

The Ultimate Guide... on how to live your best life

The dawn of a new decade is an ideal time to reassess yourself and make small changes - across a variety of areas - that can make a big difference to your life. Liadan Hynes consults experts across a range of disciplines



Now is the time to overhaul your life

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A new year needn't mean a gruelling new regime - a ditching of the old you in favour of a newer, better model. But the start of a new year, in this case a new decade, can be a time to reassess, take stock and maybe overhaul certain parts of your life. Improve, rather than entirely remake.

In our guide to enhancing your life, we have tips from some of Ireland's leading experts on how to be more mindful, more sustainable, declutter your home, eat a more plant-based diet, and get yourself in financial good shape.

How to be more mindful/in the moment/grounded

Our experts explain how to be more mindful, and stay grounded into 2020.

*** Be aware**

"Three times a day, ideally at meal times, notice any unnecessary tensions in your body," says Maria. "For a lot of people, it will be in their neck. Take a deep breath and relax for a moment.

"This helps us to be more conscious of all the energy leaks our body is experiencing; unnecessary tensions are an unnecessary leak of energy. And bringing the light of awareness helps us to have a choice about how we are feeling."

*** Body talks**

"Focusing on your body will take you out of whatever is happening, even for a second," says Maria. "Press your toes on the ground, feel your fingertips press together."

*** Talismans**

"Carry talismans about you that will act as anchors to remind you of the present," suggests Maria. "It could be a crystal or a pebble picked up on a beach walk that you carry in your pocket. Things like this create small stolen moments of mindfulness."

*** Special corner**

"Have a corner in the house where you always do your meditation or breathing," Maria recommends. "It means you have less resistance about sitting down to do that, and you are creating mind body connections; your brain knows what is coming."

*** Red means stop**

"Make red traffic lights your friend," says Maria. "Every time you're driving and you stop, have a mindful moment. Breathe, relax unnecessary tensions in your body, have a little mindful break in whatever way suits you."

*** Check yourself**

"Did you ever feel you were like a hamster on a hamster wheel, going around and around with the same self-sabotaging thoughts in your head over and over again?" asks Judith McAdam, theologian, kinesiologist, life coach, inspirational speaker and author of *The Source* (Judithmcadam.com).

"I'm not good enough, I'm too fat, I'm not a good mother, father, lover or friend. I have no money, I hate my job or all of these head-wrecking, heart-wrenching thoughts married together.

"Creating and feeding these negative loops does more damage than you think.

"They not only lower your vibration but keep you stuck and block you from moving forward.

"Stand on the balcony of your life and consciously observe your thoughts, words and actions. Then begin to mindfully change your internal dialogue to more positive chatter, your outer world will reflect something much different when you do."

*** Don't let others drag you down**

"Have you ever had the experience of being content within yourself and then you walk into the office, your kitchen or a friend's house and allow yourself to be sucked into someone else's stuff?" asks Judith.

"Perhaps it's your boss in foul form, or your partner getting worried about money or it could be your friends getting together to tear someone else to shreds!

"It's all too easy to get dragged unconsciously into someone else's negative energy and by doing so lower your own. But you have a choice. A little tool I use when I notice a change in mood is to put my hand on r

ask myself 'is this my stuff or is this theirs?'

"If it is me who is lowering the tone, then I start to actively change this. If it is someone else then I have a choice whether to stay in that person's company - or mindfully create something different."

*** Press pause**

"Press the pause button in your mind before you react to any trigger," says Maria Lynch of Motivated Joyful Living, a provider of executive coaching services for Sport Ireland (confidencebuilding.ie). "In those five seconds, decide whether you need to respond, or back away."

How to declutter at home

Getting your living space organised could be the most de-stressing thing you do this year.

*** Not sure where to start?**

"Too much to do, too much clutter, attempts in the past that have failed... all result in feeling totally overwhelmed and a 'why bother?' mentality," explains organising expert Sarah Reynolds of organisedchaos.ie, and author of Organised - Simple Tips to Declutter your House, your Schedule and your Mind.

"If you're not sure where to start, simply start anywhere. The key is not where to start, the key is actually in the time you are going to give this process. You have to get ahead of the clutter for any real change.

"The only way to do that is to allocate time in manageable - and regular - chunks. You have to be faster at removing the clutter and setting up the organisation than the clutter is at building up."

