

Contents

<i>Acknowledgements</i>	00
<i>About the author</i>	00
<i>Introduction</i>	00
Part 1:	
The 21st century dilemma—how we got to where we are	00
1 Living life on the 21st century treadmill	00
2 Your choices: do nothing, fight or break free	00
3 Why now is the best time to redesign your life	00
Part 2:	
Renovation rescue—revamping the life you have	00
4 Have you got the burnout blues?	00
5 Knocking down the walls	00
6 Simple life repairs	00
7 Room by room renovations	00
8 Watertight living	00
Part 3:	
Creating a new life design—putting the change wheel in motion	00
9 How to know when it's time to go	00
10 What to include in your redesigned life	00
11 Getting from here to there	00
12 Crunching the numbers	00
13 Design disasters and how to avoid them	00

Part 4:

From design to reality—you're on your way 00

14 Break free and get going! 00

15 Riding the redesign rollercoaster 00

16 Managing others' reactions 00

17 What's around the corner 00

18 Goodbye old life 00

Part 5:

Living your great life—loving your new reality 00

19 You've arrived...now what? 00

20 What you've really achieved 00

21 Inspiring designs and personal success stories 00

Final thoughts 00

Further references 00

Index 00

Property of Pipeline Design

PART I

*The 21st-century dilemma —
how we got to where we are*

Property of Pipeline Design

Property of Pipeline Design

CHAPTER 1

Living life on the 21st-century treadmill

The trouble with the rat race is that even if you win, you're still a rat.

Lily Tomlin

On a scale of 1 to 10, how would you honestly rate your life overall? If you scored a 10, congratulations! While you may not need this book yourself, I'm sure you know someone who isn't as blessed. Regardless, it's hard to ignore the pressures of 21st-century living. Unless you're living in a bubble, it's likely you and many people you know suffer tiredness, anxiety, discontent, loneliness and unhappiness from time to time.

You may also be forgiven for thinking, 'It's just me and I'm the only one feeling like this.' How many people do you know who are truly happy most of the time? Even if you do know one or two, they are often nauseatingly optimistic or masking the truth in a bid to convince themselves that it's not that bad and things will get better, eventually.

Before we solve the dilemma it's important to understand the context of your life and how we got to where we are. Many employers now offer unlimited sick leave (not to be abused, of course) and ironically, more people are needing and using it.

How the rat race was born

The 19th century brought on the automating industrial revolution, with the 20th century giving us labour-saving devices and convenience. The 21st-century information age has given us instant access to seemingly everything, fuelled

by technology. It's hard to believe the internet has only been around for 50 years, with the world wide web taking off in the late 1980s.

We're more time poor and discontented than ever

You only have to listen to the discussions of teenagers and professionals to realise our conversations have been reduced to bytes, bullets and three-letter acronyms! Even our most important relationships are being crammed into pre-scheduled meetings and text messages.

Longer hours, fewer holidays

The number of full-time Australian employees unhappy at work has increased over the past three years. Over a fifth of workers clock up over 48 hours in the office weekly, with 60 per cent failing to take regular holidays because of work pressure.

And then there's the bad news:

- Your hair is greying, eyesight is failing, wrinkles are settling in and you are either balding or heading towards menopause.
 - Mental stress increases as you juggle work with growing children and ageing parents. If it was possible, what would happen?
 - If I could do this without failing, what would I do?
 - What would someone else do in this situation?
- ~~have to~~ → choose to
- ~~can't~~ → choose not to

absenteeism, $\bar{\text{productivity}} = \text{dissatisfaction}$

The 2010 Australian Work and Life Index study found that productivity is lower and absenteeism higher than ever. We rarely think about or question commonly used phrases around the office. Yet many are baselessly undermining our outlook on life. Yet many are baselessly undermining our outlook on life. Yet many are baselessly undermining our outlook on life. Yet many are baselessly undermining our outlook on life.

Rat race feeders – truths that keep us 'stuck'

The life you're living is not just about how old you are or your circumstances. You are also unconsciously conditioned by a number of well-worn 'truths' that weigh you down.

My world 'truths'

Over the next week, listen out for one or more of the following 'truths' from your colleagues, friends and family. Jot them down! The words may differ slightly but their meaning will be the same. How often did you hear these?

