

# Microhome Living

A small, A-frame microhome with a wooden door and shingled exterior, set in a snowy winter forest. The house has a white trim around the door and roofline. The background shows snow-covered evergreen trees.

Dr. Kevin Pezzi

# Microhome Living™



FIFTH EDITION

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Microhomes are small, but not this tiny! :-)

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## Chapter 1

### Big reasons to love small homes



“Any fool can make things bigger [and] more complex. It takes a touch of genius—and a lot of courage—to move in the opposite direction.”  
— Albert Einstein

Are you smart enough to spot a good new idea before others jump on the bandwagon? Perhaps you are, but history has shown that even very intelligent people can be slow to grasp the potential significance of a breakthrough.

For example, in 1905, Orville and Wilbur Wright tried to interest the United States War Department in their new invention, a practical airplane, but **they were repeatedly turned down**. The War Department initially thought that they were crackpots, and later deemed the airplane to be of no military significance. When the personal computer was invented, many experts scoffed at its importance, assuredly declaring that only a few isolated eggheads would find a use for it. Even Microsoft and Bill Gates, who take pride in being innovative, were laggard in appreciating the significance of the Internet and responding to it. American automakers fought tooth and nail against seat belts<sup>1</sup> and

<sup>1</sup> Ralph Nader's 1965 classic *Unsafe at Any Speed: The Designed-In Dangers of the American Automobile* detailed how car manufacturers resisted the introduction of safety features, preferring to spend money on styling.

airbags, preferring to blame drivers for accidents and fatalities.

You would never be that close-minded, would you? Well, let's see. Here is a pop quiz to test you:

**Q: Living in unusually small homes:**

- (a) Is advisable only for poor people in Third World countries.
- (b) Is advisable only for people in the US who lost their homes or jobs.
- (c) Is not much better than being homeless.
- (d) Can help everyone break away from the debt trap that makes work, not fun, the central focus of our lives.

The answer is (d). Living in a microhome confers a number of advantages to society and especially to you personally, potentially giving you a better life than you ever could have imagined. You can be healthier and happier. You can improve your financial security even while working less, giving you the freedom to do what you want during your life instead of slaving away at an unfulfilling job and worrying about paying your bills. Skeptical? I don't blame you. However, the advantages of living in a microhome are even greater. As you will see, many of these benefits are not just additive but synergistic, so the pluses multiply. It's like combining two \$5 coupons and saving \$25 instead of \$10.



*Do you spend sunny days cooped up in an office, or on the beach?*

In our culture, owning the largest home you can afford is one of the primary elements of the American Dream. Purposely choosing a diminutive home is contrary to the advice we hear from experts who cite advantages such as tax write-offs and leveraging an appreciating asset. Even if those benefits accrue—and they usually don’t—people often cannot reap them without negatively affecting the environment and their ability to have a wonderful life. While there is no one conception of the ideal life, almost everyone would agree that happiness is fostered by items on the left side of this list:

<b>Would you rather . . .</b>	
Be free from debt and its attendant worries?	Or be burdened by debt and the interest you pay on it?
Have a job that you enjoy?	Or be forced to work in a job you dislike because you can't afford to quit?
Have the freedom to work part-time, or not at all?	Or be unable to pay your bills unless both partners work full-time?
Own a home that reduces your cost of insurance, taxes, utilities, and upkeep?	Or spend more on those things, instead of what you really want to buy?
Own a home free and clear the day you move out of your parent's house?	Or spend years scrimping and saving for a down payment, and then working like a slave for 30 years to pay off the mortgage?
Be freer to move whenever you wish?	Or be tied to a home that could take years to sell?
Have a home that's a breeze to clean and maintain?	Or have a home in which you spend a significant portion of your free time functioning as a maid and handyman?
Live in a home that is optimally conducive to health?	Or be exposed to multiple health hazards that most people face from their homes?



A small microhome

A microhome is typically 80 to 800 square feet in size. Your first reaction is likely, “I could never squeeze into something that small.”

When I moved from my first large home to my second even larger home, the foreman of the moving crew told me that in his 35 years of experience, I—a single guy—had more stuff than any *family* he'd ever moved, except for President Lyndon Johnson, when he moved out of the White House and back to Texas. Yet even I can comfortably live in a microhome. How? Keep reading!

## Chapter 2

### The financial advantages of microhome living

Why is it advantageous to live in a microhome?

You'll save money. Lots of it. The single greatest expense for most people is their home mortgage. Typical homes drain away more dollars in many other ways, including property taxes, insurance, utilities, cleaning, pest control, maintenance, and repair. People often take comfort in how the mortgage interest deduction reduces their income tax liability, but they get back only a fraction of what they paid. Spending \$100 to get \$25 back is hardly cause for celebration. Cameron Huddleston, a Kiplinger.com contributing editor who focuses on personal-finance topics, was shocked by the [true cost of home ownership](#).

Folks who are less financially savvy are more likely to be blown away—perhaps even financially devastated—by those expenses. [One analysis in \*The Wall Street Journal\*](#) found that a home purchased for \$290,000 in 2007 will really cost its owner over one million dollars. Think of how many decades of full-time work it would take you to make that much money; is it really worth it?

The current real estate recession, and the certainty of future downturns, makes traditional (non-micro) home ownership even more risky. Multiple economic studies have shown that people usually lose money by buying a home. Homeowners often simplistically assume that they reaped a net profit by subtracting their home purchase price from their home sales price, but that is grossly misleading because it omits the expenses listed above, and others (interest payments, real estate commissions, loan origination fees, points, closing costs, appraisal fees, inspection fees, title insurance, private mortgage insurance<sup>2</sup>, real estate transfer taxes, capital gains taxes, miscellaneous other fees, and moving expenses). Since the average homeowner moves every seven years, and most of the money paid in the early years of a mortgage goes for interest, not principle, most of it is wasted.

Few people can afford to pay cash for a home, but the low cost of microhomes means that the many costs and hassles associated with mortgages can be eliminated. You can own a microhome for less than the down payment on a traditional home.

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2 Typically required if you pay less than 20% down.



Microhomes give you the freedom to live almost anywhere you wish. Microhomes are so inexpensive that you could buy one or more in another part of the country, permitting you to live wherever the climate is best at a given time of the year. I live in Michigan, in which cold weather dominates almost half of the year. Unless you are fanatical about some winter sport, such a protracted winter can be onerous. Many northern folks would like to join the ranks of the snowbirds who move to their homes in warmer states for all or part of the winter. However, most people cannot afford to buy or even rent a traditional second home.

By seasonally migrating from one region to another, you can eliminate most of your heating and cooling expenses. You can also save the time and expense of clearing snow from your driveway. I often spend an hour per day snowblowing my driveway during the wintertime, and I've spent well over \$15,000 on various snowblowers and snow plows over the years.



