

The joy of living with less

If there's anything that can make you feel better about not being filthy rich, it's watching any of the "Real Housewives" franchises on Bravo TV.

Sure, it's fun to see how the other half lives – tiny dogs in tuxedos drinking from crystal champagne flutes, \$60,000 parties the four-year-old birthday girl cries or sleeps through.

But it's even more fiendishly gratifying when you see how poorly the lives of the rich and famous measure up to our own – bratty kids miserable with \$100,000 gifts under their Christmas trees, husbands who brag about dropping \$10,000 a night at strip clubs, and all those embarrassing bankruptcies, foreclosures and jail time incurred for doing whatever it took to live so large.

As New York City housewife Countess LuAnn sang in her expensively Autotuned hit: "Money can't buy you class."

It was Atlanta housewife extraordinaire NeNe Leakes who said, "I don't keep up with the Joneses, I am the Joneses."

Well, that's nice, NeNe, but someone should have told your son that before he went to jail for shoplifting in 2012.

Watch any of these shows for an entertaining look at the emptiness brought by material pursuit. But if you need more motivation to shun the "bigger, better, more" lifestyle, read Donna Skeels Cygan's book "The Joy of Financial Security."

Here are some of her reasons not to keep up with the Joneses.

- Your kids will thank you . . . eventually. While you're keeping up with the Joneses, they'll spend the rest of their lives trying to keep up with the material expectations you set for them.

Set a "sane, sustainable example" for your kids instead. As you cut back and make changes, you'll have great opportunities for family financial discussions, explaining why you make your choices and how you're altering your lifestyle for the better.

- Less working, more living. Half the reason we buy so much junk is because we're trying to undo the misery of slogging through the week at jobs we hate.

The more stuff we buy, the harder we have to work to pay for it all. And – big surprise – none of that makes us happy. God help you if you've got credit card debt; you'll always feel two steps

behind if you've got that hanging over your head. Living a simpler life lets you find happiness every single day.

- Being frugal is about abundance, not deprivation. "Frugality may not sound like fun. But the truth is, controlling our money feels good," Cygan writes. "Conversely, spending without limits feels bad."

What could make life more consistently dreary than constant anxiety about money? Think of it as giving yourself the gift of peace.

- You'll enjoy what you have – and be truly grateful for it. When your mind is set on acquiring more, you're a bottomless pit of wants, always looking for the next thing. You can never get enough, never be satisfied, never be happy. How lovely it is to feel good right where you are and enjoy what is already yours.
- You'll be able to share the wealth with others, and nothing beats that. I've experienced a lot of amazing things in my life, but I have never felt more content than when I was scooping potato salad at a church picnic. I'm still getting contentment mileage out of the time, energy and money I've been able to devote to others throughout the years.

Try accomplishing that with a pair of designer jeans.

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