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What Is Enough?

‘Earth provides enough to satisfy every man’s need,
but not every man’s greed.’

Mahatma Gandhi

A paradigm shift to a more generous society

It’s time to have a serious talk with ourselves about what is ‘enough’.

We live in a consumer and capitalist society. I know that, as a consumer, I am categorised and targeted. My supermarket loyalty card gives me discounts or extra points on products they know I buy. When I shop on Amazon, the message ‘People who bought this also like ...’ pops up. My internet searches are tracked, analysed and sold on for pay-per-click advertisers to pop up on my home page. The holiday destination I picked at least two years ago is still being promoted to me. Hallowe’en, which involved ducking for apples in my childhood, is now massively merchandised: almost anything goes as long as it’s orange and/or black. We have all been shaped by consumerism and so shouldn’t be surprised that we judge ourselves and others by what we have or buy, the ingredients we cook with, being up to date with the latest fashion or food fad.

Capitalism has grown from the endeavours of creative individuals establishing businesses and developing products and

services for profit. Entrepreneurs and wealth creators innovate and provide employment for the system we live in. Banks fuel global growth in part through lending for massive infrastructure projects. Politicians of all flavours woo businesses for their positive impact on the economy. I am in awe of the teenagers whose bright ideas and determination earn them millions before they reach twenty-one: dyslexic Michael Dunlop earns a six-figure annual income after he dropped out of school and founded IncomeDiary.com, which tells you how to earn money online; Farrah Gray started selling body lotion when he was six and was worth over \$1.5 million by his fourteenth birthday.

Wealth equals success. We admire the people who make it and create it. We admire it for its own sake. We need the income capitalism generates for our jobs, our pensions, a booming economy ... or do we? The paradox is that capitalism in its current form is destroying forests, polluting our rivers and increasing unsustainable demand whilst we depend on our income to live the life we think we deserve.

So whilst we can start a conversation about more ethical business practices, this is also a call to change the way we live, to care more for each other and focus more on sustainability and regeneration. We are not supreme beings in control, so how can we live in a way that creates a future that works? Thinking personally – how much stuff do I need to live a happy, contented and fruitful life? Is the drive to own things really worth the sacrifice? As a world citizen, how do I feel about my use of the Earth's ultimately finite resources, from water to waste disposal? Do I care enough to change my life and influence other people?

Am I materially rich but time poor? What's that doing to my family life? Am I one of those people whose three-year-old hasn't been around me enough to know my first name? How much time do I have to connect with friends? Could there be a better, more balanced life out there?

It's important to do this assessment now, as individuals and as communities and at work, because we have officially passed the point of no return – financially, environmentally and spiritually. We cannot sustain the current trajectory without disastrous consequences. It is up to us to move society forward to one that values 'being' more than 'having' by showing others that we do; by setting out to *create* a world rather than *acquire* it; by taking only what we really need and not more than our proper share. And, yes, it's a levelling exercise. There's only enough to go round if we share what's available more widely.

The good news is that deciding what is 'enough' on a personal level is hugely liberating. It frees us from the continuous drive to accumulate things and saves a great deal of money by not buying stuff we don't really need, and a great deal of time then wondering where to put it and advertising the not-so-new stuff on eBay or storing the 'I'm sure it will come in useful someday...' stuff till we rescue it and wonder, 'Why?' Think about it, especially if you're one of the people supporting the rapidly growing UK self-storage market, now worth around £400 million a year. Storing stuff about which you'll later wonder, 'Why?'

THE FISHERMAN AND THE BANKER

An investment banker was watching the sun set over the pier of a small Mexican village as a fisherman docked his boat. Inside the boat were several large tuna. The banker complimented the fisherman on his catch and asked how long it took to catch them.

'Only a little while,' replied the fisherman.

The banker asked why he didn't stay out longer and catch more fish.

'I have more than enough to feed my family and share with our friends,' replied the fisherman.

'But what do you do with the rest of your time?'

'I sleep late, fish a little, play with my children, siesta with my wife, stroll into the village each evening where I sip wine and play guitar with my *amigos*. I have a full and busy life, *señor*.'

The banker scoffed. 'I have a Harvard MBA and I can help you. If you spent more time fishing you could buy a bigger boat. With the proceeds from that bigger boat you could buy more boats; eventually you would have a fleet of fishing boats. You would have enough fish to sell to a processing plant with no middleman involved. You might eventually open your own cannery.

'You would control the product, processing and distribution and be able to leave this small village and move to Managua. You could eventually move to New York City to run your expanding enterprise.'

'But *señor*, how long will this take?'

'Fifteen to twenty years,' replied the investment banker.

'But what then, *señor*?'

The banker laughed and said, 'That's the best part. When the time is right, you would sell your company stock to the public and become very rich. You would make millions!'

'Millions, *señor*? Then what?'

The banker sighed. 'Then you would retire, move to a small coastal fishing village where you could sleep late, fish a little, play with your kids, siesta with your wife, stroll into the village each evening where you could sip wine and play guitar with your *amigos*.'

Aren't you just a mite jealous of the fisherman and his lack of profit motive? Money saved either doesn't have to be earned at all, or can be used much more productively. 'Enough' simplifies life: everything you need, but nothing in excess.

More and more people are embarking on a personal paradigm shift, giving ourselves permission to make time for a life which has more space in it, freeing up the energy to 'sip wine and play guitar'.

At the moment we take too much. Let's take a quick look first at over-consumption of food.

Enough to eat

According to the World Food Programme, there are over 1.9 billion overweight adults in the world. Of these, about a third, over 600 million, are clinically obese. Obesity is the new epidemic. Most of us live in countries where we are more likely to die from being overweight than too thin. At the same time, about one in every nine people suffers from chronic undernourishment. Some progress has been made – the 'bottom billion' literally-starving-to-death statistic has reduced from over 900 million a few years back to an estimated 805 million people in 2014. This is a real achievement given the rising global population.