By living in a microhome, you will be more likely to work at an enjoyable job. Most of us have jobs that aren't what we dream about, but we toil away at them year after year anyway because they pay better than the work that we'd love to do. Having an enjoyable job is one of the most important things you can do to foster your happiness. The numerous savings associated with microhome living can pare your need for money so much that it becomes increasingly feasible to live off your dream job. Perhaps you desire to work from home, as many people do. By not commuting to and from work, you will save time—possibly, a lot of it. You will save on gas, oil, maintenance, repair, and insurance<sup>3</sup>. You will help reduce traffic congestion, making driving swifter and safer for other drivers.

Depending on your job, location, and family circumstances, you might be able to get by with one car instead of two—in some cases, even no car!

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<sup>3</sup> Many insurance companies charge a reduced rate for people who do not commute to work because driving to and from work is one of the primary uses for automobiles. If people do not commute to work, they drive less (on average), thus reducing the likelihood of an accident and hence an insurance claim.

Eliminating one or two car payments and their associated expenses can save a lot of money. You might also avoid the need for child care that is expensive and increases the risk of illness in your kids by exposing them to more germs.



Microhomes can substantially reduce or eliminate utility bills (electricity and either natural gas, propane, heating oil, etc.). With a much smaller space, you're bound to use much less energy. However, the savings may be even greater than you expect because the small size of microhomes makes it economically feasible to [superinsulate](#) the home. Furthermore, the reduced energy demand reduces the cost of buying or building a system to generate your own power from the sun, wind, or sustainable fuels such as wood and corn. Slashing your electricity and home heating costs from hundreds of dollars per month to zero is not only a great way to save money now, but also a good way to spare yourself from worrying about future home energy price hikes. For example, propane in my area spiked 44% in the past year—far above the rate of inflation.



While I had many jobs as a teenager (primarily mowing lawns), I still had many thousands of hours that could have been put to better use. Had I thought of the microhome concept back then, I could have built a microhome and owned it free and clear by the time I began college. I spent well over \$100,000 in rent—every penny of it wasted—before I bought my first home . . . and then I *really* began to lose money!

For example, I owned my first home for three years before selling it for more than I paid. But did I make a *profit*? Hardly! After subtracting the real estate commission, I lost \$5000. After subtracting the money I put into home improvements and maintenance, I lost another \$20,000. After subtracting the utilities and insurance, I lost well over \$15,000 more. After subtracting the money I lost paying interest on the loan and property taxes, I lost another \$150,000. Add them up, and for the privilege of living in that home, I paid \$190,000 in just three years. That's over \$63,000 per year, or about \$5277 per month. Factoring in interim inflation, I lost \$285,000, or almost \$8000 per month. That's a lot of money, even for a doctor. The worst part was that I rarely

enjoyed the home; instead, I felt like a slave to it. To afford it, I had to work more than I wanted. I spent much of my free time keeping it clean and trying to recuperate from the exhaustion of working odd shifts in the ER.

Considering the money I wasted paying rent and on my other homes, I've lost a small fortune. Was it worth it? Absolutely not! Like many others, I bought homes that were much larger than what I truly needed to store the things I routinely used. The other stuff could have been donated to charity or stored in a low-cost shed or pole barn. Had I lived in a microhome all of those years, I could have worked much less, and hence had far more free time to do all of the many things I dream of doing in my lifetime. Or I could have worked just as much and been able to retire now—and had more free time in the preceding years, too, because I could have easily saved one month per year by cleaning less. Not to be cynical about this, but I could have saved much more time than that by **not** dating women who I later found were more attracted to my homes than they were to me! :-). Might there have been tradeoffs involved in living in a much smaller home? Yes, but the advantages would have greatly outweighed the disadvantages.

Almost anyone can build a microhome. I taught myself to build by making small houses for dogs, cats, and rabbits, and then progressing to larger and more complicated structures. You can learn faster by reading construction books or working with experts. While standard building techniques are simple enough for teenagers to acquire, I am developing some construction methods so easy that elementary school students could easily master them. Bottom line? If kids used even a fraction of their free time before graduating high school to work and put their money into buying a microhome they built themselves (or with their friends—wouldn't that be a fun project to work on together?)<sup>4</sup>, they wouldn't need to waste money paying rent during the years before they bought a traditional home. Or they might decide to retain the many benefits of microhome living in the future by adding on to their current microhome, or building a larger one, when they need more space in the future.

In my opinion, having more free time, and more money to spend on fun things, is a good tradeoff at any time and a great idea during economically troubled times, such as our current recession that may get far worse before we *slowly* rebound to where we were early in 2008. I spent several weeks researching what caused the financial Collapse of 2008 because I needed that information to make wise long-term decisions regarding my inventions. I began that research with the same

4 Most of the enjoyment that people obtain from friendships stems from companionship, not the specific activities they share. I enjoy building, but even if you don't, you can have a great time if you do it with a good friend.

concern that millions of others had about our economy, but emerged from it absolutely horrified at our long-term prospects for a full recovery. It was like surgically opening a patient with a ruptured appendix only to find that he was full of cancer. The appendix may be fixed (the stock market will rebound), but the cancer will remain (the many defects in our economy cannot be fully eradicated). It was also like discovering that the jet airliner you're riding in was being piloted by a 14-year-old kid wondering what will happen if he flips various switches, not an experienced professional who knows what he is doing and is ready to handle any emergency instead of panicking and crossing his fingers for good luck as he guesses how to best respond.

Consequently, the long-term prospects for our economy are poor. When most people look at our economy, they see only the obvious problem (appendicitis in my above example) without realizing that a much more serious problem—cancer—is lurking below the surface. In researching this, I found that the most optimistic forecasts were given by those who weren't especially knowledgeable or those who had a vested interest in trying to put a positive spin on the economy. The most gloomy forecasts were given by those who are economically savvy with good track records in forecasting economic trends. To see some of the evidence I discovered, read my free e-book, *From Bailout to Bliss*. We were raised in a culture that once gave us the ability to essentially go on autopilot and still do OK. Those days are over. Even the smartest people must now carefully analyze whether doing things the old way is still the right way. The answer is often *no*, but most people don't yet get it. In *From Bailout to Bliss*, this book, and others that I am now preparing, I will explain how you can sidestep much of the fallout from this economic crisis.

Although I could make a good case that we are economically enslaved to our government, I could make an even better case that we are enslaved to our homes. The direct and indirect costs of these money pits are staggering, forcing most people into lives filled with too much work and rushing, and too little time for family and fun.

Living in microhomes may be the only feasible way many of us will be able to “ride out” the economic crisis and still have great lives. However, microhome living can greatly benefit even people with good incomes and excellent job security.

