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Materialistic
MINIMALISM

Materialistic Minimalism

More is better.

That is what advertisers, manufacturers, and brands have been telling us forever.

But more isn't better. Better is better.

More is better works for money. It's better to have a billion dollars than twenty dollars. But it doesn't work for things. A billion pairs of socks aren't better than twenty. A billion Armani suits wouldn't fit in your closet – or in all the closets of everyone you've ever met combined. A billion grass fed steaks would spoil long before you could eat them, and become a billion mold and bacteria farms.

Much like you, I have no desire to live as an ascetic monk. I like material things as much as the next guy. To be frank, I probably like material things about 100 times as much as the next guy.

Like most people, I spend part of my time thinking about philosophy, religion, and spirituality. But, also like most people, I spend a lot more time browsing online for things I'd like to buy. And of course, along with countless others, I spent a lot of my life believing that more and more things improve your life.

The problem with “more is better” is not that it's overly greedy or materialistic. The problem is that it is not a particularly effective way to be materialistic.

This book is not about eschewing material things in favor of spiritual pursuits. There are plenty of books on that subject already. The Old Testament, the New Testament, the Koran, the Bhagavad Gita, the Dhammapada, the Tao Te Ching are some of the more famous ones.

This book is not about being less materialistic; it's about being more materialistic.

Most people are amateurs at being materialistic. This book can help make you a pro. And like all pros, you will start using vastly different methods from amateurs. It's not enough to do more of

what amateurs do; you must learn to do something qualitatively better.

Materialistic Minimalism has improved many parts of my life, saved me money, and even helped me learn about luxuries I would never otherwise have discovered. It has also created a more peaceful home environment for me, made it easier to handle stress calmly and effectively, and made travel a relaxed and easy process. I hope to take you on a similar journey to my own, with similar benefits.

A Little About Me

My academic background is in economics, and I worked as an actuary for a while. The ideas in Materialistic Minimalism, however, come much more from the work that I currently do (although the economics background certainly helps).

For over a decade, I have worked as a private tutor with many wealthy clients. Through those close relationships, I have seen good and bad ways to be materialistic. I've seen and learned from so many mistakes (many of which I have personally made). I have also seen and learned of techniques that work.

I've shared the methods of Materialistic Minimalism with friends and family. Some have cherry picked particular techniques and ideas. Others have adopted all parts of Materialistic Minimalism. People in both groups have benefited.

From a technical standpoint, it's pretty easy. There are some principles to understand, and a few tips and tricks that are useful. But psychologically, Materialistic Minimalism is hard. You have to fight all kinds of compulsions and psychological blocks. At first, it's really, really hard.

But it's also really worth it. They say fortune favors the bold. If you make this bold move toward Materialistic Minimalism, you can save money, own things worth having, and be happier.

CHAPTER 1: The Problem of Scarcity

The human species evolved in scarcity. There was always a danger of running out of food, not having shelter, etc.

Biologically, that's why we store fat so easily. Fat is stored energy; when you have no food, your body can get energy from the fat in order to keep going. It's also why we are attracted to high fat, sugary foods that make us fat. For most of human evolution, getting enough food was a challenge. Getting enough calories was hard. Thus, it made biological sense for us to be drawn to high calorie foods, rather than low calorie foods. An early human who didn't like high calorie foods would have run out of energy.

But in the modern age, those instincts are less useful. We have essentially infinite access to high calorie foods. If we follow our instincts and eat only high sugar, high fat food, that would present a major health danger. Even now, heart disease is the number one killer of Americans.

Until the recent past, humans have also lived in a time of scarcity of things. I don't mean that people didn't have enough fancy things; I mean people didn't have enough anything. They didn't have enough clothes, shoes, tools, etc.

Because of that, humans developed cultures of saving and protecting the things that they own. We are taught to save and cherish our possessions from an early age, and we are chastised when we abandon things or ruin them. We know that we should never lose or break our things, or randomly give them away. We are told to save things, even things we don't need right away, since we might need them later. As the old saying goes, "Waste not, want not!"

These rules worked for thousands of years. They were part of almost every culture on earth. They made sense.

But they don't make sense anymore. Today, in the first world, that scarcity is gone. Very few people will say they don't have

enough clothes. Sure, a person may not have enough clothes that he likes. There may be a specific item of clothing that he cannot afford. But even lower middle class people rarely run entirely out of clothes.

Your Inner Hoarder

Chances are, you don't currently face raw scarcity. You are not in danger of running out of clothes or food. But there's a good chance you're acting like it. Those compulsions that kept the human race alive for thousands of years are still part of your psyche.

Even if, right now, you walk over to your closet, and find your least favorite shirt, pants, or scarf, you will feel weird about just giving it away. It may be something you have not worn in a year. It's adding nothing to your life at all. In fact, it's detracting from your life by taking up space. But if you reach for it right now to put it into a bag for donation, or just to leave it by the side of the road for someone else to pick up, you will feel something stopping you.