Food production isn't the issue. The world produces enough food to feed everyone. Each year, North America and Europe throw out enough food to feed the world's poor three times over, whilst elsewhere someone dies of starvation every four seconds.

Put another way, we are still, at a global level, binning about a third of all our food: scaled down to a level we can visualise, that's around 24 meals a month or almost a meal a day. Taken over a year in the UK, we're chucking out the equivalent of 86 million chickens. Every day, 24 million slices of bread end up in the bin. We're better at it than we were (a massive 21 per cent

improvement between 2007 and 2014), but we still over-buy. In 2014, major UK retailers finally agreed to publish their data on in-store food waste. Tesco stats tell the story: ending up in the bin are 35 per cent of their bagged salad, 40 per cent of their apples and just under half of their bakery items. Can buying less be that hard?

Views are shifting. There's a growing lobby determined to get supermarkets to distribute food they don't sell rather than send it to landfill. In France, this has been reinforced by law. Sugar has become public enemy No. 1, linked to the growth in obesity, diabetes and tooth decay. Sugar attracts quite a bit of outrage because it's hidden away in organic, low-fat and processed products we wouldn't expect, like toothpaste and soups, as well as sauces and drinks. Full marks for taste, but zero for nutritional value – and it is addictive. Part of our survival mechanism we could well do without.

Enough. We need to eat and I know it's difficult to resist temptation and even more difficult to change a habit. If you're not on a diet or trying to manage your weight and you live in Europe, you're in the minority. So when thinking about what is enough, it makes sense to start with our attitude to food consumption and waste. Caught up in an impenetrable web of special offers, brilliant packaging and neuro-marketing schemes (so clever you can't help but buy!), we are all enticed to buy more than we need, some of which will inevitably end up in the bin. Rather than eating at mealtimes, we have become a nation of grazers and latte addicts.

John Naish observed dryly when writing about 'enough':

Girdled by multi-million-pound industries that use an ever-growing array of overt and hidden persuaders to get us to want things, work for things and buy more of them, we don't tend to complain. But if you were physically forced

by powerful gangs to spend all your time and energy in the pursuit of things you didn't need, didn't want and ultimately didn't enjoy, you'd feel sorely misused.

I know I'm being programmed round the supermarket, but still find it difficult to come out with what's on my shopping list and no more. I know the bread (an 'essential') will be at the furthest point from the entrance, but the nice fresh-baked smell hits my nostrils as I walk in. Mmmm, hungry already! I know the colourful open displays of fruit and veg have been put by the entrance to slow me down with a chance to handle, select and pack. I'm a sucker for that too. When online, if what I want isn't in stock, it's oh so easy to go for the substitute.

There's a huge variety of foods we could and really should make at home. Ever thought of replacing playdough with pasta-making sessions? I guarantee most nursery-aged kids will love you for it (and you don't need to buy a pasta machine). Flour, eggs and water won't break the bank.

Over and above the 'this would be good to save time' pre-packaged fruit and veg wilting at the bottom of the fridge, I've also got too many half-empty jars of conserves, preserves, chutneys and 'sure it will come in useful one day' cans in my store cupboard to think of ways of using them, even if I spent time planning how to (which of course I don't have the time to do).

Convenience starts with baby food, for every meal of the day. We can tempt our babies with a squeeze-and-suck straight-from-the-packet puree of cherry, apple and banana breakfast, then expand his or her taste experience with a tomato-and-chicken curry lunch, followed by peaches and baby rice. Yum! And so easy for a parent on the go. Whatever happened to babies eating their parents' food mashed up?

Adults, meanwhile, have great choice if eating straight from the packet grabs you; just heat and go for some of the basics

– macaroni cheese, roast potatoes, Yorkshire pudding, rice, sausage and mash. Not to mention ... WHY are we still buying bottled water? My local supermarket has a complete aisle loaded with bottled water.

A rural African or Indian family would shake their heads in disbelief unless, as with powdered baby milk, marketing muscle had already convinced them it was better than nature.

Then there is choice. How many more reconstituted juice flavour combinations can be dreamt up? Is the world a better place for pyramid-shaped tea bags? But that's the power of a consumer economy for you. Brands need to innovate constantly to keep their market share. And the tea producer is expected to invest in the machinery to produce the pyramids without any guarantee of future sales; the salad grower to supply lettuces 365 days a year irrespective of season.

To add insult to injury, we know the content of some of our food is simply rubbish. Food manufacturers are allowed to adulterate food in a way that would have landed their medieval forebears in the stocks. Do you really want to know what goes into a pink sausage, a hotdog or a meat pie? Or cheap ice cream? How about a 'long-life' bacon brunch, with bacon, onion and potato, in a box, made in Germany – 'best before' a year and a half away? Potatoes rot. What has been done to them? What will they taste like in eighteen months? Instant cheese sauce mix has a truly sobering list of fifteen different ingredients including 'maltodextrin, dried glucose syrup, palm oil, whey powder and cheese powder (6%)' – I promise that making your own with cheese, flour, milk and butter takes only minutes.

Tristram Stuart is the author of *Waste – Uncovering the Global Food Scandal*. Stuart's book is as riveting as it is truly sobering. 'If affluent nations stopped throwing away so much food,' he writes, 'pressure on the world's remaining natural eco-systems and on the climate would be lifted ... by buying more

food than we are going to eat, the industrialised world devours land and resources that could otherwise be used to feed the world's poor.'

Waste illustrates in extraordinary detail how much food is wasted by the six major UK supermarket chains from which we buy 83 per cent of our groceries and some of the reasons it happens, from deliberate over-stocking because customers like to see full shelves, to mistakenly over-stocking because the supermarket buyers predict sales inaccurately. Acres of unwanted food are simply ploughed back into the earth. Between 20 and 40 per cent of fresh fruit and veg never make it to the supermarket shelves for cosmetic reasons – too big, too small, slightly imperfect, the wrong shape, the wrong colour.