For example, by working full-time as an ER doctor, I could afford a nice large home. However, like many high-paid jobs, working as a doctor entails more hours than meets the eye. For example, after working a 12-hour shift, I usually worked another 1 to 3 hours without pay to complete the care on various patients, do dictations, and sign

prior dictations. Then there are ER staff meetings, general hospital staff meetings, committee meetings, continuing medical education, and lots more—all unpaid hours. Add 'em all up, and a seemingly cushy 40-hour week turns in a 60- to 70-hour marathon. The worst part, however, was that working day, afternoon, and night shifts (sometimes more than one per day) put my body clock into a constant state of jet lag. Thus, by being a sleep-deprived zombie, I often could not fully enjoy my free time. I eventually realized that I was primarily working to support my home, not myself. What good is a large, expensive home if you can't enjoy it? Working isn't my idea of fun, especially by working so much that I was chronically tired. For me, and for many others, I think it makes much more sense to have a smaller home and a better balance between work and free time/fun.

The saying “a penny saved is a penny earned” was true only before taxes were imposed. Considering that tax burden, for many Americans, a penny saved is really two pennies earned. If you choose a low-cost microhome lifestyle, you can live well on very little money, with compound savings reaping huge benefits.

The progressive tax rates in the United States are very punitive to working people who make good incomes, such as doctors, but there is a bright side to them: as you work less, tax savings partially offset the reduction in income.



Microhome living permits you to reduce or eliminate your need for homeowner's insurance. A standard policy insures your home and its contents in addition to reducing your potential liability if others are injured on your property. The average home in the US was worth \$264,000 before the average price tumbled to \$191,000 late in 2008.<sup>5</sup> Few people can afford to lose that much money in the event of a catastrophic fire. But what if you lived in a microhome that cost \$9000? With such a minimal amount at stake, it is more practical to self-insure and save the tens of thousands of dollars that would otherwise be irretrievably lost to an insurance company in premiums over your lifetime.

5 Considering the glut of homes on the market and our poor economy, it will be many years before you can invest in traditionally sized homes and expect them to substantially increase in value. In fact, most experts think that the real estate market hasn't yet bottomed out. Translation? The average homeowner already lost \$73,000 on his home, but he may lose another \$73,000—perhaps more—before the real estate market bottoms out. If you owned a microhome, you probably wouldn't have lost any value because price is determined by supply and demand. There is a severe shortage of microhomes, in contrast to a severe oversupply of traditional homes.

What about insuring the contents of your home? If you live in a microhome, you will likely have fewer possessions to worry about. Alternatively, you could have just as much, but distribute them amongst several microhomes or sheds that constitute your residence and its outbuildings—that is, microhome living does not necessarily mean that you and your family live in just one structure with all of your belongings. (Since microhomes are so affordable, most people can afford several of them.) By distributing your risk in this manner, you reduce it because the chance that all of your microhomes will burn down or be burglarized at once is essentially zero. Incidentally, I invented an inexpensive way to deter burglars that is more effective than complex, expensive burglar alarms that are prone to false alarms and do little to stop burglars from entering your home (see [www.stop-burglars.com](http://www.stop-burglars.com)). I have other inventions that can capture burglars before they leave with your stuff, even if they have the IQ of Einstein . . . and few do, of course!

To reduce your liability in case someone is injured on your property, you could purchase a policy covering such eventualities. If you choose to forgo insurance, it is wise to consult an attorney. He may advise you to post a multilingual sign that says something like the following:



**STAY OUT!  
NO TRESPASSING  
DO NOT ENTER  
FOR ANY REASON**

**IF YOU IGNORE THE ABOVE:  
1. ENTER AT YOUR OWN RISK  
2. YOU AGREE TO PAY ALL OF  
MY EXPENSES, INCLUDING  
LEGAL FEES AND JUDGMENTS,  
PERTAINING TO YOUR CASE**

People often *overestimate* what insurance companies will do for them, and *underestimate* the true cost of that insurance, which is more than the premiums paid. Here are a few things to keep in mind:

▶ Unless you pay extra for a policy that will reimburse you for the replacement price of an item, you will receive a depreciated settlement that may be significantly less than what it cost.

▶ Even if you purchase replacement cost coverage, your initial settlement will likely be for the depreciated amount. I found this out the hard way after a burglar stole many of my possessions (one of the inspirations for my [burglar deterrent invention](#), by the way). I would have received the difference between the depreciated and replacement costs if I purchased a comparable replacement item within a limited time and submitted yet another claim to them. I was extremely busy then, and did not have nearly enough time to purchase even 5% of the stolen items. Ironically, one reason why I was so busy was attributable to the insurance company. They requested photocopied receipts of all items stolen. That sounds like a reasonable request, but the thieves in my case took relatively few large items and tens of thousands of small ones—primarily electronic components such as integrated circuits (ICs or “chips”), transistors, diodes, resistors, capacitors, inductors, LEDs, LCDs, switches, wire, connectors, cables, sockets, and so forth. Documenting and itemizing all of those parts took six weeks of working 16 hours per day, seven days per week, after which I had an 800+ page claim. Bottom line? When deciding if insurance is worthwhile, don't neglect to consider the potentially enormous hassle of documenting your claim.



I previously mentioned that most people can afford several microhomes. If you have an entrepreneurial spirit, a light bulb may have gone off inside your head: Why not rent out some of your microhomes? Indeed! That can provide income to you while giving others the ability to live in nice but very affordable housing, thereby permitting them to save to buy their own microhome, or just to live a very low-cost lifestyle.



Microhomes could have averted the US fiscal crisis that has since spread to other nations. I won't discuss most of the political and financial blunders that caused the American economy to crumble, but I will point out an obvious fact that no one could legitimately quibble with: The root of that economic cancer took root when some leaders in the US government decided that it was a bright idea to force banks to give mortgages to people who could not qualify for a traditional home loan by putting 20% down and proving they had an adequate income. This proved to be one of the most colossal blunders of all time because it turned out that banks actually had darn good reasons for their prior practice of refusing loans to financially unqualified applicants. When the US government forced banks to relax their standards, those folks—which included many illegal aliens—moved into those expensive homes. If those homes were microhomes, we would have lost much less—possibly close to nothing. How so? Another indisputable fact about the crisis is that it was precipitated when those financially unqualified “homeowners” began defaulting on their mortgages and the geniuses on Wall Street belatedly realized that those nontraditional mortgages weren't such a good investment after all. That triggered a fear of future defaults that snowballed into a catastrophe that even a \$700 billion bailout couldn't fix. However, if those nontraditional mortgages were granted to people moving into microhomes instead of typical homes, the mortgage payments could have been less than \$75 per month instead of \$1000 to \$2000 or more. When even a trainee at McDonald's can easily afford several microhomes, it is obvious that the mortgage default rate would have been close to zero—hence no financial meltdown.



