



How to Simplify Your Life in Retirement

An Interview with Joshua Becker of Becoming Minimalist

Joe Hearn = JH

Joshua Becker = JB

JH: Hi there everyone. My name, as you know, is Joe Hearn with Intentional Retirement and I'm joined today by very special guest Joshua Becker. Joshua is a bestselling author and speaker and is the brains behind the hugely popular website www.becomingminimalist.com.

As you can probably guess, we're going to be talking about the concept of minimalism today and how that lifestyle can help you and me and others live a more intentional and meaningful retirement by helping us clear the clutter and focus more intently on the things that are important to us.

Joshua, thank you so much for joining us today.

JB: Well, it's my pleasure to be here. Thank you so much for the invitation Joe.

JH: Yeah, you bet. You're out in sunny Arizona, correct?

JB: I am out in sunny Phoenix, Arizona, which is about to get even sunnier and hotter, but right now the days are lovely.

JH: Nice. Hey, I thought maybe a good jumping off point might be hearing a bit about you. There might be some people listening today who know your back-story and have visited your site, and are familiar with your stuff, but there might be a lot of people that haven't. I thought maybe a good jumping off point would just be to have you tell us a little bit about yourself and how you came to the point in your life of just wanting to explore or adopt this minimalist lifestyle.

JB: Yeah, I love sharing the story and introducing people to the concept and the idea of minimalism. I grew up pretty middle class. A pretty typical, suburban family is generally how I describe it. My dad is and was a banker and did some investment representative work. My mom was a teacher and did a variety of different jobs. So pretty middle class.

I took on the same lifestyle as I got married and we ended up living in Vermont for a number of years where my first interaction with and introduction to minimalism took place. I had a five year old son and a two year old daughter and I always say that I generally had two streams of discontent that were rolling through my life. I was never very satisfied with my finances. We were never in debt, but always paycheck to paycheck, like I think the statistics say that 70% of Americans live paycheck to paycheck. So that's how we were living. Always had a little growing discontent about that knowing that I was probably one blown water heater or one blown transmission away from going into significant debt.

Also had a growing discontent with where my, I don't know how to say it, other than with my life's energy and where it was going. Until a Saturday morning, it was Memorial Day, about 6 years ago and I went out to clean my garage, because it had been a long winter and this is what Americans do on the weekends, right. We clean our house and we take care of our stuff. So I'm cleaning the garage, my five-year-old son is with me. I'm kind of hoping he is going to help me with the garage. I haven't seen him all week after working. It's Saturday and it's beautiful and of course, he wants nothing to do with cleaning out the garage.

He sees a wiffle ball and a wiffle ball bat and he runs into the back yard and asks me to come play with him. And I say, "I can't Sam. I can't come play with you I've got to clean the garage." Well he comes back about every 20 minutes as kids do asking to play and every time I've got to push him off. "I can't. I've got to finish the garage." And I'm kind of picturing the best thing is to pull everything out, hose it all down and put everything back all organized for the summer. Well, this goes on for hours, as some of these projects tend to do and there's a growing frustration with the morning. I wasn't frustrated with my son asking me, I was growing frustrated that I had to be doing the project that I was doing.

I started talking to my neighbor. She's in her 80s and she was outside doing the landscaping at her house. I'm hoping my wife does the landscaping at our house when we're in our 80s. I remember just commenting to her about the frustration and she was the first person to ever say to me, she said: "Well, you know, maybe you don't have to own so much stuff. My daughter is a minimalist and she keeps telling me that I own too much."

And I remember looking at the pile of things in my driveway that are dirty and dusty that I'd taken all morning taking care of and cleaning up and knowing full well that my possessions weren't adding any joy or purpose into my life. As I looked at the pile of stuff in my driveway and then I noticed my son, alone in the back yard, suddenly I had this realization that everything I owned wasn't bringing happiness, purpose, fulfillment to my life. But even worse than that, all those things were distracting me from the very thing that did bring me joy, happiness, purpose and fulfillment: my son. And so I was in. I remember that moment thinking "I don't know for sure what minimalism is, but I can see how all the things I own aren't making my life better, they're actually taking me away from the things that do make

my life better.” So this began our process of getting rid of the things that we didn’t need.