That something is your Inner Hoarder, and it is clever. It has helped the human race survive for thousands of years. It has plenty of experience stopping people from getting rid of unwanted things.

When you reach for an unwanted object to give away, your Inner Hoarder immediately starts trying to convince you to stop. Right away, it will say: "Wait! You might need it later." It will then come up with some elaborate and unlikely circumstance in which you will need it.

For example: "Sure, you hate that shirt. But what if you decide to paint the ceiling next year? You'll want to wear a shirt you don't like, so you can get paint on it. You have to keep the shirt!"

And usually that's enough for the Inner Hoarder to stop you. Unfortunately for you, it has genetics and culture on its side.

But what happens if you push harder? What if you say, "That's idiotic, I'm not painting the ceiling next year or ever"? And you keep on reaching to donate that junk in your closet that you clearly do not want?

The Inner Hoarder reaches deeper into its bag of tricks. Maybe it says, "Wait! That shirt has some technical market value. You should sell it. Put an ad on craigslist and eBay, and sell it. Maybe you'll get a dollar or two. Waste not, want not!"

That's one of the Inner Hoarder's dirty tricks. It gives you a choice between spending hours selling a 2 dollar shirt, then mailing it out, and then doing a bunch of other annoying things, or just giving up and keeping the stupid thing. Obviously, you keep the shirt.

The Inner Hoarder is a worthy adversary. It has many, many tricks up its sleeve.

You try to donate the most hideously ugly sweater you own, and the Inner Hoarder says, "Wait! That was a gift from your grandmother. Don't you love your grandmother? Who knows how long she'll be alive. Do you want to lose your connection to her?"

Reeling with guilt, you put the sweater back, and continue to never wear it.

You try to donate something that you bought yourself, but just don't like, and the Inner Hoarder says, "Wait! Think about how hard you worked to be able to pay for that. You've already spent so much money on it. Shouldn't you at least keep it?"

Embarrassed by your poor decision making, you give up, put the item back, and slink away. Obviously, you couldn't be trusted to make the right decision when you bought it. How can you be trusted to make the right decision now?

The Inner Hoarder can always find your most vulnerable emotional pressure points and hit you there. You reach for an ugly, uncomfortable scarf to donate, and the Inner Hoarder reaches deep into its bag of insane reasons to keep everything: "Wait! What kind of person are you who will reject something just for being ugly? Haven't you ever felt rejected? Didn't you hate it when your teacher/parent/coach/grandparent showed favoritism to so-and-so? And now you're going to do the same to this poor, humble scarf."

On the verge of tears, you apologize to the scarf, and promise to keep it forever.

The Inner Hoarder is ruthless and devious. It has many disguises. Learning to outsmart it will both make you smarter

and put you back in charge. You'll be able to make decisions that improve your life, and even improve the lives of others.

In later parts of this book, we'll talk about how to battle the Inner Hoarder directly. But we aren't there yet. First, we'll explore some of the simple techniques that will immediately start to improve your daily life.

CHAPTER 2: Every Day is Special

Special Occasions

Have you ever gone to an estate sale? At these sales of the belongings of the recently deceased, you can get fascinating insights into people's lives and habits.

One thing you'll often see at estate sales: fancy things that have barely been used. Elegant wallets and purses, fancy pens, glasses and silverware for special occasions. Beautiful objects that people had been saving for special occasions.

In fairness, they probably used those things for some special occasions. But the fact is, many people clearly could have used those special occasion things a lot more often.

It's a major part of the mindset of most of us: we only use nice things on special occasions. It's part of what makes them feel special. We say, "This is the outfit I wear on special days," and that makes a particular day feel more special.

Sometimes, there is a kind of engineering logic to it as well. We say, "this dress/jacket/etc. is made out of a delicate material. I can wear it at most 5 times in my life. So, I should wear it at my wedding, at my kids' weddings, and at 2 other special occasions."

But often, there is no engineering logic at all, only sentimentality. Many of the things we save for special occasions are essentially indestructible. A nice bracelet or watch may be made out of diamonds and platinum. Unless your daily routine involves nuclear war or journeys into center of the sun, nothing is likely to damage it.

The idea of saving nice things for special occasions affects our daily habits. Suppose you're about to head over to the grocery store. Do you grab nice jeans or sweatpants? Your wool coat or a sweatshirt and camping vest? A nice t-shirt or a ratty one? Most of us instinctively reach for something ratty, something "casual".

We're saving the nice things for a more special part of the week.

