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good morning! Grab those coffees and brains, and get ready to binge on some epic articles today! If Rockstar Finance were still around, I'd post this up there, womp womp.... So many of these have dragged me into a hard mind and I hope they have the same effect on you... Especially parts of David Cain and Elizabeth Gilbert. I don't know how smart people are, but thank God we have them in life!! Happy Friday!! My Bill Murray Approach to Work in Retirement through Leisure Freak — Bill Murray is famously hard to achieve. By refusing to have an agent, he relies on the rules of the entertainment system. Instead, it only has a free number of 1-800, which goes directly to voicemail. Those who can get his number and call have two minutes to decide. If he is interested, he will reply with the title PO Box to send a script or other details on. Then you have to wait for you to answer him. There's no shimmer, no caress, no endless auditions. No commitments, expectations or pressures to jump into anything with anyone. He's not motivated by money, and you never know if he's in or out. How to earn thousands of dollars an hour through Mr. Money Mustache — Earlier this month, I floated exactly this idea with members of my coworking space, proposing to form a group with the imaginatively named Council for Optimization. The council would meet every now and then to talk about the greatest cost of living and opportunities and to bring about the group's wisdom so that everyone could benefit from the best ideas in each category. The response to this idea has been very helpful. Does the Personal Finance Council need more policy? Earlier in the week in the Washington Post, Helaine Olen wrote that the world of personal finance needs more politics. Olen specifically calls FinCon, the financial media conference that I attended last week. I love FinCon. She doesn't. She is disappointed that so many members of our community are stressing personal action and accountability, rather than focusing our efforts on changing systemic and social issues that make the success of some people difficult. Mindfulness and Your Money or Your Life via The Mindful Explorer — By stepping out of the circular pitfalls of our money-focused society, I was able to clearly see and put my life energy to work in the best way possible. It's funny how when you start living it's easy that all the pieces start to fall into place and the once-difficult decisions with money start to be automatic. The power of the utterance, so what? via City Frugal — Instead of putting more pressure on the FI ball to roll down the hill even faster, I'm easing up. I've decided that I'm strategically missing money in areas of interest that I've never dared invest in before. This 50-year-old canoe walker retired after being over \$1 via MarketWatch — Many people dream of working for themselves. Many, of course, dream of earning something they love. Many also dream of working three days a week. Morrison did all this. I'm just being called a two-dollar guy through the Daily Hampshire Gazette - Robert Nehring is a 14-year-old on a mission: keep the \$2 bill in circulation... Nehring estimates he spent more than \$1,000 on two bills in the community. And since he started this project, his mother, Suzy Fortgang, said she started receiving \$2 bills with her change. In the first place, go to the inner cron! through Elizabeth Gilbert — We live in a society that romanticizes youth. We live in a culture where youth is seen as a real achievement. You look at a seriously strong classic crone like the woman in this photo and you see how stupid we are – imagine that young people offer a lot for us to aspire to or learn from. Without wisdom, such as the wisdom of survival. There is no equation, like the equation of someone who plants a garden at the top of a nuclear catastrophe and continues to do it. Being hungry In America is hard work through NPR — Hungry people are everywhere: You can't necessarily tell who they are at first sight. They work with you and live in your neighborhood. They're members of your church and your family. They might even stand in front of you, like I was, sharply dressed in their mother's clothes and begging their community for help. I lacked the energy, time and attention of Cala Newport - Driven by these somber realities, he came to a simple revelation: life would be better if I did well. He took the decision seriously, as it turned out. Perhaps most important among the many changes he has made, Robert has replaced his smartphone with Nokia 3310 (see picture above) – a popular alternative among digital minimalists, as it boasts clean interfaces and its battery lasts forever. The only reliable source of happiness through Raptitude – when I'm in the public eye and I get caught condemning a stranger – for such crimes as poor pavement sharing or inaccurate parking – I save myself from becoming their secret ally. Unknown to another man, I have since quietly disdained that I kept them quiet. For a short time, when we're in the same vicinity, I'm ready to jump into action if they need any help. And finally, a few lines I can't stop thinking about: You know yourself mostly by your mind. Everyone else in the world knows you only by your actions. Remember that when you feel misunderstood. Do or say something that others know how you feel. – James Clear Happy weekend, everybody! Jay likes to talk about money, collect coins, sand hip-hop, and hang out with three pretty guys. can check all your online projects on jmoney.biz. Thanks for reading the blog! Lucky Friyay! As we do here at the end of each month, here's the brain drain of all my favorite readings collected over these weeks. Everything from finance to housing to social