



# • the joy of cheap

*Mariellen Ward  
discovers that living  
simply doesn't just  
make good financial  
sense. It's a joyous  
way to be.*

*Illustration: Kagan McLeod*

**My friend Shelly Rowen** and I were stretched out on the grass on our blue yoga mats. The summer sun was beating down on the unadorned and unshaded backyard of my rented flat. We were talking about the economy and our shrinking incomes when she said, "I'm using up all of my old lipsticks, the ones that are just nubs. And I'm using up all of my bottles of hand cream and moisturizer too, before I buy more."

"I'm watching for specials at the grocery store," I said. "And I choose local items, such as apples, rather than fancy imported items, such as Japanese pears." And then I noticed something: Shelly was smiling. And so was I.

This was the moment when I was surprised to discover that I was actually enjoying frugality. I didn't feel down about it, and neither did Shelly. In fact, we both felt good about our fiscally and environmentally responsible ways. I realized that we had both embraced the idea that living simply can be deeply satisfying. You can be frugal *and* joyful.

And that's what's different about the new frugality. In the past, thrift always felt thin-lipped and dour to me. My parents lived through the Great Depression, which, at least in books and movies about those days, seems like it was hard and grim. But a paradigm shift is underway that includes a new awareness of the impact human behaviour is having on the environment and a growing realization that all of the stuff we surround ourselves with does not make us any happier. The new frugality is founded on these truths, and on the idea that it's OK to be content with what you have and who you are. You don't have to fight to prove yourself or strive to want more; you can feel joy just by being. Frugality is like a precious gem with many facets, and it is far more valuable than anything you can buy. >



"If you're not about what you have, you develop your true self. I don't have a lot of stuff, but I have me."

– Shelly Rowen

All of this is not to say that the recent recession hasn't deeply affected many of my friends and me. It has. We may not be standing in bread lines, but Shelly moved to a less expensive apartment, neither of us has cable TV anymore, we ride our bikes or walk everywhere we can and we very rarely go out for dinner. Even so, we're not at all grim.

With the right attitude and approach to frugality, you can make it a positive, life-affirming practice. Lots of people are doing just that. Look at the popularity of the eating-local movement, farmer's markets, used-clothing stores, sewing, energy-efficient appliances, and yoga and meditation. These trends show a heightened sense of environmental and spiritual consciousness, and they are redefining frugality, making it about helping people get back in contact with what's really important.

### Frugality is defining your values

The new frugality is about paring away the excessive, the unimportant and the wasteful in all aspects of life – from how you make money to how you spend it.

Amanda Mills, a financial counsellor and founder of Loose Change Financial Therapy in Toronto, helps her clients do just that. "Part of frugality is a focus on value," she says. That includes asking yourself if "your job feeds you creatively, spiritually and monetarily."

Mills counsels her clients to value their time: How many hours of your life went into buying that dress, television or restaurant meal?

"Jobs that we think pay well often don't," Mills says. For example, a Crown attorney came to Loose Change because she was unhappy with her career and wanted to become a day-care worker but was afraid she couldn't afford the enormous drop in income. Mills crunched the numbers – including the long hours her client worked and the high cost of her job in terms of expenses such as therapy, clothes and her car – and found that her per-hour wage as an attorney was actually lower than what she would make as a day-care worker who walked to work.

"It's not about what you make; it's about what you keep," Mills says. She often works with clients who are striving for smaller footprints – people who realize that money and happiness do not always equate. "A good frugality evokes having enough," Mills says. "People are starting to imbue frugality with much warmer feelings."

We still have to work and we still have to consume, but we can do so in a way that doesn't define our intrinsic worth. Both Shelly and I have walked away from well-paying corporate jobs to do more satisfying but much-lower-paying work – Shelly as a yoga teacher in Toronto and I as a writer. "If you're not about what you have, you develop your true self," Shelly says. "I don't have a lot of stuff, but I have me."

### Frugality is living within your means

After graduating with a degree in computer science, Kerry K. Taylor was \$17,000 in debt and absolutely determined to get rid of it. She rode her bike everywhere, cancelled her cable TV and bought food in bulk. "I wouldn't even buy a pack of gum," Taylor says. Her determination worked; she was debt-free in six months. That experience taught Taylor both how to be thrifty and how to enjoy it. "I felt a burden lift; I felt the joy of freedom from debt." >



Taylor's frugal lifestyle bought her the freedom to save and invest her money. The savings eventually bought her an organic farm in Vernon, B.C., and the time to create the award-winning blog [squawkfox.com](http://squawkfox.com) and the book *397 Ways to Save Money* (HarperCollins Canada, 2009), based on her passion for making frugal living "sexy, delicious and fun."

"Having money in the bank has made me happier," says Taylor. Plus, her thriftiness has opened up a career path as a frugal-living expert.

Taylor advises to stop trying to keep up with the Joneses so you don't end up "shackled to a cubicle, buying a lot of things you don't need." She also advises people to budget and track their spending. "If you're not afraid to see the real reason you're broke, you can open yourself up to the opportunity of change."

### **Frugality is self-sufficiency**

There is a relationship between frugality, self-sufficiency and satisfaction that can be lost in the modern world, but that is something Collin Burke of the Lost Arts Academy is trying to bring back into vogue.

Collin started the academy in 2010 after the homemade preserves he'd made from his grandmother's recipes flew off the shelves at his store, Hilltop Market, in Haliburton, Ont. He offers weekend courses on how to make pickles, preserves, butter, bread, cider and other home-made food items.

The students come in droves – and not just because they can save money with these skills. "We all need to have more respect for the food we eat," says Collin. "In my opinion, there is no better way to gain this respect than to know where your food is coming from and to have a hand in growing and preserving it. Personally, I find it very rewarding. I've developed an appreciation for food that was not there before."

Another friend of mine, a high school art teacher with a toddler, also says that thriftiness helps her feel more self-sufficient. "Simple living is cutting out the middleman and doing it yourself," Christine Lynes says. "We've started buying directly from the farm, and freezing fruit and vegetables so we don't have to buy imported food in the winter. I also started making my own wine – \$2 instead of \$12 a bottle."

### **Frugality is contentment with what is**

Practising frugality can help you feel content with things the way they are in the moment. If you stop, breathe and look within, you will realize that you probably have everything you need.

I learned this from staying in an ashram in India. Ashram life is about being present – and content – with what is, as opposed to what you think you should be or have. My room had no air conditioning, TV or telephone. I ate only the vegetarian food that was dished up in the communal dining room. And I spent my days in quiet reflection. There was almost no opportunity to spend money. It was a delightful antidote to rampant consumerism – and the feeling of discontent it stirs up. "When you become aware that stuff doesn't fill the void," says Shelly, "you find out what's really important. You have to develop yourself."

And by developing yourself, you can learn to feel contentment and find your satisfaction within. You don't need to pay for it. And that is perhaps the most profound realization that comes with frugality. **hm**