JH: That’s good. So as you started doing that, I think certainly in my mind as I started exploring the concept of minimalism and I think in a lot of people’s minds, it’s very focused on the “stuff” aspect of it, which I think is an important aspect, but I think it goes beyond that too to maybe more areas of our life. I mean how would you, if you were to give somebody a 30 second elevator speech on minimalism, how would you define it?

JB: Yeah, so maybe I’ll go longer than 30 seconds.

JH: [laughs] Take as long as you need.

JB: I remember running inside and telling Kim, “Hey, I’m interested in this minimalism thing.” And she said “Oh, that sounds interesting. Why don’t you go online and look it up.” And I found these different people. There’s a guy who owns 15 things and they fit in his backpack and he moves to a new country every few months. And I’m like, nah, I don’t want to move every four months. I read about these people who moved down to a farm and some people who sold their house in the city and went out to live in a little tiny house out in the middle of the forest. And I’m like, that’s not what I want my life to look like. I can see that I own too much stuff, but I’m not interested in giving up the life that I’m living.

I was working at a church at the time and we had people in our home two or three times a week and we enjoyed being involved in our community and our neighborhood and I’m like, OK, if I’m going to tackle minimalism, it’s going to look very unique to me. It’s going to be about what I think my life needs to be about. So I asked, what is my purpose and what are my values and what are the things I need to own in order to accomplish those things and what things do I have to get rid of that are just distracting me from it?

So this became our definition of minimalism: The intentional promotion of the things we most value and the removal of everything that distracts us from it. And so certainly for us, this started out with our physical possessions and getting rid of them, but we found through that, number one, we were forced to define what was important, what we wanted our life to be about, because you can’t decide what you’re going to hold on to until you know what you’re trying to be and what you’re trying to do. And then, as we began making those decisions it began trickling into other areas of our life. Things like you know our commitments and our schedule. It began even impacting our physical bodies, the way I ate and the exercise and fitness that I began to value because of it. So it started with physical possessions, but once we knew what we wanted to be about, then that began influencing all other aspects of our life as well.

JH: I heard a definition of minimalism that appealed to me once, and I can't even remember where I read it at one point, it might have been at your site or somewhere else, but it just talked about a lifestyle that helps people question what things add value to their lives. And once you do that you can kind of get rid of the clutter. And that's exactly what you're saying. Give us your definition one more time.

JB: Minimalism is the promotion of things I most value and the removal of everything that distracts me from it.

JH: So it's deciding what's important to us. That might be some of your things, but a lot of times that will more likely be relationships or purpose or meaningful work or pursuits or something like that. But it seems like the thing that distracts us, at least here in the United States, is our stuff. You know because there is this society where there is just so much focus either consciously or unconsciously on having more stuff.

I remember you saying something on your website once that really rang true with me: "As a result, many of us pursue and collect large stockpiles of possessions in the name of security or happiness. We work long hours to purchase them, we build bigger houses to store them, we spend large amounts of energy maintaining them. The burden of accumulating and maintaining slowly becomes the main focus of our lives." I was like man! That is convicting! Do you see that a lot of times when you're talking to people that it's the stuff that most often gets in the way or at least that that is a good starting point?

JB: I think it is the best starting place. We see 5000 advertisements every day. I think statistics say that by the time we're age 21 we've seen a million advertisements. They all have the same message. More is better. If you buy what we're selling, you're life is going to be happier. And we all know it's not true. Right? Like I've never sat across the table from somebody and said, you know what is really most important to your life? No one ever says: "Owning a lot of stuff." This is never what's most important to them. But we just hear these messages so many times, that we begin to believe it even more than we realize that we've bought into what they're selling.

