



Let's talk a little today about finding your perfect life balance. If you are like me, life pitches you a lot of curveballs, and if not careful, you will not focus on the most important things. A few weeks ago, I started my new Blog website, www.LifeCanBeSimple.net I had a really good plan to give advice to help people live a simpler lifestyle using many of the minimalism guidelines, and then to help those beginning investors with explanations of Stock Market terminology and some of the insights I have gained from 30 years of investing. Both topics could easily be a full-time job.

Two people who have touched my life on these topics are both named Joshua. I met Joshua Becker about ten years ago, and he has helped me so much to simplify my life and gain ground on having a simpler lifestyle with a focus on family, God, and the important things. He has a weekly blog on his website www.BecomingMinimalist.com

The second Joshua I met was just a few months ago. His name is Joshua King and I found him through one of his free Kindle books on Amazon. His website is called www.MilitaryFamilyInvesting.com He has really been a blessing to me. After his encouragement, I started seriously studying investments to establish passive income. His story is great wherein a single six-year period he went from \$77,000 of debt to having over \$200,000 in his investment account, mainly from Growth Stocks paying dividends. I have focused on these types of stocks much more than in the past, and while this year's returns are not great, those purchases have held

their own during a terrible market. Upon reviewing other holdings I had on Dividend Stocks in the past, I found that only one other category returned more money over the past 10 years, and that was the full stock market indexes.

I did an article on investing your first \$100 using ETFs last week.

<https://lifecanbesimple.net/blog/investing-your-first-100-with-etfs>

Not only has Joshua King prompted me to study stocks, ETFs, and bonds more seriously, but he has written books on each topic and also wrote about the importance of reading books every day. I have always been an avid reader. Also I have taken new computer classes to stay up on current technologies being in the computer consulting business, but upon review, I found I have been spending too much time reading entertainment books like westerns and not enough on serious topics. So I have really focused on these more important types of investment books. After reading a few more, we will do some reviews on the top 5 books in the near future.

When I started the blog, I thought it would be easy. I was talking about two topics I had a passion for and understood. However, I drastically underestimated the time it would take. I thought I could do it in 30 to 45 minutes per day. To properly write an article and proofread it and get it right takes more like 2 to 3 hours, especially if giving statistics on what certain stocks, mutual funds, or ETFs are doing. And there are so many more investments that we have yet to cover besides the 4 we have discussed thus far. So while Joshua King lives to write books and Joshua Becker lives to teach people to live a simpler life, David still has to do his job and deal with all the other things of life.

I have 3 children, 6 grandchildren, and 3 great-grandchildren. Now you don't do something with every child every week, but you must allocate time for family. Then you have all the other responsibilities of life like your church activities and keeping up with your own investments. To be effective doing anything, we must allow some personal time off to recharge our batteries and relax.

Long-time teacher and radio evangelist Chuck Swindoll taught on

boundaries a few years ago. He explained that a river is a means of life to so many near it, but if it overflows its boundaries, sometimes death and destruction follow. We are much like a river in that we too must set boundaries. You cannot work dawn to dusk every day and have that simple life I so want us all to have. We must have time off for the brain to slow down. We need to read our bibles each day and let God permeate our innermost thoughts.

In my life, I have always been a full steam ahead person. In my 40's, I worked with Habitat For Humanity here in Wichita Falls and helped to build/renovate the first 10 homes. I worked so hard that ultimately I was made the President of the organization. I spent untold hours planning and doing the physical work on many of those homes. Do I regret it? Absolutely not. But during those five or six years, I spent too much time away from my family trying to do good to help others. A perfect balance of time spent on what is important is crucial.

I prayed about my situation after two weeks of non-stop work getting the articles out almost every day. I think most have been good thus far, and don't intend to stop. However, I am reassessing how many per week to put out. If Joshua Becker only puts out one blog a week and he is doing Minimalism as his method of livelihood, I think it means I should certainly not try to be husband, grandfather, and Christian and do 6 per week. So beginning this week, I will do as many as I feel I can do. My to-do list which keeps me on track has grown a substantial amount in the last two weeks. My ability to spend time studying investments and maintaining my other three websites and eBay store has been almost eliminated. So beginning this week, with God's help, I will find my perfect life balance.

We will look for QUALITY of articles from now on.... Not quantity. It will take longer to cover the other 50 topics I have, but if God lets me live long enough, we will cover them and many others.

So today, why not take a few minutes and think of ways to simplify your life. Cut back on meetings and activities, and take the time to do the things that matter in the long haul. Spending time with family is crucial. Reading scriptures each day will calm and help you to lead a

joyful life and help you to get your eyes off the pressures of life.

www.lifecanbesimple.net

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