Since *Waste* was published in 2009, momentum has grown. Feeding the 5000 events (5,000 people eat a meal from ingredients saved from landfill) are happening in major cities across the UK, Europe and USA to raise awareness. There's a growing network of volunteers gleaning crops which would otherwise rot because of lack of demand. 110 tonnes (a.k.a. a million portions) were taken from UK farms in the first two years and redistributed to local charities, thus feeding some of the people struggling to feed themselves every day.

The bottom line is we KNOW all this. We just need to change. Think about the food you waste as stacks of fivers and you might sober up. Think of your health, have fun and go gleaning. There is a serious reason for getting a grip. Around a million people in the UK are regularly skipping meals because they can't afford the basics.

Enough stuff

We are a nation that loves shopping, but the Information Age is doing its bit to make us more savvy. The latest trends show

shopping centres becoming ‘leisure destinations’, with retailers focusing on creating ‘captivating’ and ‘inspiring’ environments. We feel better buying from a company with ethical sourcing or a decent corporate social responsibility policy. Social and digital media are increasingly important. 2015 saw the launch of ‘buy’ buttons on Facebook, Twitter and Instagram. Bloggers chat about great new finds and find it’s a profitable job. We can move seamlessly from browsing to spending. Convenience and online tools make shopping so easy we rarely have to think twice.

We quite clearly don’t need all we buy. We have been persuaded to change our mobile phones on average every couple of years. And yet it follows, as certainly as night follows day, that the less we spend upgrading every aspect of our lives, from our homes to our cars to our annual holidays, the more we have left to pay off mortgages, enjoy our lives and give away to others.

As Oliver James points out in *Affluenza*, placing a high value on money, possessions, appearances (physical and social) and fame results in an obsessive, envious, keeping-up-with-the-Joneses state of mind that increases our vulnerability to emotional disorders and so becomes in part responsible for rising levels of depression, addiction, violence and anxiety. *Affluenza*, James believes, is the contagious disease of the middle classes. His message is ‘you can choose not to do it’, and he gives us a personal example:

There were many other changes we wanted to make to the inside of the house, having done virtually nothing to it since moving in. One day, pretty much out of the blue, the answer came to my wife: do nothing. We had a house that was easily large enough for our needs. Whilst some of it was seriously run-down (grotty-looking kitchen, dreary carpets), the truth was that we were bloody lucky to have a house at all. There were all sorts of things we wanted to do, but we needed to do

none of them, apart from installing a new boiler (a real need in the sense that we need hot water and heating in the winter).

In the West, many of us, confronted with the simple question ‘What would you like for your birthday?’ find it incredibly difficult to answer. Present-giving is the social norm. No kids’ party is complete without party bags to add to their clutter, rot their teeth, break within a week or quite possibly within the day. Christmas presents for sale pop up on eBay in the early hours of Christmas morning and make a post-Christmas news story. A quote on present-giving from the YouTube *Christmas in a Day* video: ‘It’s about you spending £100 of your money on gifts for other people that they don’t want, and them spending £100 of their money on gifts that you don’t want either.’ Hands up those who receive presents they really don’t want and at the same time give presents they suspect the recipient will not use/read/listen to. Join the club!

It is all a colossal waste of money and, crucially, *avoidable*. Think of it as a culture shift. Become a change-maker by doing very simple things. Ask for gifts from goodgifts.org and you could be buying an OAP lunch. Or resist buying a new outfit just because it’s a bargain online at a 75 per cent discount. Think before you buy. Do you *really* need this?

Consuming has ambiguous qualities: it relieves anxiety because what one has cannot be taken away; but it also requires one to consume ever more, because previous consumption soon loses its satisfactory character. Modern consumers may identify themselves by the formula: I am what I have and what I consume.’

Erich Fromm, psychologist, *To Have or To Be?*

Simplify: get rid of stuff

Ask first: why am I buying this at all? Do I really need new clothes when my wardrobe is already stuffed full, more stuff when I already have 29 cookbooks, an apple corer, a burger press and most of the contents of a high-street chemist? Do I really need – or believe in – anti-ageing and anti-wrinkle creams, instant tan, seaweed scrubs, bath and body milks, body butter, anti-fatigue foundation ‘with vitamin EFB5 and mineral-enriched formula’? Am I that gullible? Encourage the manufacturers who found that when they reduced the number of varieties of shampoo from 26 to 15, their sales went up.

Know that we respond well to a simpler life. We can close cupboard doors and find things. Over-abundant choice and the spending splurge it induces has allowed businesses to flourish, but it hasn’t made us any happier.

You might like to join my fashion-conscious friend Suzannah. She sticks to a simple rule: for every new item of clothing she buys, another has to go. Buy one, take one to the charity shop. It makes her pause. It’s more difficult to impulse-buy when you also need to think about the item you’re going to lose. Suzannah acknowledges that it is unrealistic given our current culture not to spend anything on new stuff, but at least this has made her ask herself whether she really needs another pair of jeans. Or whether she is quite happy with the ones she has.

In a way what she is doing is simply striking out for delayed consumption. There is a persuasively argued case for delayed consumption in the US research report which uses the example of cars and the sheer material cost of making them. If you replace your car every two years and your lifetime as a driver is sixty years, you’ll be the proud owner of thirty cars. Keeping your car just two years longer equals fifteen fewer cars. Keep each for six years and you’ll own just ten cars – a third as many.

And we all know that with today's technology even a six-year-old car shouldn't need much maintenance.