Microhomes consume so little energy that it becomes very feasible to generate all of your own power, thus *eliminating* your monthly payments for electricity, natural gas, propane, or heating oil.



Yet another way that microhomes can save energy is by distributing your living space amongst two or more buildings. Traditional homes lump all rooms into one structure. That helps to save energy if all or most rooms are used most of the time, but most homes have rooms that are rarely or never used. For example, in the homes I owned with dens, I typically used them less than 30 minutes per month to pay bills. Therefore, the

fraction of time they were used is  $< 0.0007$ , or 0.07%. In other words, they were not used over 99.93% of the time. However, during the heating and cooling seasons, I paid to heat and cool them 100% of the time.<sup>6</sup> Furthermore, air currents deposited dust in those rooms whether or not they were used, so I still had to clean them regularly. Here are some of my usage statistics on other rooms:

Room	Fraction of time in use
Formal dining room	0.00000
Guest bedroom	0.00045
Guest bathroom	0.00005
Gym	0.02380
Living room	0.04166
Bedroom	0.29166
Shop	0 – 0.541 (varies greatly); average $\approx 0.041$
Computer room	0.004 – 0.667 (varies greatly); average $\approx 0.125$

Even the room that I generally use most—my bedroom—is vacant 71% of the time. Here is another way to look at that: 71 out of every 100 dollars that I spend to heat and cool it is wasted. For my living room, I waste about 96 of every 100 dollars. My dens? 99 of every 100 dollars, wasted. And that formal dining room I never used? 100 of every 100 dollars!

Imagine how much money you'd save if you paid to heat and cool rooms only when you need them: thousands per year—enough to take a nice vacation, pay your automobile lease, or save for your retirement. Incidentally, by the time most of us retire, Social Security will provide little or no support, so it is wise to not count on receiving a single dollar from it. If you think that forecast is too pessimistic, read *From Bailout to Bliss* to see what some experts say about that demographic nightmare.

Each of my first two homes had a large master suite bathroom with a hot tub. Initially, I thought, “Wow! My own hot tub!” Years later, after realizing how little I used them, I now think, “A hot tub? *Ugh!*” I have no fond memories of romantic evenings in those hot tubs, but lots of memories of

6 One of my homes had zoned heating (not cooling), but with just 4 zones (2 per floor), I had no control over specific rooms. To achieve optimal benefits from zoned heating, you need a zone for every room and insulation in interior walls (something I've never seen) to minimize room-to-room transfer of heat. Of course, you also need to keep those rooms closed off, preferably with an insulated interior door—yet another thing I've never seen. Therefore, zoned heating as it is typically implemented and utilized doesn't save nearly as much energy as it could in an ideal scenario.

cleaning and maintaining them. I suppose *some* hot tub engineers have a functioning brain, but the ones who designed the hot tubs in my homes were dumb enough to engineer them in such a way that their internal plumbing always retained stagnant water. Consequently, whether or not I used them, I still had to routinely disinfect the system with bleach water.



Years ago, Greg, one of the smartest and most financially savvy doctors I've ever known, gave me some simple but valuable advice: "Don't be [house poor](#)."

I'd never before heard that term, but I quickly guessed what he meant:

*Don't* stretch yourself to the limit and buy all the house you can afford.

*Don't* put so much money into your home that you must [forgo](#) other pleasures, such as dining out, vacationing, and hobbies, or saving for retirement and inevitable financial emergencies.

Being house poor can fracture your marriage and create endless financial stress. Having a comfortable cushion of money in the bank can buy you something far more valuable: peace of mind and financial security.

### Some advice for young men only

After briefly meeting my stunning girlfriend at the time, Greg gave me more pithy advice a few minutes later when we were alone: "She's a high-maintenance woman, Kevin." Indeed she was. ([Read more](#))

Five minutes after my brother Jeff met her, he took me aside and said, "Kevin, she's as cold as a damned ice cube!" Indeed she was, although I had been so [enamored](#) with her appearance that I'd done my best to ignore her faults. ([Read more](#))

Many men aspire to acquire visible signs of wealth because that is a proven strategy for attracting beautiful women. It doesn't matter much if you make lots of money but just deposit it into your checking account, because there is no tactful way to show her your bank statements. Once she sees your snazzy car and opulent house, you

instantly become what her mother likely termed a “great catch.” It’s not enough to have money; you must have *signs* of money.

Here is my advice: forget about those signs of money. Trust me, you don’t want what that bait will attract. Some beautiful women develop into wonderful people, but even more are afflicted with the **beautiful woman syndrome**. Although beautiful women usually deny this, most of them possess a conviction that they deserve more just because they are beautiful. They deserve a better home, an upscale car, nice clothes, expensive jewelry, and to be treated like a spoiled Princess. They deserve to be self-centered and bitchy while expecting others to be invariably **deferential**, courteous, and even submissive. If you dare suggest that The Princess is anything but a **paragon** of perfection, heaven help you. Refreshingly, there are a few beautiful women who don’t act as if their appearance automatically confers more rights and rewards. Those women—and the many desirable Plain Janes, of course—are the type of women you want to attract.

The divorce rate surged after the economy nosedived in 2008. Some people believe that statistic reflects stress increasing marital friction, but I think it also shows that many marriages are not based on love.

For more reading: *Money Trumps Love* by Marc H. Rudov



This looks like—but isn't—Katherine Heigl, who plays Dr. Isobel “Izzie” Stevens in *Grey's Anatomy*.

## Chapter 3

### More reasons to love microhome living



#### Pop quiz

**Q: What's better?**

- (a) Having more stuff but less time to use it?
- (b) Having less stuff but more time to use it?

In chemistry and biochemistry, there is a concept known as the *rate-limiting* (or *rate-determining* or *bottleneck*) step in which the overall rate of a multi-step reaction depends on the rate of the slowest step. This can be figuratively compared to pouring water through two funnels connected in series. The funnel with the smallest neck is the one that limits the maximum rate at which water can flow through that fluid circuit.

How does this pertain to the matter at hand? For most people, *the bottleneck limiting how much fun they have isn't money, but time*. When I was young, I thought that more money would somehow magically transform into more happiness. As the years went by, I belatedly realized that most of the things I purchased—especially the most expensive ones—provided only ephemeral<sup>7</sup> enjoyment. The human mind is excessively

<sup>7</sup> Fleeting, short-lived, momentary, transient, evanescent.

frugal in doling out pleasure. I won't now discuss *why*, but suffice it to say that making us work like hell to obtain pleasure was once very adaptive in an evolutionary sense, and hence why we are the way we are in that regard. With modern civilization, there is no reason why people couldn't have, say, four times as much pleasure yet still be very fit in evolutionary terms, but there is no evolutionary pressure forcing such a change in our neurobiology. Consequently, we're stuck with brains that are usually misers when it comes to pleasure<sup>8</sup>, so if we want to maximize our fun, we must cleverly sidestep the bottlenecks in the brain that restrict what we want most.

