



*Disclaimer: These are rough notes we use to prep for the show. Please excuse typos, etc.*

## Simple Life Together Episode 49: Live the Life of Your Dreams...(music)

“Hi and welcome to Simple Life Together, a podcast dedicated to leading a simpler life in the modern world”

I'm Dan Hayes.

And I'm Vanessa Hayes.

Well, on the last episode of the show we talked all about To Do Lists and had the chance to sit down with Erik Fisher of the Beyond The To Do List podcast.

But today... we're talking about living the life of your dreams! Well, while that's our goal ([heck isn't that everybody's goal?](#)) it doesn't just happen. There's a lot of steps you need to take along the way. And we'll talk about some of those steps today.

Before we start we want to hit 2 quick things:

We still have a few slots open for Washington DC area meetup. We'd love to have you come join us for some great conversation, pay as you go snacks and drinks, and the chance to connect with others who are looking to lead a simple life in the modern world. We'll be at La Tasca in Rockville Town Square at 7:00 PM on Sunday, 24 November. There are just a few spaces left. It's a free event and really just a chance for us to meet you and get to know you face to face, so make sure you grab a seat before they're gone! Just go to [SimpleLifeTogether.com/dc](http://SimpleLifeTogether.com/dc) to sign up or search for Simple Life Together at Eventbrite.com

And this is the last chance to vote for us for the 2013 Podcast Awards. Simple Life Together is a ***finalist*** in the Education and People's Choice categories. Voting is still on until 15 November, so try to squeeze in one or two more votes at [PodcastAwards.com](http://PodcastAwards.com).

OK, let's get to the main topic!

## **Thesis Statement**

So, if you're anything like us you want to live the life of your dreams, right? Well the life of your dreams is different for everyone, but the one common thing is that

we all need to set up some mileposts along the way to guide us.

## **Major Takeaway (Introduced)**

Maybe you've heard the saying that a goal without a plan is a dream. So, maybe living the life of your dreams should really be planning your life to meet your life goals. That doesn't sound nearly as good, but sometimes it's better to face reality and not sugar coat things. Whatever terms you want to use...life plan, desired endstate, retirement plan...they are all planning terms to living the way we want to live.

For us, having Freedom as one of our five pillars gives us the lens to view and evaluate things we let into our lives to ensure they really do make it simpler. That "thing" we purchase today will have ramifications tomorrow, so we strive to make sure it fits our long-term goals. That commitment we *reluctantly* make today, or make in haste, can also keep us from doing what we want down the road. Taking the time to establish your pillars and deliberately making decisions based on them can keep you on the path for your simple journey.

## **TOPIC:**

So when we first started the show, and on a few episodes along the way, we talked about the 5 pillars that guide us on our journey and give us focus for our decisionmaking. Vanessa, why don't you list them out.

They are...

Faith  
Family  
Finances  
Fitness  
Future

Well, since nothing is set in stone and we like to keep our journey under continuous review, we often challenge ourselves and even question ourselves to make sure we're on track. That's why we're doing Courtney Carver's Dress For Less and Project 333, that's why we like to do an occasional digital fast, and that's exactly why we've changed from focusing on "Future" to focusing on "Freedom."

I've mentioned a lot that I'm a big audiobook fan. I like regular print books too but with audiobooks I can do something else as I listen...I'm not stuck to a screen, and I don't have to focus on an object like a book or eReader. And one of the best books I've read in the past few years, and then bought the audiobook as well, is *The Millionaire Fastlane* by M.J. Demarco. Now, don't be fooled by the title. It totally sounds like a cheesy "get rich quick" book, but honestly it's anything but. I would recommend it to anyone who's thinking about their financial future, setting up a side gig, or even just while considering how your finances affect how you want to live your life.

Essentially, MJ describes three different paths that most people follow regarding money:

The first path is the "Sidewalk", where people are basically living from paycheck to paycheck and buy lottery tickets hoping for the big payoff. That's their actual plan. I think we all know someone who falls into this category, and heck, I've had bouts with this myself in the past!

The second path is what he calls the "Slow Lane", which is basically the deferred retirement model we've talked about on lots of past episodes: work hard for 40 years,

save money in your 401k, and hopefully you have enough saved up to retire at 65 and hopefully are still healthy enough to enjoy your golden years. That's a lot of hopefully!

Then there is what he calls the “Fast Lane” where you take matters into your own hands, develop the wealth you need to live the lifestyle you want. My take on the main point is that you should gauge your wealth by time and what you need to support how you want to live your life. Here are a couple of quotes from the author:

“Time is the most important asset I have, far exceeding money.”

“The more I help, the richer I become in time, money, and personal fulfillment.”

Excerpt From: MJ DeMarco. “The Millionaire Fastlane.”

