

More than dollars & cents; What does luxury mean to you?

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It's Tax Time

Money is one of those things that keeps many of us up at night. And money is top of mind now as the deadline for filing your income tax has just passed. Here's Part 4 of a five-part series on saving and spending wisely

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Maybe it's your monthly massage.

Or perhaps it's the Saturday afternoons you spend playing with your kids.

For me, luxury is a lazy Sunday morning spent at a cafe with a mocha, a newspaper and a stack of magazines. Unfortunately, it doesn't happen as often as I'd like.

Considering 2008's round of tax return hell is mere hours behind us, many of us are now counting our remaining pennies, wondering how best to spend them. We want to create a life that is a little more pleasurable or meaningful and have the luxury to indulge our desires without destroying the budget.

And in Calgary -- a city flush with cash, expensive homes and tempting toys -- it sometimes feels like the hunt for the buck is all that matters.

Chris Hammer, a Calgary-based psychologist and life coach, sometimes sees clients with a desire for more, be it more material goods or something deeper.

"I have heard this from a few people: 'There's so much money (in Calgary) and there are so many nice things, how can I tap into that and why am I not tapping into that?' " he says.

"And even the people who do extremely well and have made their millions, they're not fulfilled in their relationships or have deeper things (going on)."

Which raises a fundamental point: luxury is not just about money.

So if all the money talk leading up to tax time has been stressing you out, maybe the best thing you can do for your mental health this week is forget your preconceived ideas and ask yourself one question: what does luxury really mean to you? That will help you define your priorities, financial and otherwise.

To Calgarian Elisabeth Fayt, luxury is in the small details in her home, such as heated kitchen floors and a hot tap so she never has to boil water for tea.

They don't cost much, but they do make her happy.

"You don't need a bigger size house or a bigger size wallet. Luxury is in the details and in how you choose to run your home, how you choose to live," says Fayt, who recently wrote *Paving it Forward* (Spirit Seekers Publishing, 2008, \$29.95), a book that teaches "pre-paving," a New Age practice that maintains people can consciously create a life of passion and purpose. It's much like the "law of attraction," outlined in the hit book and DVD *The Secret*.

"Luxury is out there. We need to have the mindset that we are able to have it, that it is ours."

Fayt has seen luxury up close and personal -- she spent 10 years as the executive assistant to billionaire Ron Joyce, the Tim Hortons founder, and launched her own spa company, RnR Wellness -- and says a luxurious way of life is in everyone's reach, regardless of the size of their bank accounts.

It just takes a little planning. She recommends starting with the details.

Instead of listening to a loud TV in the morning as you get ready, listen to soft music or whatever tunes will make you feel pampered.

Set your table for breakfast the night before. Get up earlier, make a great cup of coffee and go back to bed to read the paper.

The niceties won't cost you any more, but will get your day off to the right start.

Paying attention to detail doesn't just apply to your home, either.

"You can put that attention to detail into your relationship, your work, your whatever," says Fayt.

For example, send thoughtful notes or e-mails to your partner.

"That's luxury and detail in love."

Next, create an "irritation list" of the things that bug you day to day, such as clutter in your car or clothing that doesn't fit.

"Remove those irritations," she says. "If your attention is on irritating things, you're not going to be creating luxury and peace."

You'll also want to re-evaluate how you spend your resources.

"The resources that we have are time and money to direct our energy," says Hammer.

For most of us, both are finite, which means re-allocating them is our only choice.

"I hear a lot of people say there's not enough time in the day, but I think it's more about making shifts in what we do as opposed to adding more to our plate," he says.

So get rid of the time-wasters in your day that don't fulfil you (i.e. that hour you spend in front of the TV watching Big Brother or some other show) and swap them for activities you value, such as a quick workout or working on a hobby.

Luxury can be a hot bath after a brisk evening walk or a few minutes spent brushing a beloved pet.

And when it comes to money, reconsider your buying strategy.

"People can buy 10 of one thing or one of a good thing," says Fayt.

"Less is better if it's of better quality."

Make all of these changes, and you're bound to acquire more.

Not more money, but rather more balance, happiness and that very personal sense of luxury.

"We choose what we want in our lives," says Fayt. "We can choose luxury."

Come Sunday, I'll be choosing luxury: sipping my mocha and catching up on my reading, happy as can be.

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Steps to a happier you

During tax time, it's common to focus on dollars and cents. But money does not equate to happiness.

Chris Hammer, a Calgary-based psychologist and life coach, says he sees some common themes among the Calgarians who come to him for help.

"Everyone I meet wants success and achievement, but underneath all that people always want more work/life balance, better health, enjoyment and a sense of fulfilment and purpose," he says.

To help clients determine what their priorities are and to figure out the things that truly make them happy, Hammer asks a series of questions, some of which are listed below.

Try answering these questions yourself.

You'll start to see trends in the things that inspire you, motivate you and, ultimately, make you happy. Those are the things to focus on and seek out in life, rather than worrying about how many bills you have in your wallet.

- What do you want out of life?
- What motivates you?
- What do you think is really important?
- What do you see as your greatest successes to date, and what made them a success?
- When are you at your best?
- When are you happiest?
- Fill in the blank: If I live to 95 years old and look back, I'll say "I wish I would have _____."

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