I plan to write a book on how to maximize fun, enjoyment, happiness, and pleasure because that is what makes life worth living, but most people don't know how to magnify those rewarding emotions or even to maintain them. For example, I know people who once thought that riding a motorcycle was more pleasurable than sex, which they also loved, but now neither gives them very much enjoyment. In *The Science of Sex*, I present many ways to rekindle sexual desire and heighten sexual pleasure, but most of those methods pertain only to sex. What about the

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8 Incidentally, the deficit of pleasure that many of us perceive is what compels many people to drink alcohol, use drugs, and engage in various risky but exciting behaviors that make life more rewarding—at least temporarily. Once you understand the brain's affinity for pleasure, you will gain insight into disorders such as ADD (Attention Deficit Disorder). While I once had enormous difficulty focusing on things that I should be concentrating on—such as lectures and textbooks—I belatedly realized that I had perfect and effortless attention on things that appealed to me: reading snowmobile or gun magazines or brochures, reading books about physics or electronics, and daydreaming about women. Therefore, I think that it isn't accurate to diagnose a person with ADD if he can focus on topics that he finds rewarding. It's not that the person lacks the ability to focus; the problem is that the person has difficulty concentrating on things that bore him.

As it turns out, there is a nifty solution to this problem: The brain isn't particularly choosy about its source of pleasure. Like a hungry kid munching on a cookie instead of cake, the brain's appetite for pleasure can be appeased in ways that permit people to successfully focus on boring but necessary things. If you want to learn how to do this, [consult me](#).

My sixth-grade teacher called me “slow,” and I struggled my first two years of high school. I felt lucky to receive Ds in some classes that I should have flunked. Then everything changed. I earned virtually all As my last two years of high school and throughout college. My college GPA and [MCAT](#) scores were so high that I was the one person my medical school accepted per year with only three years of college. I did so well in medical school that I was elected to Alpha Omega Alpha (the med school equivalent of Phi Beta Kappa) after my second year, and graduated in the top 1% of my class. I was such a shoo-in for an ER residency position (the most coveted residency at that time) that I was offered an under-the-table deal because they wanted to ensure that no other hospital lured me away. The director of my residency program once commented that I was the smartest resident they ever had, and one of my former bosses told me that I was the smartest doctor he ever met. Aren't these implausible accolades for someone who once was a class dunce? I was not born with that aptitude. I learned how to expand every facet of brainpower from intelligence to creativity, and if you [consult me](#), I will explain how you can do the same thing.

other things in life that would be better if they could generate more delight? How can they be made more gratifying? That is what I'll cover in that book.

I think that people are misled into thinking that money can buy happiness—or at least pleasure—because many material possessions can indeed be enjoyable to own. Wouldn't it be fun to own a plane or jet? Yes, but as I belatedly learned, there is never enough time to do even 10% of what I want to do. When I made more money, I still had only 24 hours per day. If I did one fun thing, it lessened the time I had for other fun things. Then it dawned on me: why focus so much on the things requiring lots of money and maintenance? Why not focus more on things that were less costly but still very enjoyable? By scaling back my need for money, I reduced my need to work, so I had more time to enjoy myself.

The American culture has glorified the benefits of materialism and trivialized the heavy price that many of us pay for unthinkingly going along with the other sheep who perennially strive for ever more stuff. If you travel around the world, or speak to people who've done that, you will find folks in other nations who have much less money and stuff than we do, yet they are far happier. So what do you really want? More and more stuff, or more time to enjoy what you have?

The joy of buying stuff has diminished now that we obtain more products from China—a country in which quality and item longevity have taken a back seat to price. Some products manufactured overseas are quality products with reasonable longevity, but a distressing amount of it is cheap junk that quickly fails.

I think the American perception of quality is distorted by what I call the Wal-Mart effect. You know—you buy something that seems to be a bargain, but you are myopically focused on price, not quality. I will be the first to admit that I, too, was once this stupid. Then it hit me: many of the seemingly great bargains were anything but. For example, one fall in which I did very little baking I had three mixers fail that I purchased from Wal-Mart. When I was young, I bought a relatively inexpensive made-in-America mixer for my Mom as a Christmas present. That mixer was still going strong over three decades later—and my Mom baked more than Martha Stewart and Betty Crocker combined! (Several thousand cookies later, I am fortunate that I discovered an [easy way to lose weight](#).) Thus, you and I could save money by purchasing better-quality items that might cost more but last a long time. Furthermore, our landfills wouldn't be filled with so much junk that dies prematurely. Recycling is good, but what's even better is obviating the need for recycling, or delaying it for many years.

Another example of foreign junk: I recently purchased a small electric heater that emitted an odd chemical odor during operation. I know that it isn't unusual for new electric appliances to emit a slight odor during initial operation, but this was stronger and did not dissipate after several hours of use. I replaced this with a different model from another manufacturer (also made in China), and it had the same problem.

After purchasing thousands of made-in-China products (easily a statistically valid sample) and finding that much of it is junk out of the box or soon thereafter, it is clear that manufacturers are sacrificing quality for price. That is no bargain, because the price we ultimately pay in the end is far more: not just directly for replacement products, but also in terms of damaging our environment and health. Chinese manufacturers have a long track record of being cavalier about health. Every year, it's the same old story: made-in-China products that are contaminated with lead, melamine, and countless other toxins. Moving manufacturing jobs overseas has increased our trade deficit, weakened our national economy, and put millions of workers out of work. So is that \$13 mixer from Wal-Mart really such a great value? I don't think so, and I don't understand how anyone could think otherwise if they look at the big picture.

Consequently, buying things isn't as fun as it once was, or should be. Frankly, my friends and I often dread buying new things, because we know that the high failure rate means that the joy of unboxing a new gizmo may soon be followed by the hassle of returning that item, or the pain of pitching it and saying goodbye to it and the money spent on it.

For further reading on the meager benefits of stuff, see Dave Bruno's [100 Thing Challenge](#) and the article discussing it in the June 16<sup>th</sup> 2008 edition of *Time* magazine.



If you live in a microhome, you will spend much less time cleaning. You will also need less cleaning products, supplies, and appliances.