That approach is common and emotionally familiar. It feels natural to wear costume jewelry most of the time, and real jewelry once a year. We find comfort in wearing ratty and unattractive t-shirts most of the time, and nice blouses, shirts, or even nicer t-shirts only on important days. We don't question the use of our junky silverware every day, while we save the nice silverware for a once a year affair.

The alternative, using only our best things all the time, seems almost completely insane. It feels spoiled, arrogant, wasteful, and ungrateful. You might have special occasion silverware, but if you use it every day, wouldn't that make you some kind of irresponsible degenerate? You might have a nice pen you received as a gift, but using such a thing daily would be disrespecting the preciousness of the gift, right? Doesn't wearing your more expensive, real jewelry every day, mean you're acting like some spoiled brat?

Saving nice things for special occasions feels safe and correct. But does it have an actual advantage over the alternative? Are you better off saving nice things for special days, or using them all the time?

It's hard to think critically about this question. You have a lifetime of experience that says, "save the nice stuff for special occasions only." The Inner Hoarder also supports that. If you start using your nicest things all the time, then you obviously wouldn't need all the junk piled up in your closet. You might donate the junk, an act which the archaic Inner Hoarder perceives as a threat to survival.

The Hypotheticals

So, let's imagine a very different situation. Suppose you're going on a one week vacation to a Caribbean island. When you get to the hotel, they tell you that they've accidentally given you two rooms. You won't be charged any additional money, but you get to keep both rooms for a week.

The first room is perfectly nice. The bed is nice, the shower is fine, the lighting is fine. There is nothing wrong with it.

The second room is palatial. The bed is phenomenal, the shower has fancy massage settings, the windows give majestic views of the ocean. The TV is huge.

What do you do? You have both rooms; where do you sleep?

You can alternate every night. You can stay in one room the entire time.

You could stay in the average room for 6 days, and then spend one special day in the palatial room. You could do the reverse.

Of course, most people will stay the entire time in the palatial room. Why on earth would you choose to lower your standard of living?

What if the same thing happened for a month? Most people would stay in the nice room the entire time.

The same would be true for a year. Or for ten years. Or an entire lifetime. If you had both rooms, but could only be in one room each day, almost everyone would choose to be in the nice room every single day. You wouldn't artificially lower your standard of living for even a single hour. You might never even set foot in the lesser room.

Suppose you win a contest. As a prize, you can wear one of two bracelets for a day. One is a rare, fancy emerald bracelet. The other is a 10 cent, ugly, uncomfortable plastic bracelet. What do you choose?

Most people choose the emerald bracelet.

What if the rule is this: for the rest of your life, you can pick either the fancy bracelet or the junky bracelet at the beginning of each day.

In this case, most people would choose the nice bracelet every single day.

We can do the same thought experiment with shirts, accessories, shoes, tools, cars, silverware, or pens. Almost everyone will choose to use the nicer thing almost every single day.

Consider how completely different from usual behavior that is. In our own lives, we wear the nice bracelet rarely, and the junky bracelet daily. But in this imaginary world, when given a choice, we always choose the nice bracelet, and almost never the junky bracelet.

That's not an easy thing to reconcile. How can those diametrically opposite instincts both be a part of you? Why, in real life, do we rarely use the nicer thing? Why, in this thought experiment, do we always use the nicer thing?

Objectively, it seems to make sense to always use the nice thing. You get more enjoyment out of fancier, higher quality things.

In fact, from a purely objective sense, the "special occasions" approach makes absolutely no economic sense at all. It basically involves artificially lowering your standard of living 364 days out of the year just to make the last day seem good.

It would be like eating moldy mayonnaise 364 days a year, and then normal food one day a year, in order to make that one day seem special. Or sitting on the floor 364 days a year, and using a chair one day a year, to help raise that day above the rest. Or taking cold water showers 364 days a year, and then a hot water shower one day a year, reminding you how glorious only that one day is.

Compulsion

When behavior doesn't make rational sense, it's often a good idea to consider that it might be a psychological compulsion. This particular psychological compulsion, like many others, often comes from childhood.

During the early phases of my education business, I did a lot of in-home tutoring. I got the chance to observe kids of many cultures at many ages in their home environments. I noticed this: roughly 100% of kids want to use the best things available 100% of the time. Every teenager wants to drive his parent's nicest car. Every kid wants to use the nicest TV and game system. Even infants want to chew on the nicest cell phone or remote control.

Kids that are very intensively taught manners seek out the most superior things, of course. But even those kids, before they were taught etiquette, always sought the best.

The problem: kids love to lose and break things. So, parents try to keep kids away from nicer things. They say that the nice things are for special occasions, purely to keep them away from kids.

The natural instinct is to exclusively use the best of everything. There is no innate desire to use low quality garbage, or even to use second rate things. When the 5th generation of a thing comes out, no child is begging for the older, 1st generation product.

