

## Chapter 2: The Options for Independent Living

I am of the age where my Social Security benefits and savings will soon take the place of my day-job paycheck. That's a big leap when you consider health care, utilities, food, clothing... The list seems endless. But I'm also prepared to exercise my ability to do things myself that once were accomplished by others. In my case, that's a well-worn path as I've been a skilled tradesperson all my life, alongside my professional career as a facility planner. Everything I own has my fingerprints on it. I have completed all my home renovations and improvements by myself and have constructed a shop which appeases my need to create things out of metal, as well as house various vehicles (including a clapped-out Land Rover.) Thanks to my day job paycheck I own all my property without debt and continue to maintain both the house and shop on my own.

Reading the above back to myself, it sounds terribly boastful. Forgive me if so, but my goal is to give you a frame of reference for who I am and how I look at the challenges ahead, and not to crow about my abilities or what I have achieved. Something I have learned from a dear friend is that you must occasionally take an inventory of yourself to right your ship when needed. It helps melt away the self-doubt and insecurity and gives you the confidence to meet the new day once again with anticipation. That inventory might draw from the indicators of success that Emerson enumerated years ago, such as growing a good garden or helping someone breathe easier. Often enough for me it is a new skill that has been mastered or at least learned to the extent I can be competent at it, or the satisfaction of running a few miles each day for exercise and peace of mind. With that consideration, the accomplishments I mention above are part of my inventory. I wish to share it, predicating that I am not special, but I managed to do those things, and I believe you can as well.

Finding equilibrium between income and doing it yourself can be easy to measure and the first step in undertaking greater independence. Add up the monthly bills that are part of debt, utilities, rent, mortgage, taxes or other unavoidable costs. Edit the list as much as possible to reduce the monthly costs, including a smaller apartment or home, cutting back on utility consumption, a more austere grocery list, and paying off the credit card. Where did you end up? That is your target

income after taxes which must come from somewhere if not employment or savings.

Next, list the things that you routinely purchase which reflect a service or product. If you own a home, the services might include lawn care, snow removal, housekeeping, and other minimal skill efforts. This is a low hanging fruit that in general doesn't require a primer on how to accomplish each task. Take them on yourself to save money and get some exercise. You probably obtained them originally by telling yourself you were too busy and did not consider the cost of the service (when coupled with the loss of exercise) is very expensive, especially so if you elected to join a gym to make up for it.

If you're renting a home or apartment, your options are narrowed but not eliminated. If you are already living close to the bone as it were, your path upward will be financed by working outside of the day job. But if you do have discretionary income, a plan to get away from renting is paramount. Owning a home is the cornerstone of security, and maintaining the home yourself is the cornerstone of self-reliance and independence. Making the decision to buy is the most terrifying leap you may ever consider taking. But if you are careful in choosing a home and have saved up enough for a down payment, you will find yourself well ahead in a matter of months as you fix that monthly payment while rents continue to rise.

The inventory mentioned above doesn't define who you are. Instead that is determined by the decisions you make, albeit those decisions are informed, or at least regulated, by the inventory you create. This may sound a bit cockeyed as making decisions about what to have for breakfast seems unlikely to reflect who you are on any given day. Okay, that seems fair, so let us refine the definition of who we are by those decisions which have a significant impact on others or ourselves. All the same I hate to miss breakfast. And as you make the leap to undertake something new be mindful of how each step becomes part of your own inventory and your continued success.

You may admire people who see all things as black or white and make decisions accordingly. That has never been me, as the older I get and the more I learn, the more ambiguous the choices in life become. To that end, I am now suspect of anyone who speaks in absolutes, and in some cases frightened of individuals

possessing such certainty. It suggests to me that they have taken on beliefs that are absolute as well, perhaps to insulate themselves from those instances where decisions are difficult or impossible because you consider the possibilities endlessly. Instead, absolutes categorize much of the world in the light of good or evil and from there you can act justly.

I include the above as I progress in this offering not because I believe you should emulate who I think I am but instead to admit my insecurity. That insecurity also drives my decision making because all too often it requires me to take a chance, and trust that those qualities, skills, and accomplishments I have included in my inventory will be capable of overcoming the adversity that may be ahead as the results of that decision. If what I suggest as a solution to becoming self-reliant and sufficient looks like too high a mountain to climb, run through that inventory and if you think it is lacking, take on something new and see how it changes your life.

The options (or perhaps solutions) in proceeding towards a more independent life are important decisions to make. I've suggested that doing so may be fraught with indecision and second guessing. Ultimately the will to go through with any decision is made by believing in yourself, and taking small steps is the needed practice for achieving that belief.