If you live in a microhome, you will also spend much less time organizing, or suffering the consequences of being disorganized (e.g., losing things,

reduced efficiency, etc.). As you accumulate more stuff, the amount of time required for organization increases exponentially, not just additively. This is one reason why Americans never seem to have enough time; they're almost drowning under the weight of their stuff. It overflows from their houses to their garages and storage buildings. When I was 12 years old, I owned a few books, a radio, two wooden boxes, an American flag, a baseball glove and bat, and shared ownership of a baseball. I know kids today from poor families who have so much stuff that it would take a professional organizer more than a week to put their possessions in order. Many adults have even more. You may think, "I need that stuff." *Really?* When I analyzed the contents of my home, I realized that I no longer use most of my possessions. Perhaps 1% of my books are ones I still refer to now and then; the rest merely collect dust and take up space. My closet contains many clothes that I haven't worn in over a decade. I have many gizmos that I haven't used in 20 years, and may never use again.

[Lisa Fine](#), a professional organizer who appeared in an episode of ABC-TV's *Wife Swap*, has a great tip for helping people assess whether something is worth keeping. Ask yourself, "Do you need it? Do you love it? Does it make you money?" If the answer to all three is "no," pitch it. With less clutter, you can comfortably live in a smaller space. Less than one-tenth of 1% of a home is filled with its occupants; over 99.9% is used to store things or is just empty space, much of which is wasted. My first home had a grand two-story foyer, but I had to work a job I detested to afford it. It wasn't worth it.

Most of the things stored in a home do not need to be in a heated and air-conditioned space. If they are things you rarely or never use yet you can't bear to part with them, move them to a shed or other storage building where space is much less expensive and the utility cost is zero.

Here is another benefit of reducing home clutter: fewer hiding places for spiders. [Brown recluse spiders](#) seek a warm and secluded place to spend their winters. They shy away from humans, but they will bite in self-defense, potentially causing local tissue death (necrosis) and severe [systemic](#) problems, including coma and death.



The small size of microhomes makes it easier to make them very attractive. I've had publishers ask to include pictures of my microhomes in various books and magazines because they are so eye-catching—and

if you think the current ones are nice, just wait! :-) With microhomes, you can be much more creative in styling your residence, and it is easier to afford nicer features such as hardwood floors, wood walls (instead of boring drywall), and gorgeous wood trim (instead of the bland trim installed in most homes).



Microhome living reduces the need for furniture. When people have more space to fill, they seemingly react to an instinct that compels them to fill the void. I've been guilty of this, too. I had all of the furniture I needed while living in an apartment, but when I bought my first home after medical school, I spent over \$20,000 in the first month alone on new furniture and other household items.



Microhome living can eliminate the need for an expensive furnace and associated expenses (ductwork, substantial energy losses from ductwork, furnace maintenance and repair, and eventual furnace replacement). A microhome can be heated by a small, inexpensive portable electric heater. If it ever fails, it's not a big deal—just go buy another one from countless stores, generally for \$15 to \$60.

In contrast, replacing a furnace can cost thousands of dollars, require the services of a licensed contractor, and require a permit. In accordance with Murphy's law (anything that *can* go wrong *will* go wrong) and Sod's law (bad things tend to happen at the most inconvenient times), your furnace likely won't break down in late spring. Instead, it will probably occur in the middle of the night on Saturday when the temperature is well below zero. That happened to me . . . twice!



Instead of using a microhome as a primary or secondary home, it could be used as a guest house, a kid's play house, a pool or boat house, or even a "man cave." A microhome could also be a real blessing for people who work the night shift. Their need for a quiet daytime sleeping place

can crimp the lifestyles of their family members.



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## Chapter 4

### The health benefits of microhome living

#### Pop quiz

**Q: Why was the government and the people who pull the strings of the mainstream media so eager to promote the “liberation” of women?**

The answer is that when women stayed home, the government was missing out on the opportunity to tax the labor of half of the adult population. Everything that politicians do is about power, control, and especially money. President Franklin D. Roosevelt admitted, “In politics, nothing happens by accident. If it happens, you can bet it was planned that way.”

Believe me, it was.

Are mothers really any happier now they drop their kids off in day care centers so they can rush off to work, rush home, and prepare heat-and-eat meals because they have no time to cook from scratch? Are they really any happier now they eat more processed foods, restaurant food, and fast food that is so laden with calories that losing weight is next to impossible? (Unless you read [my weight loss book](#), of course! :-)

I suppose some working mothers do enjoy their work and find it fulfilling, but I've met very few women who found the working world as rewarding as they hoped it'd be. Of course, not many men love their jobs, either. Whether it is nasty bosses, petty office politics, rushing, deadlines, or assorted other stresses, it surely is no joyride. And the worst part? The taxes that take half or more of what you earn. (*Skeptical?* Read my free e-book, [From Bailout to Bliss](#).) What do you get in return for those taxes? [Not much compared to what you purchase with the remaining money](#). I know very few parents who wouldn't love to spend more time with their kids. The years go by surprisingly fast.

The passage of time seems to accelerate with increasing age. To a child, a year can seem like an eternity, but to an adult, a year can be fleeting, leaving that person wondering where the time went. People could extend their lifespans by following my tips in [Fascinating Health Secrets](#) and even [The Science of Sex](#) (most of the info in the latter book is [salubrious](#) in addition to being conducive to sexuality), but

most people are too busy watching TV to read. Why everyone wouldn't spend a week reading to gain additional years of life AND have better, happier, more productive lives is beyond me.

While most people are too shortsighted to do anything to extend their lifespans, almost universally people would like to live longer or at least make those years seem to pass more slowly. How can you achieve this? If you understand *why* time seems to pass more quickly as you age, the remedy for it is obvious.

**Note:** If you want the solution to this, [consult me](#) and pay \$100. Why that figure? According to the November 12, 2007 issue of *Time* magazine (how [apropos!](#)), the current average cost of a meal at the best restaurants is \$143 in New York City, \$103 in San Francisco, and \$90 in Chicago. If you don't think that making 75 years seem like 200 is worth the price of a good meal, you have [enigmatic](#) priorities, or are depressed and want life to pass more quickly, in which case you should see a therapist and read what I have to say about depression in [Fascinating Health Secrets](#).



Having less room for storage can force you to adopt healthier habits. For example, many people store foods for years past their expiration dates; I've seen some<sup>9</sup> spices that were over three decades old! Some people assume that the age of food doesn't matter if eating it does not induce an acute illness such as food poisoning. Wrong. Carcinogenic compounds can form in foods even when they are refrigerated. Old food doesn't only increase the risk of cancer; it can also accelerate the aging process internally and externally.