And it isn't until we have this light bulb moment, you know for me it was outside the garage, where I start looking around my house and I look at all the things I own that I don't need that aren't really making me any happier and suddenly I come to this realization of: "Wait a minute. How did all this happen?" It was in and of itself a loss of intentionality. If I had laid out my life, it wouldn't have been I'm going to own a bunch of stuff. It would have been you know, faith and family and friends. These are what are important to me, but somewhere along the way our thinking gets sidetracked and our worldview gets changed and we realize that it has been we're like, wait a minute I haven't been living as intentional of a life as I could have been. And when we see it in our possessions, then it starts to filter into other things as well. So I would say yes, start with your possessions, just start going through your

house and start putting into bags everything you don't need, that doesn't even need to be in your house, and by about the second or third or fourth bag full of stuff you'll start to think, man, why did I buy all this? Where was my thinking hijacked in this area? Where else in my life can I be a little more intentional? Where else can I be a little more focused?

JH: Right. So at my site I'm writing on the topic of retirement and living an intentional lifestyle, which I think sometimes people tend to equate with the latter stages in life when you've achieved some financial independence. Does minimalism look any different for say the 20 or 30 year old verses the 50 or 60 year old? Both in terms of the practical aspects of that and the mindset or reasons for doing it?

JB: Well, I don't think that the mindset needs to change, but I do think that the very practical outworkings of how that looks tends to change. So if I'm in my early 20s and I'm single and I don't have a family, I have a lot of freedom. I can move when I want to move. I don't have to carry a lot of possessions that don't concern me. And then we get into our late 20s or 30s and we start having families and we start having kids and suddenly we realize that, ok, life isn't just about me. Hopefully we realize that before, but it really becomes clear once we have families. Life isn't just about me, but now I'm serving other people. I'm carrying some weight. I'm carrying some burden. I have things in my home that are for my kids and I have things in my home that are for us as a family and I'm ok with that. Practically it just looks different than if all I have is a backpack and I'm living out of the trunk of my car.

I think then as we get older and kids move out of the house, there becomes this interesting mix of, ok, I don't have the day to day burden of someone else living in my home with me (especially when we reach that empty nest stage), but I still realize that my life is for things more than just myself. Right? And so what am I keeping that I can still contribute to the community and I can still contribute to society and I can still be a resource for other people, for younger families? And so I think these things kind of converge as we get older. The philosophy never changes. What's not essential for me to have? What can I part with or remove? What do I want to be about and what do I need to keep to accomplish that? If that makes sense and answers that question. Is that where we were headed there?

JH: Yeah. Absolutely. During my day job I'm a financial planner, so I help people invest their money and save and grow their assets and those sorts of things. A lot of times I'll look at the mindset of a person who is approaching retirement and they say: "Ok, I've saved and sacrificed all my life and this next phase that I'm transitioning into is going to be my time to really live the life that I've always wanted to live." And they do have a certain measure of financial independence so minimalism isn't really a requirement. I mean I was a minimalist out of college because I didn't have anything. You know, I couldn't afford to do anything. And I know by your definition it's more than just the stuff, but what would you say to someone that's approaching retirement that is going to be transitioning into that phase and they have the means to do some of those things, but they don't

necessarily have to ascribe to that sort of lifestyle. I mean what are some of the benefits to adopting a minimalist lifestyle for retirees even though they might not necessarily have to be based on their income or financial place in life?

JB: Yeah, yeah. Great question. Thanks for the opportunity to get to answer it even. So there are significant financial benefits to owning less and buying less. For example, if I can live on less I can choose a job based on more than money. You know I can find meaningful work. I can find something I really want to do because I don't need as much money to live on.

The reality of life is that all of our resources are limited in one way or another. Our lives are finite. We have a finite amount of money. Some of us have more than others. We have a finite number of days. We have finite amount of energy. We have a finite mental capacity. You know, all these things are limited. Minimalism says, ok, I want to remove the meaningless so that I can replace it with the meaningful. So even if finances aren't the reason why I would own less, it can still be because I only have so many days and so much free time. How many of those days do I really want to sacrifice cleaning, managing, organizing and taking care of the things that I own? Wouldn't my life be better served if I had to spend less time on those things so that I could spend more time and more energy on the things that are really important to me and really bring me joy?