For an alternative delayed consumption strategy, sign up to Freecycle – ‘turning trash into treasure’. This is a grass-roots and entirely non-profit way of recycling what you don't want to someone who does. Perfect for when you move house or have a new baby, for when the kids have grown out of their bikes, your exercise bike is gathering dust or you've decided to learn the guitar. (Or are just fed up queuing at the dump.) It's completely free and the stuff on offer is amazing. A quick look at recent local posts found a fridge freezer, bar stool, skis, an antique wardrobe, microwave and double duvet. I mentioned Freecycle to a friend who, as a result – and with some guilt – listed a non-working PC. Yes, someone was interested. He made it quite clear that he didn't know if the PC could be salvaged and the answer surprised him. ‘I'd like it for my son. He's autistic and simply loves the challenge of getting things working.’ One person's clutter is another's must-have. A win-win to reduce landfill!

Since 2003, Freecycle has spread to 85 countries and over 7 million members, removing around 500 tonnes of items from landfill every day. Or in a year, just so you can imagine it, ‘five times the height of Mount Everest, when stacked in garbage trucks!’

Enough time

Asset-rich, time-poor. Never enough hours in the day. Time flies. The mantras of our age. But instead of working longer hours to earn more, borrowing more to spend more, and justifying the lifestyle because of peer pressure, we can choose to focus on what is important. Remember that what makes us happy is our relationships. Knowing that we're all interconnected, let's make

sure we allow enough time to build those relationships; there are few short-cuts. And that includes getting to know people we might not usually bother with. We bemoan the breakdown of society, but we are part of the problem – and consequently we do have the power to change it.

A huge number of public services, together with thousands of UK charities, work to help people in every area of life and at every stage of life. Take a moment to focus on disruptive children, kids who may struggle with or skip school, then join gangs as teenagers and too often end up with prison records.

Experts agree quality time with your children is never wasted. A baby's early experiences impact the way its brain develops. The first two years of life are crucial; an infant needs someone to give them love, attention and protection when they're little and extra demanding. Someone who is around enough to understand and interpret what they're trying to communicate and to show empathy when they're upset. Growing up, children who have developed a strong attachment to their parent/s or carer tend to be more popular with others, less aggressive, with a greater sense of who they are. They develop resilience and self-esteem. In a nutshell, children are more likely to develop into happy, healthy, independent adults when there's been someone around to give them time when they were growing up.

The same could be said of many of the adults suffering from depression, stress and anxiety. Or the loneliness and anxiety of old age. If you look closely enough at the charities that support so many vulnerable people at every stage of life and get rid of the jargon, a huge amount of what all of them do is simply give time: quality time, non-judgemental time, where someone listens, empathises and encourages. The buzzwords are 'peer support' and 'mentoring'. One-to-one long-term support, even limited to two or three hours a week, sees a marked improvement in behaviour, achievement and ability to cope with life. A

single incoming phone call once a week can make more difference than you could possibly imagine.

Thousands of people put their hands up to volunteer, but family life is busy and volunteering tricky, even impossible, when both parents work (the number of working mothers in the UK has risen by a fifth over the last twenty years). So what about just making some time available for a few people whose lives cross with ours?

TIME MATTERS: JOHN AND ROBERT'S STORIES

An eleven-year-old being disruptive in class was about to be excluded. Given time to talk things through with a charity worker trained to listen, it turned out he was having problems reading and was so ashamed he'd resorted to doing a whole load of stuff (like climbing out of the window) to make sure no one found out. What he needed was a bit of extra one-to-one support to catch up with his peers, not a spell in the 'kids we've given up on' slot.

At the other extreme a senior surgeon – let's call him Robert – allocated his time between NHS and private patients. Without exception, his private patients recovered from surgery faster and Robert was pretty sure he'd discovered why. NHS patients were allocated ten minutes for a pre-op discussion, while for his private patients he allocated thirty to forty minutes. 'Most people worry before an operation, but with a little more time they understand what's going to happen in more detail and are more relaxed about it.' It was his final year before retiring, so he took a decision. 'Sod the targets. I'm going to give every patient more time.' Recovery speed improved dramatically.

Putting people before things

Belief that our self-worth depends on our material success and ‘having’ has left many of us feeling inadequate: in debt, hurting and insecure. Not buying things to impress in the way that we have been doing enables us to free up our enormous energies and talents to create a better and more considerate lifestyle for everyone, as well as using less of the world’s resources. How much more enjoyable and productive time would you have if you spent less time shopping? Or working such long hours to earn the money to do so? Would it give you enough time to become more generous and engaged with the important issues that challenge us today?

Putting people before things will change the quality of your life, and the way you think and perceive the world will make a difference to you and an even bigger difference to other people.

A PORTFOLIO LIFE

Charles Handy is one of the world’s most influential management gurus and writers, one of the first people to develop the concept of living a portfolio life, which he explains in his book *The Elephant and the Flea*. I first met him and his wife Elizabeth on New Year’s Day 2004. Charles had suggested they call by on their way from London to Norfolk. The fact they had taken the trouble to meet me on New Year’s Day is a clue to their lifestyle.

I was a bit in awe and had gone out of my way not to celebrate too much the previous evening to ensure a clear head! Charles is a gentle, friendly and quiet man who simply radiates wisdom. Elizabeth acts as gatekeeper to the Handy household. *The Elephant and the Flea* had intrigued me with its explanation of portfolio behaviour; a lifetime career replaced

with portfolio work. In Charles's words, 'A few years ago we decided we didn't need to maximise our income; we wanted to maximise our life.'

At the start of each year, Charles and Elizabeth work out how much money they need for the year ahead. Charles adds 20 per cent because 'he worries', and then they plan how much they need to work to earn it. Elizabeth is a professional photographer. Charles could circle the world all year long, giving speeches and talks, and be well paid for it. But he would rather live a life that he enjoys than pursue wealth for wealth's sake. Sums done, the Handys then spend a third of the year working and earning, a third studying or writing and learning, and a third doing pro-bono work – helping people for nothing. They schedule 90 days for leisure.