Incidentally, even very smart people are often very ignorant about the detrimental effects of old food. I once dated a brainy physician who was constantly reading medical journals, yet those articles focused on diseases and the drugs used to treat them—not the physiology and biochemistry that might have enlightened her regarding the nexus between aged food and prematurely aged people. Most of the food in her kitchen was repulsively ripe, perhaps explaining why she looked older than her chronological age.

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9 It seems to me that many people think that once a spice is ground and put into a small container, it can be used until it is used up, even if that is many years later. In reality, grinding a spice increases its surface area and hence accelerates its degradation.

Bottom line: If you have less food on hand, you're more likely to eat it sooner. Reducing food turnover time is one of the simplest yet often neglected ways to foster health, because most people eat old food without knowing the damage it can inflict.



Multiple scientific studies have shown that airborne particulate matter, far too small to be seen, can cause or contribute to various respiratory and cardiovascular illnesses, including serious ones that can lead to premature death, such as heart attacks and strokes. Diesel engines are notorious emitters of particulate matter, but researchers have found that fireplaces, wood stoves, and even many home appliances emit particulates that can damage your health. These include ovens, toasters, toaster ovens, and most appliances or tools with an electric motor. While gas stoves and ovens can emit particulate matter directly from the combustion process, even electric stoves and ovens emit particulate matter from the heated food. Interestingly—and alarmingly—many things that are not harmful when ingested can be toxic when inhaled. Ultrasonic humidifiers that nebulize (aerosolize) tap water can emit astonishing amounts of particulate matter. Yet another concern are the chemicals released from heated Teflon<sup>®</sup>, which can cause polymer fume fever.

Range exhaust fans reduce particulate exposure if they expel the air outside, but they are only minimally effective. You must eat, so what can do you? With a typical home, not much. If you consider how long it takes to air it out (even with a fan) and how often you eat, it simply isn't practical to purge the air each time you cook, bake, fry, or toast food. In contrast, the much smaller volume of air in a microhome enables their air to be rapidly flushed.



If you are one of the 9 million people in the United States who have elevated levels of manganese (a naturally occurring mineral) in their water, showering with it for a decade or more can **permanently damage your brain**. No commercially available bathroom exhaust fan evacuates air rapidly enough to eliminate this risk. Other than switching to bathing (which doesn't clean as well), what can you do?

Option	Comments
Shower as rapidly as possible, turning the water on only to get wet and rinse off—not while scrubbing.	Saves water and energy.
Use a water softener; add a specialized filter for higher manganese concentrations.	
Use an outdoor shower during warm weather.	Easily constructed (only need a privacy screen and water source; easily adapted to solar water heating). Reduces need to clean your bathroom and eliminates need to dry shower walls (therefore can reduce need to launder towels).
Install multiple bath fans.	
Install a custom-made, high-flow bath fan.	
If you have a microhome, air it out during and after showering.	



Why do some people who never smoke develop lung cancer? For example, Dana Reeve, the widow of *Superman* star Christopher Reeve, died from lung cancer at age 44, leaving many people wondering why a

lifelong nonsmoker could succumb to that disease.

According to the United States Environmental Protection Agency (EPA), the main culprit is radon, a colorless, odorless, tasteless radioactive gas that seeps into homes through cracks and other holes in the foundation. Radon accumulates in houses, especially newer ones that are tightly sealed to reduce energy losses. Radon is found in soil throughout the world, but is more concentrated in certain areas. Wikipedia has a map showing the fraction of homes [exceeding the EPA's recommended action level of 4 picocuries per liter \(pCi/L\)](#); on average, 1 out of every 15 homes in the US exceeds that level. The “action level” is an arbitrary threshold above which the increased risk of cancer should cause people to take steps to reduce their home's radon levels. That action level is not etched in stone, and other experts advise an action level of 2 pCi/L. For comparison, the average outdoor air radon level is about 0.2 pCi/L, although it varies greatly.

Radon can also enter homes through their water supply, because water can absorb radon when it percolates through soil. Radon is dispersed into home air via showers, faucets, dishwashers, and washing machines. This problem particularly affects homes with deep private wells.

Air inside homes and commercial buildings can be contaminated by radon released from construction materials such as stone in fireplaces and some granite countertops, but this hazard is generally much less than from the aforementioned sources.

While small amounts of some toxins can actually contribute to health (via a phenomenon known as *hormesis*; see below), most researchers think that the lower your exposure to radon, the lower your cancer risk from it. [Researchers from the University of Oxford](#) therefore believe that the current approach to dealing with radon (installing radon mitigation techniques only in homes that exceed the action level) is not optimal. By installing inexpensive radon countermeasures in all new homes, many lives could be saved.

Hormesis<sup>10</sup> refers to a toxicologic paradox: namely, that small amounts of some poisons can be beneficial, not merely harmless. Hormesis was once relegated to the ash heap of science, but its comeback was prompted by data supporting this seemingly mysterious effect. The hormetic phenomenon is an adaptive response to stress that triggers cellular maintenance and repair systems. I discuss hormesis in *The Science of Sex* because one of its topics is sexual attraction. Puzzled

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10 *Hormesis* should not be confused with *homeopathy*, which has been convincingly discredited.

about how some arcane bit of toxicologic information could make you look younger and hence be more attractive to the opposite sex? Read the book!

The smaller footprint of microhomes greatly reduces the cost of radon countermeasures. Furthermore, the small volume of microhomes enables them to be quickly and thoroughly aired out without substantially increasing energy consumption during the heating and cooling seasons. Why? With a traditional home, thoroughly airing out the house takes so long that objects within it, and its interior structure, also begin to cool (during the winter) or warm (during the summer). Those solid objects take much more energy to heat or cool than the air because of air's small [volumetric heat capacity](#). In contrast, microhomes can be aired out before there is much temperature shift of their interior structure and objects.

Household cleaners, cosmetics, and personal care products can also contaminate household air—something that often surprises people, many of whom equate chemical pollution with “large-scale contamination and environmental disasters,” [according to Rebecca Gasior Altman, Ph.D.](#), lead author of the study, “Pollution Comes Home and Gets Personal: Women’s Experience of Household Chemical Exposure.” Even if your home has a [heat-recovery ventilator](#) (most don’t) that exchanges stale indoor air for fresh outdoor air, airing out a traditional home that way is so slow that occupants will be exposed for hours to decreasing concentrations of every airborne contaminant, from germs to hair spray. The solution? You guessed it: microhomes that are easy to air out.



Mold is present in every home, and mold toxins (mycotoxins) are [considerably more prevalent and potent than was previously thought](#), according to new research. Both mold and mycotoxins can become airborne, inducing a number of health problems in humans. Researchers have studied mold for many years, but our knowledge of this subject is really in its infancy. In the upcoming decades, I predict that mold will be increasingly linked to many baffling health problems.