*** Avoid the declutter merry-go-round**

"Generally people hate decluttering because that is all they ever do," explains Sarah. "They never get to the organisation and storage part of the process, which is the fun, addictive side to all this!

"To see change you have to declutter, get the items designated for removal out of your house, organise the remaining items and then add storage. No matter what you're decluttering, the items remaining must be organised and stored to create a new system. Otherwise, it'll get messy quickly and you'll be back to decluttering again."

*** Storage isn't always the answer**

"Sometimes we need to remove storage in order to clear clutter," Sarah points out. "Having one too many cupboards, or too much furniture, is just more space to 'dump' things.

"Every bit of storage does a job for you. A container holds all the Lego, a shelf holds all the books, a cupboard holds all the hats and scarves. New storage is bought after a declutter only when you know exactly what you're going to use the storage for and where it's going to live. Otherwise the storage becomes clutter too."

*** Don't zig-zag**

"When you are clearing a space, you will find items that belong in another room, to another person, or need to be returned to a shop, library or person," Sarah says. "And we jump around the house placing these items where they belong. This makes the process of decluttering the original room much longer.

"We also get distracted hopping around and frustrated looking at the clutter in the other rooms. Stay in the space you're organising. Create a 'belongs elsewhere' pile at the door and distribute everything in that pile in one fell swoop at the end only."

* Decisions, decisions

"Getting organised is all about making decisions," says Sarah. "If you are really unsure what's to stay and what's to go, try these suggestions:

1. Declutter at your most energised time of the day.
2. If it cost you a lot of money and you really want to keep it, that's ok. Can you reduce a different category of item instead? Remember that if you're purely keeping it because of the money, and you're not using it, you've already lost the value of it. Is it really worth the real estate it's taking up?
3. If you're holding on to it to check with your partner, friends or kids, ask yourself is that really true? Or are you procrastinating and avoiding making the decision yourself? Most of the time you know instinctively what you want to do with an item. Generally in my experience I have found, unless it's an instant Yes, then it's a No!"

* Plant Life

"The most obvious natural addition to your home is indoor plants," says Sheenagh Green of House & Garden Furnishings (houseandgarden.ie), whose tips focus on biophilic design.

"Bringing the outdoors inside balances and restores your connection to nature, and can help air quality. Replace piles of magazines and bundles of paperwork with some low-maintenance houseplants like succulents, spider plants and herbs. They bring life and colour to a room, in place of dust and clutter."

* Surface area

"Keep surfaces of sideboards, coffee tables, mantel tops and nightstands relatively clear of stuff," advises Sheenagh. "This can be easier said than done but baskets and boxes are heroes when it comes to organising, and can be beautiful items in themselves. Pieces such as cotton bags and woven baskets bring added injections of nature."

* Layout

"In the past the sitting room or living room layout was designed around the TV. With technology used for streaming media, this is no longer the case. It's an opportunity to consider a different layout of your living room," Sheenagh says. "Bring the focus to interaction with the family or make the fire a focal point for relaxation."

* Therapise your clutter

"If you are finding it difficult to get rid of an item, identify what is the emotional block," advises decluttering consultant Emma Gleeson. "People often get confused and panicked, and say 'I can't make a decision on that, I'll just put it to one side', without actually identifying what the block is.

"I call them the sticky items. Normally it was expensive, it was sentimental, it was a gift, it's useful. It's kind of doing therapy on your clutter."

Hibernation

"Wardrobes house all our personalities," explains Emma. "Who we used to be. Who we want to be in the future. Our aspirational self.

"If you have items that you think 'I probably should get rid of that' but you're finding it hard to, I would hibernate them. Put them in a box or a drawer. Make a note of the date. If you come back the next year and you haven't worn an item, that's a good way of knowing it's time to get rid of it."

* Ignore your inner perfectionist

"Ditch notions of perfection," says Emma. "Decluttering can feel like you have to have this minimalist Instagramable home. It's about getting to a place that you are comfortable with."

*** What goes in...**

"If you declutter your house without looking at your shopping habits, it's like going on a crash diet without looking at your lifestyle long-term," says Emma.

Become more plant-based

Going vegan may not be for everyone; here are some tips on how to make small changes to move towards a more plant-based life.

*** Starting from scratch**

"For the first six months of transitioning to a vegan diet I lived off sweet potato fries," says author and vegan food blogger Holly White. "At first it was heaven, then it became monotonous."