- Everything's a priority
 - I haven't got the bandwidth
 - It's out of my/our control
-
-

Once you start noticing them, you'll identify many more 'rat race feeders'—those commonly used sayings we tell ourselves and believe without thought or question.

How to breathe consciously

- 1 Find somewhere quiet and comfortable and loosen any tight clothing.
- 2 Lie down on your back, place your hands, palms down, on your lower abdomen.
- 3 Repeat this with your hands on your diaphragm, feeling your lungs and ribs slowly expand, front, sides and back.

Do nothing — let life happen to you

Matthew's story, age 33

I'd been a software developer for an international company for 15 years. Although the original excitement and challenge was no longer there, my life was predictable.

I was able to:

- take the pressure off by deciding to be my own best friend rather than my own worst enemy
- instigate a 'Be Kind to Me'* strategy by limiting my hours; working more effectively and taking care of myself with regular exercise, a better diet and massages.

Rather than fighting myself, I changed the way I looked at my job and now feel much more in control, centred, confident and able to handle most situations.

Review your Action Plan and actually do the tasks that will create rapid progress. Remember each task needs to have a clear outcome to ensure it's time well spent.

1. block out dedicated time in your diary each week to action your Great Life Redesign Plan
2. develop a 'To Do' list to identify everything you need to organise
3. enlist a supportive and reliable friend as an Accountability Buddy. Give them a copy of your Action Plan and ask them to check in for a weekly progress update.

The secret to great living is to allow yourself to dream and then convert your dream into a reality. The only way to do this is through action. It's not enough to simply read this book and understand it – you have to take action. The secret to great living is to allow yourself to dream and then convert your dream into a reality. The secret to great living is to allow yourself to dream and then convert your dream into a reality.

Table 1.1: great life design elements

Great Life Design Elements	Chapter
Redesign Gems – what you've learnt from your life so far. <i>Past experiences will shape the next chapter of your life – choose your lessons wisely.</i>	1,9
Language I use – what you tell yourself and others <i>Your words and phrases describe your truth – check in that they are accurate and constructive.</i>	1,5
Choice – the decisions you make <i>There are very few situations where you have no choice at all – consider all options and choose the best one. This one's all about Breaking Free.</i>	2
Generational Gems – what you've learnt from the Boomers, Xs and Ys <i>Recognising the limitations of Gen D, your future lies in embracing the positive outlook of Gen E.</i>	3

* The high cash inflow in July 2012 comes from the city to country house change over.

Writing this book has been an extraordinary journey all of its own. Fulfilling my purpose, it has given me the opportunity to convert the experience of redesigning your life into a simple process.

Steve's Life Redesign Pearls of Wisdom

Know what's important to you and act on it. My kids don't have many of the latest gadgets or a private school education but they do get to experience many things their friends will never know.

- Physical and mental health is a priority. For me, as long as I stay physically and mentally healthy, I'll always have work.
- Be who you want to be. I like meeting accomplished and interesting people and want to be thought of this way too. My adventure travels give me quiet confidence, enrich my life and provide great stories to tell.

The secret to great living is to allow yourself to dream and then convert your dream into a reality. The only way to do this is through action. It's not enough to simply read this book and understand it – you have to take action. The only way to do this is through action. It's not enough to simply read this book and understand it – you have to take action.

Burnout Blues self-assessment

Circle the number which best represents how you feel most of the time for each of the symptoms below.

0 = never; 3 = sometimes; 5 = all of the time

Symptom	Common beliefs	Typical feelings	Rating
Stress	under the pump, too much to do, too little time	pressured	0 1 2 3 4 5
Demotivated	whatever...	bored	0 1 2 3 4 5
Frustration	my best is never good enough	irritated	0 1 2 3 4 5
Add up your scores down each column		Totals	
Add all your scores together		GRAND TOTAL	

If your score is	What your score could mean
0–25	Well done. An occasional BBs sufferer, you've largely got it under control. With a few 'tweaks' to the way you respond to life, you've got what it takes to create happiness.
26–50	You regularly suffer a mild case of the BBs. Accept what you can't control, and respond to life's challenges pro-actively.

The only way to do this is through action. It's not enough to simply read this book and understand it – you have to take action. Let's put it all together into a simple, easy to access template. Use this template to summarise all your Thrival Tools:

Option Selector

0 = will not satisfy this criteria, 5 = has potential, 10 = ticks all the boxes!