I like to think of it as everything we own occupies a little bit of physical space in our life. But also, everything we own occupies a little bit of mental space. And everything we own is just one more thing to worry about; one more thing that has to be taken care of. And as we remove those things, not only do we find financial freedom in that, but we find emotional and mental and time, we find all these things freed up that are so important to us that we can't buy even if we wanted to.

JH: That's great. That reminds me of a quote that Thoreau said once. I'm probably going to get this incorrect, but you get the idea. He said something to the effect that the price of anything is the amount of life you exchange for it. I think sometimes we think if we can afford something, then that's the cost. I want to go out and buy X, so I give you this amount of money and that's the cost. But really, what you're saying is whatever it is you buy or own, that's going to take some of your time, some of your money, some of your effort, distraction, space, all those sort of things. And the ultimate cost of whatever you bought is the amount of your overall life that you had to exchange for it in the form of time, money, effort, mental anguish.

JB: Yeah, I just find minimalism to be a less stressful way to live. You can picture this as you look at your house. Close your eyes and think of the one room that's a cluttered mess. Maybe it's the garage or the attic. So picture that. And then just picture the one room in your house that's orderly and clean and organized. You know a living room or dining room or something. And you can just feel the weight of too much stuff compared to a room that has just the right amount. We don't even

realize the amount of our life that we're wasting, that we're losing, that we're spending on just owning more stuff that we need.

JH: I've written before about maintenance verses milestones. We all have a certain amount of maintenance in our lives. Going to the doctor. Going grocery shopping. Washing the car. All those sorts of things. But it's the milestones that we remember. The birthdays, the travel, the time with family. The things that are going to stick out in our mind as we look back on our life. The beauty of the minimalism lifestyle is that it allows us to, as you just said, focus less on maintaining our stuff and our lifestyle and more on those things that are important to us.

JB: Yeah, I think it allows us to create more milestones and have less maintenance.

JH: I'm totally on board in terms of the stuff thing, and my personal philosophy before has been, I spend less on stuff, you know I don't really care what kind of a car I drive and those kinds of things, but I do care about certain experiences like travel and those sorts of things. So I spend less on stuff and more on experiences. But there are other bloggers and writers that I read, one guy in particular, he's both anti stuff and experiences. He thinks you should just save and have financial independence and that's what ultimately brings peace or whatever. Do you have an opinion there one way or the other? Stuff verses experiences verses neither? Is it just focus on what's important to you? And you're not going to hurt my feelings one way or the other, so say whatever you think.

JB: I'm just trying to think of how to phrase this. So what I think happens as we begin to remove possessions and just reminding yourself that we're not going to find happiness or fulfillment there. You know, stop looking for it there. As we begin buying less and owning less, then we do free up resources: money, time, energy. And we have to ask the question then, ok, if I'm not going to find fulfillment in things, where am I going to begin to look elsewhere for it? And we're forced to ask that question and we're forced to answer it. And people answer it in different ways.

Some people say I'm not going to look for it in the things that I own, I'm going to look for it in travel and having these amazing experiences and crossing things off my bucket list. This is where I'm going to start looking for fulfillment. So they readjust and look there. Sounds like this guy who you're referring to says I'm not going to look for fulfillment in physical possessions, but I'm also not going to look for fulfillment in experiences, but I'm going to look for fulfillment in financial independence and having a large nest egg. This is where I'm going to look for it instead. People define that differently. I'm one that attempts to, I mean, I don't know if any of those three are ever going to fully satisfy. I'm a pretty spiritual person and faith is pretty important to me and that's where I'm going to look for fulfillment is in my faith and my family and in relationships with other people. You know, sometimes these experiences and these trips benefit me in faith filled ways and in ways with my family and so in that way they contribute to it but ultimately I think we would answer that question differently. So we start chasing after trips and

experiences and we get into it and we think, you know, this isn't as great as I thought it was going to be. This feels a little empty, so we look to something else. You know, we look to a large savings account and we think, you know what, it's never been bigger, but I'm not sure I'm any more fulfilled than I was before. What else could I do? What else could I try? But it's not until we remove the pursuit of that and possessions that we're able to even begin trying it out in some of these different areas until we finally find it.

