



Giving up one thing

GLUED TO YOUR CELLPHONE? ADDICTED TO YOUR CABLE TV? GABRIELLE BAUER LEARNS THAT SOMETIMES IT FEELS GOOD TO LET GO



I'll start by airing some dirty laundry: Over a three-year period, I collected four speeding tickets. The infractions were considered minor (no more than 15 kilometres above the speed limit) and didn't deliver any demerit points. What they did deliver was a letter from my auto insurance company, which stated it would no longer cover me. My broker shopped around for another insurer, finally landing a company willing to cover my husband and me for \$5,500 a year — a \$3,300 increase from our previous rate.

While I take full responsibility for my lead foot and intend to put the habit behind me, it would have been nice to get a warning or a second chance (okay, fifth chance). As an official "high-risk driver," however, I didn't have much clout in the matter.

My husband and I took stock. While we could come up with the extra \$3,300, it dawned on us that we didn't have to. I work from home, and we've been sharing a single car for 12 years. We decided I wouldn't drive the car for a year, allowing us to retain our old insurance rate. By the end of the year, three of my infractions would come off my record, so we could start fresh.

"Good luck with that," a friend told me wryly, the subtext all too clear: Driving is a *necessity*, and your life will fall apart without it. As it's turning out, she couldn't have been more wrong. The decision to stop driving has sent ripples of benefits through my life.

The biggest, of course, is financial. When I looked at our first credit card bill, I was shocked: It was



\$700 lower than our monthly average. I figured it was a statistical outlier, a fluke — until the second bill arrived \$600 lower than our average. The next one, a full \$1,000 lower. How could this be?

Time to air more dirty laundry: As a freelance writer holed up in the proverbial basement office, I would often use my car as a conduit to excitement (aka shopping). If I needed a break from an assignment, I would hop in the car and drive to Chapters, emerging from the store with a bagful of books and magazines and the obligatory Starbucks cappuccino. When I drove myself to the local mall, I would find a jacket I *couldn't* pass up because it was 60 per cent off. Never mind its list price was \$340. With hardly a thought, I would concoct other driving trips that invariably resulted in some sort of purchase.

With these indulgences now off-limits, I've had to devise other means of generating excitement in my day — like walking. When I need to get out of the house, I put coffee in a Thermos and walk to the nearby park, where I think about all the work I'm supposed to be doing. I walk to the local plaza to buy last-minute groceries, and I walk the half-hour to my volunteering gig at my daughter's school.

Best of all, none of this has been a sacrifice for me. Even living in a semi-suburban enclave on the margins of the transit grid, I've discovered driving isn't a necessity.

Living a drive-free life may be less difficult than I imagined, but even I have trouble contemplating taking the scissors to all my credit cards. Jillian Farrow*, a 52-year-old translator in Fredericton, bought into our societal love affair of paying with plastic — until she read the fine print on the insurance she was paying (up to three per cent of her monthly balance) and realized it didn't cover her and her hus-

band, since they are both self-employed. One eureka moment led to another, culminating in a joint decision to renounce paying by credit — “except for a single card,” Farrow explains, “which I have to keep because I run a side business that requires me to make hotel reservations for other people.”

With six children still living at home, Farrow says her decision to go cardless has paid off big time. An outcome that speaks for itself: “We've brought our debt load down from \$10,000 to \$500.”

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These days, Farrow and her husband pay for almost everything either with cash, debit or by automatic withdrawal. When she took her 13-year-old daughter on a shopping trip as a birthday present, Farrow withdrew \$100 from her account before setting off. “It made it really concrete for her,” Farrow recalls. “She knew we had \$100 for everything, including tax and snacks. I could see the wheels turning in her head: ‘Should I get the \$80 jeans and have just enough left over for a milkshake, or should I get the \$40 jeans and a top to go with them?’” By the same token, “when you hand over \$150 in cash to the waiter after a nice dinner, you're getting real-time feedback about your purchasing decision.”

The convenience lost by giving up credit cards is a small price to pay for the financial control you gain, says Farrow. “There's nothing scarier than having your credit cards maxed out and

scrounging for extra sources of money.” With the plastic gone, she says, “money has become tangible for us again.”

At the other end of the country, Linda Keglowsch is discovering that life goes on without cable television. Keglowsch, 50, says she had cable TV connected more than five years ago as a matter of course when she moved to the Vancouver Island town of Shawnigan Lake with her husband and three children. After about two years, “we realized we didn't need it, didn't want it, and would be happier without it. We're all busy enough as it is.”

Granted, the \$500 or \$600 a year saved by unplugging the cable isn't a huge chunk of cash. “The bigger rewards are those we've reaped as a family,” says Keglowsch. “When you live in a cable universe, you gravitate to the TV. Now we sit longer at the dinner table, play board games and take walks. We still own a TV, but we use it just to watch videos with our three teenagers.”

AS WITH KEGLOWITSCH, I'm learning that some of what I consider a necessity, isn't. I know glamorous urbanites who have never owned a cellphone, politically engaged citizens with no television, even a few perfectly sane folks who've chosen to eschew the Internet. Think of investment guru Warren Buffett, who lives in the same house he bought more than 50 years ago and is said to give brand-name clothing a wide berth.

By constricting our definition of necessity, we multiply the options available to us. Once we separate our well-being from the need to buy, own, upgrade and display, we tap into a well-spring of financial and — dare I say it — spiritual dividends.

I may take up driving again after the year is up. Then again, I may not. **M**

**Name changed by request*