Charles pointed out that a weekend off isn't important if you plan your life differently, and that in the right circumstances he's quite open to barter instead of payment. This began when he was asked to speak in Calcutta (en route to a paid appointment in Australia) for a very low fee. He suggested he'd be happy to waive the fee completely if his sponsor could arrange introductions and a little time in his schedule to meet three of the most interesting people in Calcutta – his sponsor's choice. The people he was introduced to included Mother Teresa, and with that he decided that asking for introductions was the way forward.

I admit to a certain amount of jealousy that the Handys have got their life so sorted! What's the point of earning more than enough when you can nourish your mind and soul by meeting some of the world's most interesting people instead? In my own small way I now try to emulate that plan. One of the principles of the Rainmaker Foundation I run is that it mixes paid work

with free support. As part of my work I allocate time to search out new and inspiring charities, which hugely informs my ability to advise clients and is fascinating and often humbling. I also make time to help people out as much as I can, mentoring, advising, listening – they nearly always have the solution themselves. And that includes being there for family and friends. Nothing particularly grand or important, but all things considered, a much more balanced life.

You are probably thinking, *It's all very well for him, but ...* But you're missing the point. The important point is that when you work out what is enough for you and then do something about it, you'll be positively surprised by the improvements in your quality of life. 'Work-life blending' is the new trend. This was predicted by Handy in his book *The Age of Unreason*, written in 1989, and makes increasing sense. Commuting is time-consuming, expensive and often uncomfortable. Working from home days are now seen as normal by many employers. There's no need to take time off to wait in for the plumber. In some industries remote working is the norm. Everyone's becoming more open-minded about who goes to the sports day or parents' evening, so working parents can combine parenting with work more easily. Of course nothing beats a face-to-face meeting, but emails, Skype and sharing images can definitely reduce their number, and with this less time is spent travelling and more time living. A friend worked remotely from Paris for a week, visiting an old friend. She got loads done while he was at work and had a wonderfully refreshing week away.

For too many of us the stress of a working day comes home with us at the end of the day. Google experimented by asking their employees to leave their smartphone/laptop/iPad at work. The feedback was 'blissful, stressless evenings'. More time to chat to their partners and play with their kids, perhaps? Employers increasingly recognise the value of offering flexitime,

job-sharing and part-time roles. Portfolio careers are being adopted by people in their thirties as much as those in their fifties. And if you don't feel you wish to rearrange your life so radically, do you need to stay quite so late at the office? Look at emails on holiday? Say, 'Call me any time. I'll always pick up'? Plenty of employers now actively encourage their staff to volunteer for charities; some even second employees to work with charities. Maybe you could take the initiative and cut back to a four-day week – your boss may be surprisingly receptive when he realises you'll probably do 90 per cent of the work you used to do for 80 per cent of the salary!

Enough to live on

I am often asked to define 'enough', and of course it is an impossible question: each unto their own. For a monk, a quiet place to live and to pray, simple food and some daily work; for an African villager, food, clean water, shelter and access to education and health care; for a middle-class UK parent, food, a home with enough income to pay the rent or the mortgage, heat and light, sufficient to support their children and a pension to sustain a reasonably enjoyable retirement. Almost exactly the same needs, but hugely different costs. And if, like all of us, you're a fully paid-up member of the consumer society, you probably need actively to focus on less if you're not to be carried away on the tide of more being better.

How much money do you need to live a happy, fruitful and purposeful life? Only you can decide. But answering this question will mark a turning point in your life, a small but important step in growing up and becoming useful and more generous.

More is better just isn't better anymore. Deep down, we know it is a treadmill that we need to get off – and we can choose to do so. In our materialistic society, the more we earn, the more we

spend and therefore the more we wish to earn, in a never-ending spiral, totally disconnected from any concept of enough.

So, how much money do you need to live a happy and contented life? *Really* need? This is not necessarily the same as what you have programmed yourself to believe you must have. The financial freedom never to have to worry about money again ... at the expense of what?

The answer is less than you think: a roof over your head, enough food (which is not nearly as much as most of us eat), friends to support you and make you laugh, companionship, a purpose in life and very little else; though, for me, faith helps.

I can't fault the logic of the reply I got from a Yorkshire businessman when asked why he didn't expand his successful and profitable business. 'You can only sleep in one bed each night, eat three meals a day at the most and drive one car at a time.' Beyond a certain level, acquiring more things has very little practical impact on the way we live our lives each day.

'When you think, 'Now is the time to give back ...' If you're giving back, you took too much.'

Ricardo Semler, businessman and educator

Tithing – 'generosity without noise'

Tithing is the principle of giving a percentage of your income away to others, to charity or good causes. It was common in many ancient societies and cultures throughout the Middle East. It is mentioned several times in the Bible. It is a tenet of Jewish law. When I first heard about tithing, I felt it was out of order. Didn't people know that I had commitments – a mortgage, credit card debts, holidays to pay for, children's clothes to buy, school fees to survive, pension contributions to make for my old

age? When I am financially stable, I will gladly give money away to others. Till then, please leave me alone.

Then, one day, I met someone who had lost his job and still gave away a percentage of what little he had to live off. I thought, if he can do it there is very little excuse for me not to, so I started very modestly, giving just 2.5 per cent of my monthly income. Shortly afterwards, I received a pay rise and, really as a sense of gratitude, it seemed quite reasonable to give a small percentage of that away as well. I began gradually to increase my monthly giving until it reached 10 per cent of my earnings. Which now includes 10 per cent of the profits of this book. This personal decision to live off less than you earn is important and will make you feel much better about yourself, especially when life is getting you down.

When a portion of your income and wealth is set aside for helping others, you won't take yourself so seriously. Putting something back into life that creates value for others as well as yourself also helps you to be thankful for what you've got, at the same time as recognising that you can quite adequately live off less. Being able mentally to draw the line at what is 'enough' is a big step in growing up, a paradigm shift.

