

Meeting MR RIP and how to be happier

www.kmfinanzen.com/2019/09/12/meeting-mr-rip-and-how-to-be-happier

admin

September 12,
2019

Hy guys!

This article with MR RIP caused an explosion in my number of visits and views, so I would like to thank MR RIP for publishing our conversation on his blog and I would like to take the opportunity and write about ... the meaning of life: The meaning of life is No, I'm only joking. I don't want to bore you with a long philosophical article. But back in June, when I met MR RIP I thought about how could I help MR RIP to feel better?

Wow, a reader from Australia just visited my page. How cool is that?! Is there the toilet really flushing the other direction?

Ok. First of all, MR RIP is a highly intelligent species. I think the more smarter someone is, the higher the probability to get depressed. That's maybe only my observation, but maybe there is a correlation.

When I first read about MR RIP

I have read a lot about FI/FIRE and minimalism, frugalism and I always thought "yes, everything nice, but in Switzerland with family and child, you can forget to live frugal, save more than 20% and aim FIRE". Then I found retireinprogress.com. I was shocked. Someone with a wife and kid live in Zurich and spend less than 50% then our family. It can't be true... but it was. MR RIP showed how. He is not just an intelligent species but also a talented writer. He achieve to write stuff in a funny and interesting way. He became my Idol. So I wrote him and he quickly replied if I want to meet him. I said yes.

MR RIP is in his midlife crisis. He has a 7 digit money account (in Zurich they call people like him "armutsgefährdet"). He struggles to be motivated and I think he is in a time where he must face big big changes. MR RIP was always frugal. When he lived in Italy he didn't earn much, but even with a little salary he always saved a little. His parents were also frugal therefore he had a frugal education. So for 40 years he always saved money. He lived alone or with his girlfriend and could accumulate a big sum. Now he is about 40 and for the first time in a situation, where he can't only think about himself, now he has to think what's the best for the family. He said, he would need a bigger apartment and he would need to pay for childcare (in Switzerland it costs you 2.5k/m). That's the first time he has to spend money for something, he can't really control. There is no shortcut, no compromise, he has to spend more. Meanwhile he turned 40 and does an unfulfilling job for a huge salary. He has a 7 digit money account, so he has possibilities (f.e. to start an own business), but not enough to be FIRE in Switzerland. So I can truly understand his concerns. He did the best thing someone can do in this situation. He took time off. Time to think. Time to relax. Time to find out, what he wants.

My Advices on a happier life

I'm not a psychologist and unfortunately I can't solve MR RIPs problems. But I have good advices which can help to be a little bit happier. They work for me, so maybe you find it useful to.

I think happiness is something you can practice. Just like training your biceps (hey *bil, here is a comparison with body building, as you requested).

Happiness is the difference between what you expect and how you evaluate the situation.

Let that sink in.

If you expect an increase in your salary and you get a salary increase of 2%, you can be either happy or disappointed. It depends on your expectation and on the circumstances, how you evaluate the salary increase (was it reasonable or not, did other employee get a higher salary increase or not, how does your supervisor explain the (little) increase)

So the first advice is to lower your expectations and learn how to evaluate things positively. The higher your expectation, the higher the probability to get disappointed. If you always see things negative, you won't be happy.

It's obvious: if you always evaluate things negatively, negative things will overwhelm positive things. You will be concerned about this and that and create fears and with time you will get sick. You will produce negative hormones, your blood will have more cortisol and this will cause complaints.

But how can you see things more positive?

You have to know, that you have a great power. That power is your mind/focus. You can control your focus. If I say don't think on a red elephant, you will think on a red elephant. You can determine what you should think. Thoughts can be controlled. It is the same power you can use to concentrate more on the positive things. You can decide whether you keep on complaining or you think on something positive. Negative thoughts will always come, but its up to you how you react. You can be aware and say "hey I had a negative thought, now I take my consciousness and focus on XY.

So advice number two is: Be aware of the superpower: your focus

Advice number three: Be grateful

To be grateful is an extremely effective tool to create positive thoughts and feel better. You could make a morning routine to list 5 things, which you are at the Moment grateful for. Close your eyes and think about those 5 things.

Advice number four: compare your life to others

Wait what? That's the unhappiness creator number one. – Yes and No. It depends on your reference. Are you comparing yourself with influencer and your life is sh*t? their life seem to be perfect. – I can secure you. No it's not.

Someone is driving a Ferrari? Nice, maybe he is a 50 years old man and has no family, nobody to share his money with. Lives in a small dirty flat but try to compensate his loss of personal relationships and lack of love with a nice car by trying to impress teenage girls. Maybe it is not true, but you can never know. (P.S. believing so, could help you lower frustration).

If you want a fair comparison, compare yourself with people in the same situation as you are. Same age, same education, same family background (big impact in Switzerland). Is it still everything unfair? If yes, instead of focusing what you are missing (higher wage, better job, nicer flat, better relationships, more free time) you should concentrate HOW YOU CAN GET THERE. Making an education, learning from Youtube Videos, taking time for personal relationships, etc. Focus on which lesson you can learn to improve.

If you want to be happy make aware, that you are living in a flat with water, heating system, electricity and you have access to food, medicine and education. For you these things are obvious, but for a huge portion of the population on earth, they are not. So you could compare your situation to someone in a much worse situation. Someone in Africa, in Mozambique, Nigeria, Syria, someone in North Korea, someone in a hospital, whose only desire is to be healthy. Compare your situation to those and rethink, if your problem is worthy to waste thoughts on it.

Do you have any advice for being happier, that worked for you? Maybe you share your thought and help other people.