Option A: _____

Option B: _____

My Great Life Criteria	Option A	Option B	Option C	Option D	Option E
Life Purpose, Values and Priorities					
Career/Work					
Community					
Environment					
Growth and Challenge					
TOTAL					

Continuing with his current employer, albeit remotely, Joe's after tax income is \$53,650 which in time he hopes to convert into business income, once his online graphic design business becomes established. He also expects his overall cost of living in the country to be \$20,000 less than what it's costing him to live in the city.

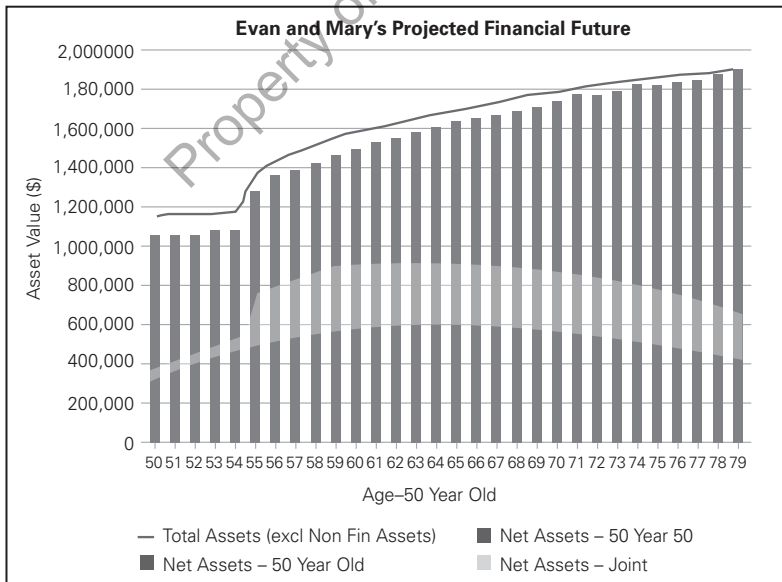
Here's an example of what Joe's financial position could look like over the next 10 years.

Continuing with his current employer, albeit remotely, Joe's after tax income is \$53,650 which in time he hopes to convert into business income, once his online graphic design business becomes established. He also expects his overall cost of living in the country to be \$20,000 less than what it's costing him to live in the city.

Table 12.2: Joe's projection summary

Date	1 Jul 11	1 Jul 13	1 Jul 15	1 Jul 17	1 Jul 20
Age	32.5	34.5	36.5	38.5	41.5
Cashflow					
Total inflow (including wages and investment income)	71 250	78 815	87 037	95 968	109 049
Total outflow (including expenses and tax)	46 100	50 507	55 869	72 601	81 657
Tax payable	16 100	18 377	21 459	24 898	29 934
Net cash flow	25 150	28 308	31 168	23 367	27 392
Total net assets (excluding home and lifestyle assets)					
Total investments (including super) = Net assets	75 000	145 993	226 801	317 636	441 727
Net assets (present value)	75 000	136 315	197 734	258 451	324 085

Figure 1.2: Text to go in here



Further references

Chapter 1

- Australian Work and Life Index Study AWALI 2010, Professor Barbara Pocock, Centre for Work and Life, University of South Australia.
- No Break for Online, On-Call Workers, Robert Half International, April 2100
- Off to Work Commuting in Australia, Michael Flood and Claire Barbato, The Australia Institute, 2005.
- Depression, World Health Organisation
- Mental Health In the Workplace, Annual Business and Professions Study, Beaton Research & Consulting and Beyond Blue, 2011
- Parental Divorce or Death During Childhood, Australian Social Trends, September 2010, Australian Bureau of Statistics

Chapter 2

- Choice, Wikipedia Feel the Fear and Do It Anyway, Susan Jeffers, 1987, Random House

Chapter 3

- Families Take a One-Way Ticket Out of Town, Sydney Morning Herald, Susan Wellings, April 2011
- Regional Relocation Grant Scheme, NSW Office of State Revenue, July 2011
- The New Boss: Younger Than the Old Boss, Bloomberg, Business Week, 2006

Chapter 4

- Learned Optimism - How to Change Your Mind and Your Life, Martin Seligman, Simon & Schuster Inc, 1990 & 1998

Organisations helping those with mental health disorders:

- Mental Health Co-ordinating Council
- Beyond Blue
- Black Dog Institute

Property of Pipeline Design