Some argue that the principle of tithing is flawed. A person earning £200,000 who gives away or tithes 10 per cent of his or her income is giving £20,000 but still has a great deal of money to live off, save, invest or spend. Meanwhile, a person earning £10,000 a year and tithing 10 per cent is left with £9,000, which will definitely make life tougher. Added to which, once someone has mentally grasped the value of tithing 10 per cent of their income, there is a strong chance that they will hit a mental 'giving ceiling', sit back and feel pleased with themselves that they have done their bit. But those on high incomes can easily manage 10 per cent and be free to give more when need be.

If you decide to tithe, should the amount be from your gross

income or your net income? This has been debated for years, but I'm afraid I rather take the view that I give away a percentage of what I actually receive, i.e. my net income. And I know that as a taxpayer the charity can claim Gift Aid and it's a tax-deductible expense for me – so worthwhile from both perspectives. Maybe I will go gross as I mature.

'The rich run a global system that allows them to accumulate capital and pay the lowest possible price for labour. The freedom that results applies only to them. The many simply have to work harder, in conditions that grow ever more insecure, to enrich the few. Democratic politics, which purports to enrich the many, is actually in the pocket of those bankers, media barons and other moguls who run and own everything.'

Charles Moore, journalist

Necessity versus excess

Where does necessity end and excess begin? The real enemy of enough is greed. The best definition I could find for greed was 'an excessive desire to acquire or possess more than one needs or deserves, especially with respect to material wealth'. Contrary to what the fictional character Gordon Gekko famously declared in the film *Wall Street*, greed is not good, nor right. It is ghastly. And we are increasingly outraged by it. Why should HSBC private clients be able to stash money away in Swiss bank accounts to avoid tax? Ditto companies that register offshore to avoid paying tax in the country where they operate. That they do it to increase their profits and raise their share price for those wealthy enough to be investors – and, of course, their shareholding directors as well – doesn't wash anymore.

In the boom years there was much we were prepared to tolerate, but a worldwide boom is not possible without disastrous consequences. Those in positions of power and influence need to scan the horizon beyond their bottom lines and be held accountable for the damage caused. Where is the duty of care that tries to stamp out exploitation? When Vodafone negotiates its way out of a £4 billion tax bill totally legally, at a time when the entire UK unemployment budget is £3 billion a year, all is not well. Are we comfortable with a system where the number of ‘working poor’ in Britain has grown to match those unemployed? Where average wages have fallen between 2008 and 2013? Where the infamous zero-hours contracts guarantee absolutely nothing to over 1.4 million ‘employed’? Where some employers pay £2 an hour for apprentices desperate to work when the minimum wage is more than treble that and the living wage is £7.85 an hour, almost four times that amount? How can the drive for profit ever condone paying someone a *quarter* of what we judge they need to live? It may all make for encouraging employment statistics, but the majority of these people then need to rely on a benefits system paid for by taxpayers, whilst the commercial sector profits at their expense. So homelessness grows as tenants are evicted from rented accommodation, and shoplifting rises as benefits are cut. Is this honestly the sort of society we feel comfortable being part of?

‘[Greed] is a sin directly against one’s neighbour, since one man cannot over-abound in external riches without another man lacking them ... it is a sin against God, just as all mortal sins, inasmuch as man condemns things eternal for the sake of temporal things.’

Thomas Aquinas, theologian and philosopher

I'm not arguing that ambition or making money is wrong. Running a business is hard work. If you succeed in making a fortune, well done. Money simply needs to be used productively and making it shouldn't exploit people who are vulnerable. For companies it is increasingly about transparency. Profit honestly, not by leaning on your weakest links. In the retail price war supermarkets can boost profits by requiring suppliers to pay for the privilege of simply having their products on the supermarket shelves. This is evidently a foolproof way of ensuring survival of the biggest and strongest at the expense of the smaller and weaker companies. And those who see themselves as our leaders need to lead by example, in my view. For instance, how come some young graduates who intern for MPs aren't even paid their travel expenses? Nothing excuses that sort of behaviour.

At a personal level, it is what we do with our excess wealth that matters. Use it wisely, focus on being significant or leaving a legacy. It is only by hoarding more than you need, or spending excessively on your self-interest, that you turn success to greedy obscenity. And the focus on 'having' rather than 'being' won't make for a happier life.

By the time the self-made Scottish-born philanthropist Andrew Carnegie died in 1919, he had given away around \$350 million. Perhaps best known for his saying that 'a man who dies thus rich, dies disgraced', his philosophy had always been to share. Carnegie believed wealth was created for the common man's greater happiness and welfare, and his staff shared in his success as partners in his companies. The Americans, without the UK's feudal history of land-owning families, are still much better at giving and philanthropy than the Brits. In the USA, those who do well are expected to give generously to their local community, church, university or arts organisation. US charity patrons and trustees accept the honour and with it clearly defined requirements for annual financial support.

The latest report on Global Giving from the UK's Charities Aid Foundation (CAF) confirms the USA as the world's leader in philanthropy when measured against helping a stranger, volunteering time and giving money. Interestingly, the US was ranked ninth when it came to the number of people giving money. Myanmar comes top. An incredible 91 per cent of the population regularly donate, which CAF suggests reflects the Buddhist teaching that giving to charity is integral to acting out your faith. More people in Northern Ireland give than from the rest of the UK.

In fact, being wealthier even seems to be a barrier to generosity, because when you have more than enough, the fear of losing it puts the brakes on. Wealthier Americans (earning over \$200,000 a year) reduced their giving by 5 per cent between 2006 and 2012. The poorest (earning up to \$25,000 a year) gave away 17 per cent more. It is a values thing. And it's about empathy. People living just above the breadline know what it's like below it. They embrace a philosophy and culture where you help each other out.