There is much, much more to his theories than that and I’m WAY oversimplifying it, but **MY** point is more focused on his explanation of Freedom. You know, I had read through his passages in the book a couple of times and understood them, but they really didn’t sink in...I didn’t internalize them. But one day as I was walking along

some paths in the woods at this park near our house, I was listening to the audio version of The Millionaire Fastlane again and that's when what he was saying really sunk in. The lightbulb finally turned on. The concept itself wasn't a new "revelation" for me...matter of fact it fit right in with the way we were already thinking...but I realized that the way I had thought of our "Future" pillar, really translated into Freedom. The more I thought about it, the more Freedom stood out as what we were really searching for. "Future" seemed to be too nebulous for me now. Something that you always work toward and never achieve. But Freedom, as we defined it, was something tangible, within reach and something we could measure. So here's the passage that finally broke through to me:"

So again, MJ says in The Millionaire Fastlane:  
"And finally, wealth is freedom and choice: freedom to live how you want to live, what, when, and where. Freedom from bosses, alarm clocks, and the pressures of money. Freedom to passionately pursue dreams. Freedom to raise your children as you see fit. And freedom from the drudgery of doing things you hate. Freedom is the liberty to live your life as you please."

And there it was...our new 5th Pillar. So, as I thought more of Freedom I broadly thought of it in two categories:

Freedom From and Freedom To. So we decided to put pen to paper...or actually fingertips to keyboards...and list out some of our Freedom Froms and Freedom Tos.

OK...So here's what we came up with:

**I'll start with the Freedom Froms:**

Freedom From Debt: Paying creditors and paying extra just for the convenience of having a credit card is like a financial leash. Owing money can prevent you from being able to explore life and try new things or commit your resources to better places like charities. Debt can control how you live, where you live, what work you do, how much work you have to do, who you may have to live with, who you have to repay, etc. Debt can negatively affect so many aspects of your life.

Another one we came up with was...Freedom From Excessive Obligations: We all have obligations, but when those obligations keep us from doing what we really want to do, it's time to examine them. Maybe it's time to shape our income streams so our obligations are more tenable? So we're working on that! What's another one Dan?

Freedom from societal expectations: like the big dream

home...6-figure job...how you make a living...how many cars you have...what types of cars you have...how you raise your kids...what school your kids attend...what clothes you wear...how many clothes you have...etc.

Freedom From Home Enslavement: Dream Home or really pretty nightmare? Specifically, we don't want to have a big lawn to manage or have to pay someone else to manage it for us. We want to be able to clean our home in an hour instead of 2,3, or 4!, We want to live in a place with a small environmental footprint...ideally off the grid or close to it...sustainable anyway, no HOA and a realistic tax rate would be icing on the cake. Ideally...a home that is already paid for with minimum financial upkeep. I heard a quote on a YouTube video the other day that said "You think you 'own' your home? Try not paying taxes on it for a couple years and see who 'owns' it! "

Freedom From Attachment To Our Things: kind of in-line with societal expectations of wanting more and putting so much value on material possessions. This can be very challenging and not something that we've been able to switch overnight....which is why we started our Edit and Forget Challenge and are taking part in Project 333. Both of these challenges have really opened up our eyes to how much stuff we have...and how little or insignificant it

all is in comparison to what's really important in our lives.  
Which rolls into the next one...

Freedom From Wanting More: more money...more home...more toys...more junk? More everything! What is it you usually ask, Dan? If you're not happy with...

And the last “Freedom From” we’ll talk about is...

Freedom From Fear: We can do that by being prepared for emergencies, not living paycheck to paycheck, living in a relatively safe areas not prone to natural disasters, etc...whatever you think are solid preparedness measure for you and your family.

So now let's move on to the “Freedom Tos”

The first one is...

Freedom To Choose Where We Live...or how long we want to live there! Or if we want to move, do we want to rent or own, etc...

And we want the...

Freedom To Choose How We Live, as in our lifestyle. Choosing a simple lifestyle free from debt and not buying into consumerism will allow us to live more deliberate lives...lives that we are mostly *in control of* instead of being at the whim of others, or society, or situations....

We also want the...

Freedom To Raise Our Children As We Wish. Ways that instill values that we feel are important like: compassion, responsibility, accountability, humility, love, respect, hard work, and so on.

Those all mostly deal with “home”, but we really want the...

Freedom To Pick Up And Travel when we want to. Right now that's a little difficult with our children in school...one who's only 2 years away from graduating from high school, and one in kindergarten. Maybe we'll think about homeschooling for a year or two and doing some traveling down the road.

And Freedom To Say No!: No to unhealthy relationships, to commitments that aren't in-line with our core values or our 5 pillars, and no to unnecessary emotional and physical clutter.

On the flip side we also want the Freedom To Say Yes!: Yes to taking a break, yes to spending extra time with our kids; yes to want to live a simpler life; yes to want to try something new and exciting; yes to whatever we decide makes us happy...even if it goes against the grain a

bit...as long as it's inline with our 5 pillars.

And Freedom To Define What Success Means To Us. Raising our children so that there's is no doubt in their minds that they are loved....that we raised them to be independent, responsible, and compassionate adults...that they value themselves and are full of self-worth. Success that is defined not by material possessions but the happiness we experience and fulfill as a family. Dan did a post on Success this past week and if you're on our email list you saw that. If not, consider subscribing on the right side of SimpleLifeTogether.com so you get our written posts and video posts, too.

