nevertheless, by learning the ideas I'll share with you in this book and putting them into action, you will get more control, freedom, and options in your life.

I will introduce you to many ways to cut costs straight away—strategies that will have immediate and long ranging benefits for you and your family. I will also show you ways to live fantastically, and how you can start living that way right NOW!

You have to start to appreciate everything you have without wanting more. You may have lost some of your possessions, but you need to know that no matter what, right now can be the beginning of something new and exciting in your life.

If you don't make the sacrifices and families don't work as a team and make the most of your situation, the transitions could be painful.

My wish for you is that when I ask, "How are you?"

You can honestly say, "Simply Fantastic!"

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