"I needed to learn how to cook in a vegan way. With most of my staples gone I felt like I was starting from scratch. My advice would be to start slow and think of adding in rather than taking anything out of your diet."

*** Understand why this makes a difference**

"Once you have the 'why' in place, the 'how' becomes a little easier," says Holly. "Watch some documentaries such as Game Changers, Cowspiracy or Forks Over Knives or read The China Study to understand the impact small changes can make both for the environment and your health."

*** Dip into dairy-free options**

"Most coffee shops will have a range of options and it's an easy way to taste and try a few to see if you like them enough to buy," says Holly. "I love both oat and coconut lattes."

*** Substitute lentils for mince, one meal a week**

"Gram per gram, lentils contain more protein than beef, and they also have a similar texture and work so well as a cheaper substitute for mince in certain dishes like chilis, Bolognese and casseroles," explains Holly. "A 500g bag of lentils costs under €2 and will easily feed six people."

*** Buy local**

"People are surprised that no one in my family is vegan, and indeed none of my friends are," says Holly. "I know not everyone has an interest, but I do think we should all be more aware that where and how we spend our money really does matter."

"If you are buying meat, ideally build a relationship with a local butcher, look for free-range clearly labelled and know it does make a difference. Almost two million hens are living in cages in spaces the size of A4 sheets in Ireland; vegan or not, I think we can all agree that this isn't something we want to support."

"Even if you don't want to give up meat, consider reading labels a little more closely and supporting companies that are looking to improve animal welfare and conditions."

*** Spice it up**

"Vegan protein sources like lentils and tofu can be a little bland on their own. Invest in a few spices and ensure your food is seasoned well. My top spices in heavy rotation are turmeric, cumin, curry and garlic powder."

course good sea salt and fresh ground pepper."

Thalia Heffernan, model and dancer, is also a supporter of a plant-based diet and she has a few hot tips from her pantry.

*** Don't diss chickpeas**

"Always have hummus in the fridge, or chickpeas and tahini so you can make up your own. I try to always have crackers, fruit and nut bars, or popcorn with me in my bag. Loads of white breads are actually vegan."

*** Spoon it out**

"Soups are great for clearing out your pantry if you've got vegetables that need to be cooked. Bulk it up with lentils if you need to. Lentils are definitely my hero product. They're something I'd never have touched before going vegan. I didn't know how to cook them - now I'm obsessed with them," says Thalia.



You can improve your life by becoming more sustainable

Do a financial makeover

Finances are one of our biggest sources of stress, but as our experts explain, help is always at hand. Where to start, and what to do?

* Pensions

"Pensions can seem overwhelming but essentially they are just a tax-efficient savings plan for when you stop working," says Paula Leitch, a senior financial planner and adviser in Harvest Financial Services.

"Start contributing sooner rather than later but don't overstretch yourself either. The main thing is to start somewhere. As you get closer to retirement, it is a trade-off: should I spend more today or put some more aside for tomorrow?"

"Negotiate with your employers; remember they get tax relief on the contributions they make on your behalf."

* Savings

"Set up a direct debit to be taken out when you get paid; save before you spend your earnings, and not just what is left over after spending," says Paula.

"If you receive a salary increase in work or a bonus, think of it like this: you have managed before these additional funds arrived into your current account, so save them. If you don't, these additional funds will be swallowed up by your current account."

* Protection

"A lot of people don't like talking about it, but, death and illness are a reality, and all of your plans for your pensions, savings or children's education can be seriously impacted if you can't continue on the path of these areas in the event of catastrophe," Paula advises.

"Determine a budget of what you would like to spend and spread this cost across some cover in the event of death and illness. It may not be the maximum, but some cover will be better than none."

* Debt

Always pay down debt with the higher interest rate (car loans/personal loans/credit cards) before paying down mortgage debt," Paula says.

"If you intend leaving the cash earning zero interest and yet are paying a bank 2-3pc interest, it would make sense to pay down debt. However, if you intend on using this money to invest in markets where you could earn 5pc% then it may make sense to invest where you earn 5pc and pay the bank 3pc.

* Cashflow & budgets

"The key is to plan in advance and to understand the difference between those costs you can control and those you can't," Paula explains.

"Fixed costs like mortgage or heating need to be paid. Discretionary costs like takeaways/holidays/coffees and lunches can be amended.

"Set up different accounts for different saving goals, such as children's education or an extension to the house. Firstly, these will have different time-frames and you may be willing to take more risk with one objective over another. You may not be able to afford to lose any of your savings in relation to certain objectives.