media, kindness, minimalism, mentality and even pennies that were shot in World War II saved a man's life! Nothing but the most juicy for :) And remember that we have a weekly newsletter that covers all these things and more every Friday! You can sign up or see past problems here –> J. Money Newsletter ENJOY! The Dow has created a new all-time high of less than 5% all days since 1916, but in that time it is a rise of 25.568%... Gold and the Dow were both 800 in 1980. Today gold is \$1,300/unca, the Dow is close to 26k. Manifesto on progressive minimalism Jennifer Taylor Chan — I believe I am a progressive minimalist: someone who takes into account the minimalist lifestyle as a strategy to improve the quality of life of both me and the larger community... Progressive minimalists focus on maximiting the benevolence of people in our ecological means by sharing work, taking less, more time in nature, with our community and pursueing experiences that we find meaningful. Less is not simply more; is ecologically and financially sustainable. The Full Reset @Collaborative Fund — To understand the power of the beginning of the clean, you need to know why the Nazi army has become as powerful as it is. It begins at the end of World War I, when the defeated German army was dragged clean. Building Generational Wealth – The Complete Guide @Action Economics — When my grandchildren are born, I want to give them their inheritance. Each grandchild will receive the same amount of money, which will be \$16,000. \$8,000 from me, and 8,000 from Mrs.C. This money will be put into a taxable broker account with your parents as a guardian under 18 years old... \$16,000 on 8% annual returns will be \$60,000 at 18, \$700,000 at 50, and \$1 Million at age 55. I'm actually funding their retirement. There are more \$100 bills in circulation than a \$1 banknote, and no cents worked @ The Washington Post — A decade ago, the number of \$100 notes fell far behind the \$1 and \$20 bills. However, it has doubled since the end of the financial crisis, according to the Federal Reserve. By 2017, the \$100 note eclipse \$1 to become the most widely worthy U.S. currency. The exit is still climbing, and experts have been puzzled. Why I've deleted all my social media and 60,000 @Peta Pixel followers — Over time, social media trains us to create and publish in a way that suits the app algorithm... For example, when I publish a picture with a large red or expensive, these pictures would overtake my other posts for two or three times. Over time, it started to motivate me to not only post more motion or red images, but i would also shoot more in this way. My art was becoming a meme. [Free] 3-minute mindfulness course from David Caine - It comes in five simple lessons. She'll teach you: What's actually mentality, three ways you can practice it anytime anywhere, and why you might want to do it. Homework is literally one minute a day. When Cessities Become Luxuries @ [Stop catching fire] — I was born in a country that no longer exists. He's had a lot of names over the decades, but you probably knew it simply as Yugoslavia... Life was good at the time, but the politicians, as usual, decided they wanted to get things eroed. [This is a great extension of our own fasting that we made here this month – in which water, electricity or food didn't even make the list!] Million-Mile Club: The World's Longest-Lived Cars @Popular Mechanics — You may have missed the cheer when your old odometer car creaked past 100,000 miles, 200,000 miles, or some other landmark round number. For a few drivers, devotion to one vehicle goes much, much further. These are people who have been running a million miles - that's 40 times the Earth, a distance that would take two years to drive at 60 km/h. OnePercentForThePlanet.org — Join our global movement. Close to give 1% of your annual salary or net worth to support the environmental issues that matter most to you. (h/t cait Flanders, which recently committed to this!) Revealing the state of your financial union @Frugal Confessions — Financial wedding planning should include your financial union's annual date night – I guide you through how, with financial issues for married couples. [Includes "printables" you can download if you want to try any of these date nights! (You need to give an email to them though...)] How to make your website Carbon Neutral (BTW, it's really easy) @ Blog Bully — Every time someone visits your website the server somewhere needs power. More often than not, this power comes from a dirty source of electricity. Websites now produce a large chunk of the world's greenhouse gases. Pocket Penny That Saved Soldier's Life to be Sold @The BBC — Pte John Trickett would have been shot in the heart if not for the coin he had in his chest pocket. Instead, the bullet ricocheted into his nose and out through his ear, leaving him deaf in his left ear. You have to be nice. Austin Kleon — Hello babies. Welcome to Earth. It's hot in summer and cold in winter. It's round, moist and crowded. On the outside, babies, you've been here for 100 years. I only know one rule: Damn, you got it. Be kind. – Kurt Vonnegut My wife deserves \$2M McMansion @ 5 AM Joel — Here are the problems I learned in the 9+ years when my wife and I were together... What I think my wife wants, and what she actually wants, are two very different things. What he deserves, and what he actually values in life, is completely different. BONUS *** This musical ode to dollar store! Via Liza Koshy Blessed Weekend! XOXO Jay likes to talk about money, collecting coins, sanding hip-hop, and hanging out with three pretty guys. You can look at all his online projects at jmoney.biz. Thanks for reading the blog! Blog!

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