JH: That's good. Just as you were talking there, it kind of made me think a little bit of a tangent to that same discussion and gearing this toward retirees. A lot of times we realize that as we get older each day subtracts from fewer and fewer. We have a limited time left on earth and one discussion I'll have with clients a lot of times will be about legacy. You know, what kind of legacy you're going to leave. And it seems like the older we get, human nature is such that we want to have done something or left something that outlasts our time here on this earth.

I know you wrote recently about, I think you called it immortality symbols and you were talking about legacy in relation to that. If you have a retiree that's thinking about that and it's kind of front of mind, and they're wondering what they're going to leave when they're gone, what are some of the ways that people can do that better if they've adopted a minimalist lifestyle and you're definition of that as opposed to the first lever that people try to grab with legacy is money. You know, I'm going to leave my kids a bunch of money or I'm going to leave them this business that I built or something like that. What are some other, different, better ways that people can do that?

JB: Yeah, great question. Ernest Becker the philosopher that coined that phrase immortality symbols, said that we all know that we're going to die, we're all confronted with our immortality, so to fight that fear or cope with that fear we work on building a legacy; something that's going to outlive us when we die physically. That's how we counteract that fear. And you are absolutely right that when most people think of legacy they think of what they're going to leave to their kids or their grandkids and it almost always becomes financial.

Dale Carnegie, who may have been the richest man alive at the time, he made a comment a number of times: "A man who dies rich, dies disgraced." As if to say that being a good saver, that being a good financial planner is not the best legacy that we can leave to our kids. You know it's good to save, it's good to be financially wise, but I want my kids to say something different about me rather than he made and he saved a lot of money. I want them to be able to say he was a generous man. He cared for people. When he saw a need in the world and had the resources to address it, he did. He was selfless and he gave himself to other people. I want them to say that I was generous. I want them to know that my faith was important to me. And maybe it's not faith for someone else. Maybe it's the environment or animals or clean water. He was very passionate about this cause and he supported that cause not just with mouth and his lips, but with his money and his wallet. So as we think

through legacy, ask “What do we want our kids to think about us and are my financial decisions lining up with that?” You know if I’ve built a business and it’s the type of business that I can pass onto my kids I’m not so sure that I want to liquidate that and not have anything that I pass on to them you know if it’s along those lines that it’s something that they can continue building upon, but I don’t know, I’m personally not excited about leaving a lot of cash to my kids. There are a lot of studies that show this is harmful to people. You know it’s like winning the lottery sometimes. They have this big influx of money and get used to this new lifestyle and it’s hard for them to go back when the money runs out. There are just better things that we want to be said about us. So when you think legacy, think that way, not just financial.

JH: That’s good. As you were talking about that I was thinking about mindset and how you can have two different people who do the exact same thing, but for different reasons that accomplishes different results. You know, so tying a few different ideas together, we were talking about experiences earlier. If your main idea is “Hey, I’m all about experiences” and the only reason you do that is so that you can check something off your bucket list, you’re going to get one result out of that. And alternatively if, you know my wife and I have had this conversation many times in relation to travel, and we realize ok, we’ve only got one child and she’s nine years old, she’s not going to be at the house for very much longer, we want to make sure that we’re being intentional about spending time as a family and taking time to build those memories and institutional knowledge or legacy that will live on and that we’ll all have in our memories as we go forward. You know and that manifests itself a lot in our family in the form of travel. But I’m guessing that if you had two different people, one focusing on something for purely selfish reasons, the other person maybe doing the exact same thing, but for different reasons, you’re going to end up with a different result or different legacy from that action. Yes? No?