* Budget

"It all goes back to that very first thing: how much money does it cost you to run your life on a monthly basis?" explains John Lowe of independentfinancialadvice.ie, author of Money Doctors 2020.

* Freelancers

"While earnings might not be regular month to month, over the years it may have been pretty constant," says John. "You can plan your budget based on that. Whether you have income or not, you are spending money. Even figure out your expenditure, regardless of what your income is."

* Over-extended

"If you're in a hole, the first thing you've got to do is stop digging," says John. "Where is the debt going? Is it going on food or are you just having a great time? Face up to the reality of it and prioritise - it's as simple as that."

"There is help. Look at backontrack.ie. No matter how bleak you think it is, there's a solution."

* Savings

"You should have between three and six months' annual income for your rainy day fund," says John. "All institutions have a thing called the regular savings account; the best is with EBS, where you get 1.25pc, better than anybody else."

"Commit to saving between €100-€1,000 a month, depending on what you can save, and only allow one withdrawal in 12 months."

* Fees

"If you are paying a personal finance adviser, it means they are not wedded to selling you specific products which will earn them commission," says John.

Getting/paying a mortgage

* Buying a house

"In considering buying a property in 2020, you must be prepared, particularly if you are borrowing to purchase," explains Michael Dowling of Dowling financial, mortgage and financial services.

Here are Michael's top tips:

1 Remember, the Help to Buy grant is available until December 31, 2021, so register now on www.revenue.ie - search for the 'Help to Buy' icon and register to establish what contribution you will get. The maximum amount is €20,000 or 5% of the purchase price, whichever is the lesser of the two. Only new properties qualify.

2 If you are taking out a mortgage, you must not only qualify based on income, but 3f times income is the maximum multiple unless you are seeking an exception.

The best time to apply for exceptions is the first three months of 2020. While you may not have found a property, the approval in principle is valid from 6-12 months, depending on your lender.

3 Proving repayment capacity to a bank is as important as your income. If you want to borrow €300,000 over a 30-year term, you must show monthly rent paid or monthly savings equal to the repayments on this amount stress-tested at 5pc.

Therefore, you must show €1,610 per month in either savings OR rent paid. You must demonstrate this capacity for six months in advance of making your mortgage application.

4 A Rebuilding Ireland home loan is a great product, as it currently has the best rates in the market. If you earn below €50,000 as a single applicant or €75,000 as joint applicants, you must consider this product. Contact your local authority, who will guide you through the process.

* Mortgage arrears

"There are still over 28,000 mortgages in arrears of two years or more on family homes in Ireland. You must seek help and help is available," says Michael Dowling.

1 Through MABS, the 'Abhaile' scheme provides advice from a personal insolvency practitioner (PIP) at no cost for a consultation for the borrower in financial difficulty - see www.backontrack.ie

2 Prioritise the payment of your secured debts, ie, your mortgage rather than unsecured loans. Do not pay whoever shouts the loudest - pay the most important bill, even if you cannot pay the full mortgage amount.

3 There are solutions available. Do not keep your head in the sand; the problem will not go away. Please seek help."



Geraldine Carton, Holly White and Pat Kane. Photo: Gerry Mooney

How to be more sustainable

If there is one way to improve your life this year, it is by becoming more sustainable. This might be the biggie. Our experts give tips on how to give your house (and life), the sustainable audit, and the small changes we can all easily make.



'By extending the lifespan of a garment you really reduce its carbon footprint'

* Hideaway hack

"One of my favourite sustainability hacks is to curate your wardrobe," says decluttering consultant Emma Gleeson, whose book *Stuff Happens* is published this year.

"Put away some of the clothes you love, so that you don't get bored of them. Take them out in six months' time, and it's like you have new clothes."

* Zero-sum thinking

Don't let black or white thinking inhibit you getting started. "The term 'zero waste' is very unhelpful," says Emma. "I think we need to be looking at minimalist waste, or reduced waste. It's very time-consuming to live a zero-waste lifestyle. You have to be gentle with yourself, and do what you can.

"The consumer is not the problem here, really. We're all trying to do our best. In fact I think that putting pressure onto the consumer is just scapegoating - what we need is to see a greater focus on political and corporation responsibility."

Privacy

*** Worm waste**

"Get a wormery, start composting," advises Emma. "It gets you in touch with your waste, and you realise that there is value in it."