At the other end of the scale, let's raise a cheer for Warren Buffett and Bill Gates who broke the trend by making a public commitment to helping others when they launched the Giving Pledge in 2010. The initial list of 40 US billionaires who signed up has grown to a global figure of 138. Every one of them has pledged to give the majority of their wealth away to good causes in their lifetimes, or in their wills. As Michael Bloomberg, the billionaire behind the Bloomberg financial information empire and one of their number, said: *'If you really care about your family, it's best to do something to make the world a better place for your children and grandchildren, rather than just giving them money.'*

The hope is to inspire and encourage others to join them, but also to start conversations, learn from each other and encourage everyone, whatever their level of wealth, to do more. The Giving Pledge is a call to action.

'I've always said that there is an obscenity to money sitting on the sidelines. And I say it now. If you have the means to do something today, be a game-changer and do it. Solve a problem, animate your passion while you can still know it, feel it. It's like no other pleasure on earth.'

Dame Stephanie Shirley, IT millionaire and philanthropist

Putting it into practice

What do you want to be remembered for? The tide is turning. The 'sharing economy' is a reality for many families, friends and local communities already collaborating to create a better world. An increasing number of people are recognising the value of simplifying life and living by a different set of values. It's quite possible to work out what you need and share out the extra. To be one of the people shifting attitudes so that everyone is respected for how much they have done to help their fellow man. To experience the exhilarating power that comes when you share out your talents to change your world.

Time to ponder, perhaps, on the values and principles we are instilling in our children and grandchildren. It can be very simple to ensure you are teaching the kind of values you would like the world to follow. A friend, for example, sits down with his young family on Christmas Day for an annual ritual. The children work out which presents they will keep and which they will give away. One for me, one for someone else. On Boxing Day they visit the local hospital and offer half their presents to the kids who couldn't spend Christmas with their families. Peer pressure works both ways. The kids get a real buzz from giving their presents out and realise just how lucky they are not to be ill. They build the resilience they need to resist wanting the latest of everything. They learn to value health more than stuff.

Take a moment to think about how you can help turn the tide. It is possible, with a little thought and perhaps a dash of reason and humility, for all of us to work out our own take on 'enough'. And when you do this, you find you are somehow magically freed and more centred. You will simplify and declutter, liberating masses of excess energy to show an interest in the world.

Now to get this straight, I'm not advocating a life without treats, or one where you keep the lights switched off and retire to bed as the only warm place in the house. I'm with my fashion-conscious friend Suzannah. It is through each of us being aware and doing something positive – however small or radical – to our lifestyles that change will happen. It's about living with sharing rather than hoarding in mind.

HOW MUCH LAND DOES A MAN NEED?

In 1886, the Russian novelist Tolstoy published a short story about greed and ambition called 'How Much Land Does a Man Need?' The story goes like this.

A couple living in town debate the merits of town and country with their brother-in-law Pakhom, a small farmer living a life of honest simplicity in the country. The conversation unsettles Pakhom, who begins to think his life would be easier if he owned more land. As luck would have it, he discovers a way to get it.

A merchant passing through his village has just returned from the land of the Bashkirs, where he has bought 13,000 acres of land for 1,000 roubles. 'There is so much land that you couldn't walk round it in a year,' he tells Pakhom. 'It all belongs to the Bashkirs; the people there are as stupid as sheep, and you can get land off them for practically nothing.'

Pakhom sets off to find this magical kingdom and discovers the Bashkirs leading a very simple and happy life. He is warmly welcomed and tells them what he has heard.

Yes, there is plenty of land, their elder agrees, and Pakhom can have as much as he likes. 'At what price?' asks Pakhom. The elder replies: 'The price is 1,000 roubles a day. However much you can walk round in one day will be yours. But there is one condition. If you don't return on the same day to the spot where you started, your money is lost.'

The following morning at sunrise, Pakhom puts his 1,000 roubles into the elder's hat and sets off with a spade to mark his boundaries. After several hours he starts to tire, but keeps going. *An hour to suffer, a lifetime to live*, he thinks, and takes a detour to include a particularly good hollow where flax would grow well. Then, as he heads back to his starting point and the villagers he sees the sun begin to sink. Exhausted, he realises he has gone too far and starts to worry he will be late.

He throws off his coat, boots, flask and cap and runs towards the hill that he set off from, his heart beating like a hammer, his mouth parched and his lungs burning, and reaches it just as the sun sets. The elder is waiting, laughing. 'Ah! Fine fellow,' the elder says. 'You have gained much land!'

And with that, Pakhom's legs give way and he falls to the ground, dying of exhaustion.

Pakhom's servant digs his grave. Six feet, from his head to his heels, was all that he needed.

A practical suggestion: lifestyle offsetting

Carbon offsetting is one way we're being encouraged to compensate for the emissions we produce. Little things add up. In Kenya,

gravity-fed water filters in remote villages remove the need to boil the water over an open fire, offsetting thousands of tonnes of CO2 in the atmosphere.

What we can do for carbon we can also do for excess consumerism.

So let's introduce 'Lifestyle Offsetting' as a way of compensating for over-the-top spending. When you buy something for pure indulgence, something you want but definitely don't need, offset it with a personal contribution which either builds the social capital of your local community (time spent with your elderly neighbour, offering a lift to the shops or cooking a meal) or helps someone living on a dollar a day somewhere else in the world. My guess is you won't stop buying new clothes, going to the theatre or eating out when you can't be bothered to cook – but you will think more about how lucky you are to be able to do this while millions of people around the world are isolated or starving.

I am as guilty as you. I enjoy an evening out and drink wine and I've no intention of giving up (even though I'm sure my doctor would encourage it). Life's pleasures are important! But if I tot up the amount I spend on booze and offset it in some way by contributing to an African water project, or the salary of a teacher in India, I offset my indulgences. It might mean less money spent at the off-licence next month, but that would be better for me anyway.