JB: Yeah, I think entirely so. I think our intentions determine the outcome. One of the streams of discontent that I had through so much of my life was that I wanted to be selfless. I wanted to be generous. I’m pretty convinced that if we got a hundred people in a room and you asked them “how many of you want to be generous people?” that 99 ½ of them raise their hands. I think that we all want to be generous and we know the importance of it. We know it’s valuable. You know, rare is the person who doesn’t want to be generous. But when I looked at my life, I wasn’t being generous. Ninety percent of my finances I was spending on myself. And I was like, wait a minute, this doesn’t seem right. Compared to the rest of the world, I’m the top 5 percent. I’m in the middle class of the wealthiest nation in the world and yet, I need to spend ninety percent of my money on myself? This can’t be right. There has to be a different way. And it was minimalism that began to bring contentment in that way. It began to solve that problem for me. Wait a minute, if I just bought less stuff, I would have more resources to become that person that I want to be. This also relates to travel and it relates to possessions and it relates to savings and to how much we’re holding back for ourselves. If we can get to the point where we can understand the value of selflessness. If we can get there. If we

can be there, then certainly I think our outcomes will be different than if we just do stuff entirely for selfish motives.

JH: Right. Let's talk for just a few minutes about some practical steps we can take so people can have a few takeaways from the call. Thinking about someone approaching retirement. Maybe someone in their 50s or 60s getting ready to transition into that next phase of life. What are three or four key areas where they'd get a lot of bang for their buck if they were to simplify, streamline and cut through some of the clutter in their life? And then in each of those areas, what are a couple of practical ways from your experience that someone could go about doing that. For example, one area might be relationships or clutter in your house or work or commitments or any of those things.

JB: Sure, let me just tackle possessions for a moment and then if you want to go on to the next part we can. So this is an important topic for 50s, 60s and 70s. When I go speak on this and it's open to the community, there are a lot of people in this early retirement, retirement mindset or life stage that are there. As you mentioned they can feel the weight of remaining days and they can feel the weight of their possessions. You know, maybe there's less physical ability or resources to take care of them. So it resonates very well with this age group. So that's the question: "I get it. I know I own too much stuff. Where do I start?"

I always say, start easy. Start with the very low hanging fruit. Literally the very first thing that I decluttered—simplified, minimalized, whatever—was my car. I was cleaning my garage. I pulled my car out into the street. As I drove it back in to the garage, I'm looking around and there's sunglasses, maps, CDs, Happy Meal toys, ketchup packets. I'm like, why are all these things in my car? They don't need to be. They're not used anymore. They're just leftover from one time when I used them. What am I doing in this space? So I took everything out of my car and I got in it the next morning to drive to work and I sat down and looked around and I thought this feels so nice to not have any of the visual distraction that was there before. My car gets me from point A to point B and I'm not shuffling things around on my way to get there. So I would say start easy.

After we did our car we went into our living room and literally just took a bag or a box and asked things like what decorations do we not even like anymore and what are all these dvds doing here and this magazine rack and these newspapers and we just took all the stuff that we knew we didn't need to have there and just went room by room by room. And every time we got this sense of hey, "This feels lighter. This feels free-er to own less stuff." So that's what we did and that's what I tell people. Pick an easy room—your living room, bedroom, bathroom, car—and just take everything out that you don't need and then next time you're in the room take notice of how this feels and then ask yourself if this is something you want to be true of the rest of your house as well. Eventually you'll get to the more difficult places like your garage and the attic, which are places that tend to take a lot of time, but start easy and work your way up there.

As you do that you're forced to decide, what do I want to be about and what do I want to keep? You know one of the things that I would encourage anybody, if you have a home that was for your family, but your family isn't there anymore (maybe they just come back to visit every so often), then I would reassess your living needs. Do I need to live in this big of a house anymore? Because you probably don't. And if you can move into a smaller place—my mother in law just moved into a villa where they take care of the yard work for her and she's able to leave when she comes to visit us for a few weeks in the winter time, there's someone there to watch over the house and take care of it. I would challenge anyone who is retired or is about to retire, reassess and ask, "Can I move into a smaller house?" As you do you'll be forced to downsize some of those things, but you'll find so much freedom on the other side because of it.