*** Rethink recycling**

"We need to stop believing recycling is the panacea we think it is, both for decluttering and sustainability," says Emma. "We're taught to think that everything can be recycled, and it actually can't. So the best thing is to not have it into the house in the first place."

*** Think hard before you buy**

"When you are buying a new outfit for an event, see first if you have something that will work at home," says DJ Tara Stewart. "We don't always need a brand-new outfit for weddings or things."

"Then if you absolutely have nothing you can wear, really think about what you're going to buy; ask yourself, am I going to get a lot of wear out of this (possibly the rest of my life), can I wear it for more than five occasions, is it versatile, can I dress it up or down?"

"The idea that we sometimes buy an item of clothing with the intention of only getting one wear out of it is pretty crazy."

*** Wash less**

"Don't wash your clothes as much unless you really have to," Tara advises. "I know that might sound gross, but we all have that laundry chair where everything goes and we just chuck it in the wash to be safe."

"Instead, when you are taking your clothes off, inspect them, smell them; if there is a mark on it, try to get it out by hand with some warm water and soap. The less you wash your clothes, the longer they last."

*** Wear what you have**

"We have 400pc more clothing than people did 20 years ago, says Geraldine Carton, freelance writer and co-founder of Sustainable Fashion Dublin. "We don't even wear 60pc of the clothing in our wardrobe. It's easy to forget what is in there; spend a Saturday morning emptying it out and going through the entire contents of your wardrobe."

*** Needle and thread**

"By extending the lifespan of a garment you really reduce its carbon footprint. Learn the basic skills required to mend your clothes," Geraldine advises. Sustainable Fashion Dublin run classes and workshops aimed at teaching these skills.

* Shop local, shop independent, shop vintage

"When you're vintage shopping, go to the wealthy areas for the best finds," says Carton.

* Waste watch

"Before you do anything, spend one day looking at your routine, figuring out where you generate waste," suggests Pat Kane of reuzi.ie, a minimal waste lifestyle shop. She recommends a house audit.

* Meal planning

"There are great apps which can help plan meals," advises Pat. "Try and buy in bulk when you're shopping. Look for package-free options. Buy a veg box; for example see greenearthorganics.ie - they deliver to your house, there is no packaging, and it's local seasonal produce."

* Start small

"Start with the basics; don't go crazy and challenge yourself," Pat suggests. She keeps empty bottles and mugs in her car. "You don't need a fancy keep cup, use a mug just to get you in the zone."

* Bubbles for life

If you love sparkling water, invest in a soda stream. If still water is your thing, Pat recommends a tap filter.

* Tupper time

Pat suggests always having Tupperware in the boot of your car with your reusable bags. Bring these in when food shopping, and use instead of plastic packaging with vegetables, meat, fish and cheese.

* Self-care products

In her lifetime each woman will go through approximately 11,000-17,000 menstrual products; investigate the alternative options.

* Body time

Rethink the hair and body wash products you are using, in favour of something more natural. Look for package-free options; see reuzi.ie for alternatives. Opt for bars over bottles.

* Plant life

Start teaching kids to respect nature - trees, plants, animals. Pat suggests giving them a plant to look after; herbs are a good starting point for establishing their connection with nature.

* Reject receipts

Use the parking tag app instead of parking tickets; the tickets are coated with plastic and cannot be recycled, Elaine Butler of blog Living Lightly in Ireland explains. Neither can receipts; refuse whenever you can.

* Trees

Try Ecosia search engine instead of Google, Elaine suggests. They plant trees with the money they generate from advertising.

*** Bookworms**

Use the library's app Borrow Box, Elaine suggests.

*** Out with the inbox**

Elaine recommends cleaning out your inbox. Everything that we keep on the cloud uses up carbon.

*** Liftshare**

Log a journey on liftshare.com, the carpooling website, Elaine suggests.

*** Be lazy**

Stop weeding your lawn, advises Elaine; dandelions turn a lawn into a food source for insects.

*** Eco egg**

Jo Linehan, journalist and host of The Futurist podcast, which examines sustainable Irish brands, suggests thinking about less obvious small everyday choices, beyond the keep cup. "Like a laundry egg; it lasts 720 washes, is just €28, goes straight into your washing machine and leaves clothes clean and fresh like any other detergent, except it's totally eco-friendly."

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Reset your body for 2020

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