A LUNCH TO REMEMBER – AND OFFSET: MY STORY

I had been asked to speak at a business networking lunch. Members of the network have gathered in one of London's better-known hotels and I am introduced to several hundred people as coffee is being served. The food has been good, wine has been served and everyone seems mellow.

It's a short talk. My aim is to encourage as many people as possible to think more about helping others and to be more generous going forward. One story I use to illustrate my talk is about an amazing Indian project I visited, which feeds over 1.5 million school children a day. Chefs in huge kitchens in several cities cook through the night and deliver the meals to schools. That's important because the kids have to be at school to be fed. Just one nutritious meal a day helps stave off malnutrition, improving not only learning but also the positive life outcome of 1.5 million children. 'The cost of feeding one child a meal a day for a year is £10.'

I repeat that fact to make sure it sinks in.

'The cost of feeding one child a meal a day for a year is £10.'

Everyone in the room knows the cost of the meal they have just eaten. Everyone has paid out enough to feed a child in India for several years and consumed it in a couple of hours. There is applause, but to my frustration, little action.

A fortnight later I retell the same story to staff at Google's London HQ. Unlike the well-lunched bunch who clapped before leaving to go back to work, there was an immediate response from the Google staff. 'This is inspirational', 'What's the website?' and 'What can we do?' It takes so little to be proactive and once you've started, the next step is even easier. Big thanks to all who listened at Google and decided to act.

The charity is Akshaya Patra. Maybe the exchange rate has changed or they've made efficiencies, because Akshaya Patra's annual daily meal is now delivered for 750 rupees (£7.30). Back in 2000, its founder watched kids fighting stray dogs over scraps of food in the street and vowed to do something about it. What started as a local Bangalore charity now operates across ten Indian states, is financially supported by central and state governments and plans to feed 5 million children every

day by 2020. In one fell swoop, 5 million children can develop into healthy adults; more go to school, fewer to child labour; and the education gives them a leg-up out of poverty. It's a brilliant and oh-so-simple solution.

Offsetting the cost of your meals out, especially the big ones where we tend to over-indulge, could make a real difference. And, as the penny drops, people realise it's not that difficult, it's simply a matter of doing it. Money spent on 'another frock' could become a micro-loan to help a group of women in Peru start a weaving business that will provide them with an income for life. Another pair of shoes could be left in the shop and the money used to pay for the education of a child for a whole year in Uganda. Small, conscious decisions, where you put the money you would have spent aside to create a life for others. Switch your focus to a life saved and a future created; to what you can be; to the legacy you can leave, rather than what you have. There is huge power in play when we become conscious of 'enough'. The more we realise how much we have and how little we actually need, the more generous we can be to each other.

It is tremendously difficult to change a habit, particularly one that is linked to our values and reinforced by social pressure from our nearest and dearest. But the seeds of change are already around. We turn down the heating, buy hybrid cars, install solar panels, get on our bikes, use Freecycle. If mowing or drilling isn't something you do all the time, share your lawnmower or electric drill through www.shareable.net and www.streetbank.com. Saving energy, recycling stuff and buying from charity shops doesn't mean you're broke. You're simply getting off the treadmill of 'more is better' and 'new is best' – creating a much more satisfying life and helping to level the playing field across the world at the same time.

‘Enough’ could be the thought that opens the door and allows the new, generous, thoughtful you to leap into action, to help others and to give. To misquote Gandhi, ‘You must be the change you wish to see in *your* world.’

Develop your Generous Gene

Work out what is ‘enough’. How much do you really need to live a happy and fruitful life? Do a budget, add 20 per cent, pause and ponder. The less you need, the less you have to work. Ask yourself if you **really** need a new phone/laptop/car? What would the new one do for you that the current one doesn’t? Just keeping the old one for an extra year could make a big difference.

Offset your lifestyle. Next time you buy something new you want but don’t need, set aside a similar sum for a homeless charity or take something you no longer wear much to a charity shop (they earn income from rags as well!). If you spend money on a meal out because you can’t be bothered to cook, give to a hunger project. Or, if you drink too much, make a donation to a water-aid programme. It may not help with the hangover, but you will feel better in other ways.

Stop wasting food. Read *Waste – Uncovering the Global Food Scandal* by Tristram Stuart: your life will never be the same again. Support your local farmer’s market and start buying fresh, seasonal and locally produced. Use food up rather than throw it out; eat your leftovers; use a shopping list and stick to it if you can – the thinking process alone will save you a fortune. Best of all, decide to shop at local, independent retailers rather than international chains.

Before you buy any more bottled water see <http://storyofstuff.org/movies/story-of-bottled-water/>

Maximise your life, not your income. Cut down the amount of time you spend at work and get a life. No one ever said on their deathbed: ‘I wish I’d spent more time at the office.’

Make your own. Learn to make your own cheese sauce, don’t buy the mix! Roast real potatoes, boil rice, use your blender to puree the baby food – as Barack Obama said, ‘Yes, we can.’ None of these things take more than a few minutes.

Buy presents people actually want. And keep a list of things you would like so others can give you something you genuinely want. Think of it as part of delayed consumption. When something breaks, live without it for a while. See if you miss it or add it to your present list. If you already have enough, ask for a gift from charities such as www.goodgifts.org where ‘little good gifts’ start from around £8 for a baby’s blanket, a school uniform, school textbooks or even ‘prize bull semen’! Bet that wouldn’t otherwise make it on to your wish list ...

Tithe. Make a decision to give away a small part of your earnings each month to a good cause, local or global. Start at 2.5 per cent. Could you really not live off 97.5 per cent of your current income? You may also find that thinking through who to give it to, and the act of giving it, opens up whole new areas of interest in life.