Then one last thing, because I hear this a lot. Someone has to go through everything you own at one point or another. Everything you own has to be touched and a decision has to be made. Either you are going to make it or your kids are going to make it after you die. Man, the easier you can make that for them, the better. I think sometimes we hold onto things because we don't have the energy to get rid of them. We don't take the time to go through them. We don't care anything about them, but we pass away and suddenly my daughter is going through my house and deciding what to keep and she's seeing plates and decorations and she's thinking, "Oh this really must have been important to mom. This really must have been important to dad. You know he saved it for 40 years. How could I possibly get rid of it?" Meanwhile, we don't even really care that much about it, we just didn't take the time to get rid of it. And so this process of downsizing benefits you in the short run. It benefits you in the long run. It benefits your kids. I would start right away on it.

JH: That's a great point. It made me think, one of the interesting things or benefits of my job is that I get to see people in those phases of life prior to me getting to those phases of life so I can gain some insights from them. And it's interesting, I've been to a lot—I've had a lot of clients or family members pass away and I've showed up to help with that process of either getting the house ready for sale or decluttering things or getting things to family members where it goes or what not. And again, I've been to more of those than most people, and I've never been to one that didn't involve a dumpster. And it always just kind of struck me. Here's a bunch of stuff that either that person thought was important and consciously made a decision to keep or by not making a decision they made a decision to keep it and leave that decision to somebody else. But most of it ends up in the dumpster. And again, not that we don't have things that we want to pass on to our kids and that our kids would love to have or that could be donated somewhere where it would be of benefit, but there seems to be so much stuff that, once the important things are passed out, so much of that stuff just ends up in the dumpster. It's kind of a harsh reality I think sometimes that makes you think what things in my house are going to end up in the dumpster and why don't I go ahead and do that now. So I don't have to keep pushing it around you know?

JB: Yeah. Yeah. Because it frees us up when we get rid of it and we don't have to worry about it and we don't have to care for it. We just don't realize how much mental capacity we have to use with those things until we get rid of them and experience the freedom on the other side.

JH: Joshua, I know you write tons of stuff at your blog that people can go to at www.becomingminimalist.com and read for free. I know you've written several books and guides. Do you have any of your resources after our conversation today—you know obviously people aren't obligated to buy stuff—but I know you've got some great stuff out there. Is there anything off the top of your head in terms of resources that people could maybe go to your website and get that would help them to do some of the things that we're talking about today?

JB: Yeah, probably two of them. Obviously, there's the website www.becomingminimalist.com. You know you can send everyone there. And from there you can find us on Facebook and subscribe to the newsletter. But there are probably two books that I would recommend. The first one is really inexpensive and really short. It's called *Simplify*. It's only digital, so if you've never read on a Kindle or on your computer screen, this is a great first one because it's like 40 pages and it's a quick read. *Simplify* retells my story and it lays out some of the benefits of this lifestyle. People find it very motivating and helpful to start getting rid of things. The other book we released in January, it's called *Clutter Free with Kids*. You know, so like you with a nine year old daughter or if someone's listening and they have young kids or teenagers and they're like, "I don't know how I could ever do this with kids in the house." The book is written just to provide some very practical things to do to make that a reality. But if they're just looking for something short to read, *Simplify* can probably be read in about an hour and a half.

JH: There you go. Good. Well, I totally appreciate you taking some time to talk with us today. Tons of great stuff in there and I think that minimalism philosophy dovetails well with our philosophy at intentional retirement in terms of trying to be intentional with life and focus on the things that are important to you and the best way to do that is to, like you said, is to get rid of the things that aren't important to you. That frees up your time and your money and mental effort to focus up the things that are important to you. So thanks so much for taking some time to join us.

JB: Well, I really appreciate the conversation. Thanks again for having me.