There is certainly no desire to avoid all nice things in order to then later use the nice things, making that later day special. That compulsion is purely external, and requires years of training to convince kids to follow along.

The closest natural inclination that I have seen involves food, and it is important to understand how that natural inclination differs from the compulsion to avoid using nice things.

Many kids will save the best part of their meal for last.

Why is that different? Because when you eat a meal, it is gone. If you eat your french fries first, then they are no longer available. So, if you want your last taste memory to be of french fries, you must save them until the end of the meal.

But if you use nice silverware, it does not vanish. When you wear a nice bracelet once, it doesn't become unusable.

Saving a nice bottle of champagne for the end of the week makes sense. You can only drink it once. But saving a nice bracelet for a special day does not make the same kind of sense. You can wear that bracelet every single day without using it up.

The Junk Moat

Many people have a few prized possessions that they literally never use. For some, it is a pen or piece of jewelry received as a gift. For others, it is an expensive pair of shoes or item of clothing that they bought and are waiting for the right occasion to use.

To stop ourselves from using that amazing thing, we surround it with junky alternatives. This "junk moat" blocks us from ever reaching the high-quality thing.

For example, to block yourself from using the nice pen you received as a graduation gift, you may have an entire drawer full of five cent pens. Many of them you may have gotten for free as part of some promotional giveaway. There may be literally hundreds

of them, ensuring that you'll never have an excuse to use the good pen.

You might have some exquisite sterling silverware. But to make sure you never actually use it, you have several sets of low grade flatware. That ensures that you'll never have an excuse to use the good silverware (except, perhaps, once a year).

The same is true of shoes, clothes, and even food. Junk moats surround everything good.

Junk moats do two things. First, they lower our standards of living. We could be using nice things. Instead, we end up using junk. Second, they create clutter. They fill up our homes with garbage. Sometimes, junk moats get so big that we cannot even find the nice things!

Soon, we're going to talk about draining some of those junk moats, and taking some initial steps in improving your standard of living.

CHAPTER 3: Not Using is Not Having

Suppose you have a really nice pen sitting in a safe place in your closet, carefully hidden away. It sits there for decades. You never use it for your entire life.

How is that different from just not having the pen?

In some sentimental way, you can take a kind of abstract comfort in knowing the pen exists. But a pen adds more value to our lives when it's used as a pen, rather than as a metaphysical security blanket.

When you refuse to use that pen, you are keeping its value as an abstraction, but losing its value as a pen. In other words, you are throwing out the pragmatic aspects of the pen. Because of your behavior, the pen is just something that takes up space, rather than something that improves your life.

When you have something nice, but never use it, it's a lot like just throwing it away. It's wasting the great thing. It's like managing a sports team, and keeping the best player on the bench. It's like managing a business, and never having your smartest people do anything.

If you buy or receive expensive food, and then refuse to eat it, you're obviously wasting the food. If you wait for the food to become completely rotten and unusable, it's obvious that you're being wasteful.

With non-perishable objects like pens and jewelry, most people don't wait for the object to decay. After all, a metal pen can last for thousands of years. Instead, they wait for themselves to die of old age.

It's equivalently wasteful, albeit turned around a bit. You have an amazing object. You refuse to ever use it. What could possibly be more wasteful?

Saving for Posterity

Sometimes we try to rationalize this wastefulness by convincing ourselves that we are saving the nice object for the next generation. In other words, we aren't just keeping a nice pen and never using it because we are wasteful lunatics. We are preserving an heirloom for the next generation.

To some extent, it's a nice idea. There is something sweet about passing a prized object from parent to child. A great grandparent's wedding ring connects us deeply to a family legacy.

But passing down three hundred objects doesn't work the same. I've been to enough estate sales to tell exactly what happens to those prized possessions that people save for the next generation: they get sold for a few dollars to strangers.

Your kids and grandkids may not even have the same preferences as you. Fashions may change so much that the initial object becomes unusable forty years from now. Today, a fur coat is a luxurious status symbol. Fifty years from now, it may be seen as grotesque and barbaric.

I've spoken to many people about the heirlooms they most treasure. It's always the things that their parents or grandparents used the most. "My father kept this on his desk and used it constantly. When I use it, it reminds me of him." "My grandmother wore these earrings every day. When I wear them, I feel close to her." "My grandfather wore this watch daily. When I wear it, I think of our best times together."

Here's what I have never heard: "It's some pen that I think my grandmother kept in her closet. I never saw her use it ever. I have no association with my grandmother at all when I use it, since I had no idea she even had it or liked it. But when I use this pen, I feel sooooo close to her." That would be preposterous.

The fact is, if you do your job right, your kids and grandkids may be able to afford things you can't even dream about. I am fortunate to make much more money than my grandfather did. I keep his ring, not because it has some particularly high monetary value, but because I never saw him without it.