

?Simplifying? is more important than ever



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How many times have we heard the expression "less is more"? How many times have we given it any heed? We've had ample opportunity to let this concept sink in over the past few months. Every day that goes by, and every day that COVID-19 remains part of the big picture, we need to pause and reflect. We need to seriously take stock of what's important in our lives. A new poll by Simplii Financial finds that the majority (81 per cent) of Canadians want to simplify their lives, and many (67 per cent) have already started. For Canadians, the three areas they want to simplify most are their home organization (55 per cent), finances (34 per cent) and their daily schedule (29 per cent). "One of the unexpected impacts of COVID-19 is the opportunity for many to re-evaluate what's important to them," said Vineet Malhotra, head, Simplii Financial. "We asked Canadians how their habits have been changing, and we've found they're keen to simplify, with technology playing a key role in accomplishing this." The key takeaway from the survey, Malhotra says, is that "the effects of the pandemic have created a larger appreciation for what Canadians have, but there's still a need to simplify, with 76 per cent of Canadians believe simplifying their lives is more important than ever. Our team knows firsthand how simplifying finances can help everyday life feel less complicated." According to the data, it is clear that Canadians are relying more on technology than ever before (68 per cent) vs only 31 per cent of Canadians who said they were using more technology in 2019. In recent months, they have started using technology for seeing friends/family (47 per cent), shopping (33 per cent) and groceries/cooking/meal prep (27 per cent). With use of technology at an all-time high, 47 per cent say that a household budget is more important now. Canadians are looking to better manage: food takeout/delivery (44 per cent), household technology (34 per cent) and clothing (25 per cent) expenses. The pandemic has given Canadians an appreciation for the things they have (52%), a slower daily pace (34%) and spending time with immediate family (29%). The drawback, verified by the poll, indicates we're spending their time watching more television/ movies (53%), news (37%), cooking (32%) and decluttering/organizing (32%). I admit that during the past few months, my butt has made quite a dent in our sofa. Being a bit of a TV and movie buff, this has only compounded my "addiction." My wife recently pointed out that other studies indicate that increased screen time "TV, iPad, iPhone" actually increased belly fat! Just what I needed! I can understand the desire to "declutter" our surroundings. We have a few areas of our home that urgently require our attention. My wife sometimes finds tasks like this daunting "she looks at a pile of boxes and gets overwhelmed. She doesn't know where to start, so goes somewhere else! I get it, in the early stages of what's turning out to be a very hot summer, who wants to reorganize the basement, or clean out the jungle-like bedroom closet?" Who wants to spend a weekend in the garage where all kinds of nasty awaits? I grew up doing chores and we weren't given an option. When our parents told us to do something, we did it. Sure, we mumbled under our breaths, but we knew we had to pitch in. Our kids have been given rather long leashes (I wish this was literal, not figurative). I can't even count the number of times my requests for household chores met with odd, perplexed stares, faces void of comprehension. Either my kids are great actors or they're simply playing possum. Ok, I know that complaining about a few simple chores is silly given the state of the world today. I often tell my kids to count their blessings and that they should take comfort in the fact we take care of them, and we live in this great country of ours. I've stopped giving them the "knee-deep in snow" scenario. I've tried some other creative ways to give them some perspective, but they just don't get the concept of selling coconuts or braiding hair on the street. When they complain about a lack of food, I tell them my mom made me marmalade sandwiches for my entire Grade 9 year! I hate the stuff. My threats just don't carry any weight. Maybe my

material needs to be updated. Being on keto, my dietary choices are limited, but my wife has been very creative in the kitchen. Luckily, I've found several coolers that are carb-free and sugar-free. There is a God! Even though my kids all have part-time times, they still don't always get some of today's economic realities. My son's car was written off recently, after an encounter with a deer. He was quite upset about the deductible, claiming it's draconian. I agree, but that's the system. My youngest is enjoying the benefits of her job, but she can be frivolous with her money. She desperately wants to grow up, travel the world and experience life. Who doesn't? There's no question many of us have accumulated way too much stuff and surround ourselves with material things. Ok, the age-old necessities of getting plenty of rest, drinking water and getting exercise aren't enough for today's millennials. They (we) want more. But at one point we all have to come to the realization that less is more.?