Now, these are some of our Freedoms...yours may and should be different. But there's certainly value in sitting down and writing them out.

### Freedom Traps

But we feel like we owe you a warning. There are some "Freedom Traps" out there too. Some things dangle perceived freedom in front of you but, when abused, they become "freedom traps." Remember when cell phones made you feel free to leave home or travel yet still be reachable? I vividly remember being on "telephone

standby” tons of times in the military and not being able to leave the house. You were stuck there, sometimes for days! But when cell phones came along you were instantly freer. But they quickly became a digital lease...and I think we can all relate to that!

Yes, and the same thing goes for email. Freedom to communicate instantly with someone in the next cubicle or on the other side of the world! But it certainly wasn’t long before it started to control our whole day.

And it’s so easy to fall into these traps. You know, these traps aren’t labeled TRAP. It’s not like on those Roadrunner cartoons as a kid where it says Acme Trap Company and then cleverly disguised as bird seed. The traps we face are the shiny new boat that’s on sale, has low monthly payments, and promises of freedom on the lake or high seas with friends and family. It’s the credit card commercials we’re inundated with, especially now, leading up to the Holidays, that promise joy, status, and good cheer. One trap we avoided was that huge Class A motorhome that we had picked out that was priced at just what we paid for our current home. It was big and shiny, had tons of storage, 5 flat screen TVs and promised to give us a life at one with nature but with all the conveniences of home (more actually). All this as we

traveled across the country in style!

Thankfully, we avoided that trap and opted for our tiny teardrop trailer, where we actually do get to enjoy our great country, live closer to nature, have all the conveniences we need to sleep and eat but without the fluff. And we saved and paid cash. That's freedom!

### **Major Takeaway (Reinforced)**

For us, having Freedom as one of our five pillars gives us the lens to view and evaluate things we let into our lives to ensure they really do make it simpler. Like I said earlier, that thing we purchase today will have ramifications tomorrow, so we strive to make sure it fits our long-term goals. Taking the time to establish your pillars and deliberately making decisions based on them can keep you on path for your simple journey.

### **Question for the Listeners/Readers:**

How have you fallen into “freedom traps” before and what do you do to avoid them now? We’re also curious to hear what your Freedom Tos and Freedom Froms are. Let us know in the comments at [SimpleLifeTogether.com/049](http://SimpleLifeTogether.com/049), or reply to someone else’s comments too!

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## **THING Segment**

**Dan's Thing:** [Belkin Mini Surge Protector with Dual USB Ports ...](#)

[And I have a video from a couple years ago so I'll put a link in the show notes.](#)

**Vanessa's “THING”:** Project 333 again

### **Announcements:**

Remember you can squeeze in a couple more votes for us PodcastAwards.com in both the Education and People's Choice categories!

Some of our good friends also made the finals so consider voting for them too:

Mommy's Cocktail Hour for Food and Drink, and Ivy Envy & Who-Dey Weekly in the sports category.

Thanks again soooo much for taking the time to vote!

And if you're in DC, go to SimpleLifeTogether.com/dc to sign up for our meetup. Come out and say hello. We're looking forward to meeting you! We even have SLT listener John Bukenas from LetsReverseObesity.com and show host & producer from TVTalk.com driving in from Philly to say hello! We can't wait to meet him in person!

Finally, I wanted to remind you that if you're not on our email list you're missing out on one or two blog posts we do per week, and the occasional video, too. You can subscribe right on SimpleLifeTogether.com over on the right side.

**CONTACT INFO:** Remember...if you have questions or comments you can always reach us at [Dan@SimpleLifeTogether.com](mailto:Dan@SimpleLifeTogether.com) & [@DanielHayes](https://twitter.com/DanielHayes) on Twitter, or [Vanessa@SimpleLifeTogether.com](mailto:Vanessa@SimpleLifeTogether.com) & [@GetSimplifized](https://twitter.com/GetSimplifized) on Twitter and there are links to our Google Plus profiles on the website.

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**Wrap Up:**

OK, so that's it for Episode 49 of Simple Life Together. So today was all about making some plans to live the life of your dreams, and we told you why we changed one of our 5 Pillars from Future to Freedom.

My Thing was our [Belkin Mini Surge Protector with Dual USB Ports](#) and Vanessa's thing was Project 333 again.

As usual, you can find all the links and info from today's show at [SimpleLifeTogether.com/049](http://SimpleLifeTogether.com/049).

So let us know what you think of the show and how you're simplifying your life, too! We'd love to hear from you.

So, until next time, we hope you enjoy your...

SIMPLE LIFE TOGETHER

## Resources and Links:

[The Millionaire Fastlane](#) by M.J. DeMarco

[PodcastAwards.com](#)

[Belkin Mini Surge Protector with Dual USB Ports](#)