One of the greatest apparent mysteries of medicine is why our longevity hasn't increased more from the countless advances we've made in the past several decades. A handful of innovations—primarily

vaccinations, reduced infant mortality, improved sanitation, and enhanced workplace safety—account for most longevity gains. The trillions of dollars we've spent on miracle drugs and high-tech medical devices and tests have done little to extend our lifespans. Why?

► One reason is that the benefits of drugs are often overstated while their risks are understated. Pharmaceutical manufacturers [cherry-pick](#) studies to give us a distorted picture of the risk-to-benefit ratio of their drugs. Most of the studies they fund (the last figure I heard was 4 out of 5) are never published because they show too little benefit or too much risk. The studies with the most favorable results are published, leading unwary physicians and consumers to think those selective results accurately reflect the risks and benefits.

► Another reason is that for every step forward we make, we take a step backward. We now eat more junk food than ever, we're now fatter than ever, and we're exposed to more toxins than ever. (In my blog, I discussed [lead and other contaminants in Chinese products](#).)

Mold problems have worsened since homes became more tightly sealed to minimize energy usage for heating and cooling. Most home mold is present in areas people never see, such as inside exterior walls. If you are familiar with the concept of dew point condensation inside exterior walls, you know that during the winter heating season there is a constant efflux of water vapor (humidity) from the home air through those walls and the ceiling adjacent to the attic. Because cold air has much less capacity to hold moisture, some of the moisture commonly condenses (forms dew) inside the walls as the temperature progressively plummets at points closer to the cold exterior. Once condensed, this water can take days, weeks, or even months to evaporate and finally exit the wall cavity. Until then, that moisture contributes to mold growth. Small gaps around windows, doors, switch boxes, and electrical outlets allow mold spores and airborne mycotoxins to enter the home's interior, whereupon they waft into your nose, sinuses, lungs, and every nook and cranny of your home. Condensation also commonly occurs on cold water pipes during the summer, and windows during the winter. The foregoing can apply to *any* house. Homes with water line leaks, leaky roofs, or damp basements can be even more contaminated with mold.

Your home may have hidden hazards that greatly increase mold growth. For example, the builder who constructed one of my homes demonstrated a stunning level of ignorance by beginning to apply plastic as a vapor barrier to the outside surface of one of my walls. I stopped him and explained that in cold states like Michigan the plastic vapor barrier (*not* breathable Tyvek®, which does go on the outside) is

sandwiched between the interior drywall and the wall studs to minimize vapor migration into the wall. Had he placed it on the exterior surface, it would have led to severe condensation problems.

If you watch *This Old House* or similar shows, you know that when you tear into an old exterior wall, it isn't uncommon to find problems traceable to moisture condensation. However, even brand new homes can have problems, too. In one of my new homes, the first time it rained, water began dripping inside from around a window because the builder neglected to properly flash where the deck met the exterior wall.

Few people can afford a traditionally-sized home with every mold countermeasure. In contrast, microhomes are much more affordably built to be as resistant as possible to mold problems. Furthermore, microhomes can be easily and quickly aired out to remove a variety of airborne contaminants.



Microhomes will foster both physical and mental health by encouraging people to get outside more often. Compared with people just a few decades ago, we now spend much less time outside. The reason is obvious: we are now so transfixed by things like video games, the Internet, and hundreds of television channels that we are drawn like magnets inside our homes. So there we sit, hour after hour, day after day, and year after year, exercising nothing but our fingers.



I spent most of my time outside when I was a kid, even in wintertime, and I had fun doing it. My brothers and I had a blast sledding or tobogganing

from morning till night, getting more exercise in a day walking up hills hundreds of times than many children now get in a month. In summertime, we'd play baseball, ride bikes, hike, build things, or do yard work and odd jobs to make money. I am stunned by how many kids I see who disappear into their homes the second they get home from school and venture out to play only once in a blue moon.

A significant portion of healthcare expenditures in the United States stem from the fact that people generally eat the wrong foods and get too little exercise. Incidentally, if you've ever done real work, such as logging (one of my favorite activities), you know what a real workout is. The silly little things that most people call "exercise" often target only limited muscles while ironically being so noxious that most people refuse to do them. I hate exercise as much as the next person because it is boring and unpleasant. After five minutes of light exercise, I'm already wondering, "Can I quit now?" However, I can huff and puff lifting 200-pound logs and tossing brush 14 hours per day getting a much more intense workout *while enjoying every minute of it*. Oprah doesn't need an expensive personal trainer and chrome-plated barbells, she needs a chainsaw and a few 5000-pound trees to turn into lumber to build microhomes for people!

When you're doing some outdoor activity that you love, it is easy to ignore hunger. I have an appetite and a love for goodies that compels me to eat hours before I am in danger of my stomach growling, but if I am logging, driving my old tractor, or building a microhome, I can work for hours after hunger pains begin and my fat cells are begging me to feed them.

The United States has the most expensive *healthcare* in the world, but Americans don't have the best *health*. We lag behind many developed countries on virtually every health statistic you can name. Much of the poor return from that mammoth expenditure is traceable to problems in the healthcare system and politicians who are as inept managing our healthcare system as they are our economy. However, the obesity epidemic is fueling this fire because obesity is one of the major risk factors for some of the most prevalent and costly diseases: heart attacks, strokes, diabetes, cancer, and arthritis. If people had less blubber, we'd all have more dough to spend on things we enjoy, because we could easily save hundreds of billions of dollars per year on healthcare.

Even if you are allergic to chainsaws, logging, sledding, tobogganing, and the myriad other fun things you can do outside, there is another way to lose weight that requires no exertion and is so fun that people would pay to do it. Want to know what it is? Read [my weight loss book](#).

Worried about the economy?



Read my free e-book: [From Bailout to Bliss](#)

The diminutive size of microhomes makes it more feasible to build them using all solid wood instead of using wood products such as plywood, particleboard, and medium density fiberboard (MDF) that are typically manufactured with formaldehyde-based glues. Formaldehyde can offgas<sup>11</sup> from those products into the air for years, silently polluting your home and potentially causing a number of health problems. According to the US Environmental Protection Agency (EPA), [formaldehyde](#) can cause watery eyes, burning sensations in the eyes and throat, nausea, wheezing, coughing, fatigue, skin rashes, severe allergic reactions, and probably even cancer. While any home *could* be built using all solid wood, few people could afford them. Essentially, what people do to make their big boxes affordable is to build them with cheap materials that may damage their health or even cause premature death.

While virtually anyone could afford to build a microhome from commercially available solid wood, you can reduce your lumber cost *close to zero* by using a log bandsaw or a chainsaw to make your own boards from softwood or hardwood trees. Hardwood is typically used to make visible interior wood, such as flooring, trim, doors, and cabinets. If

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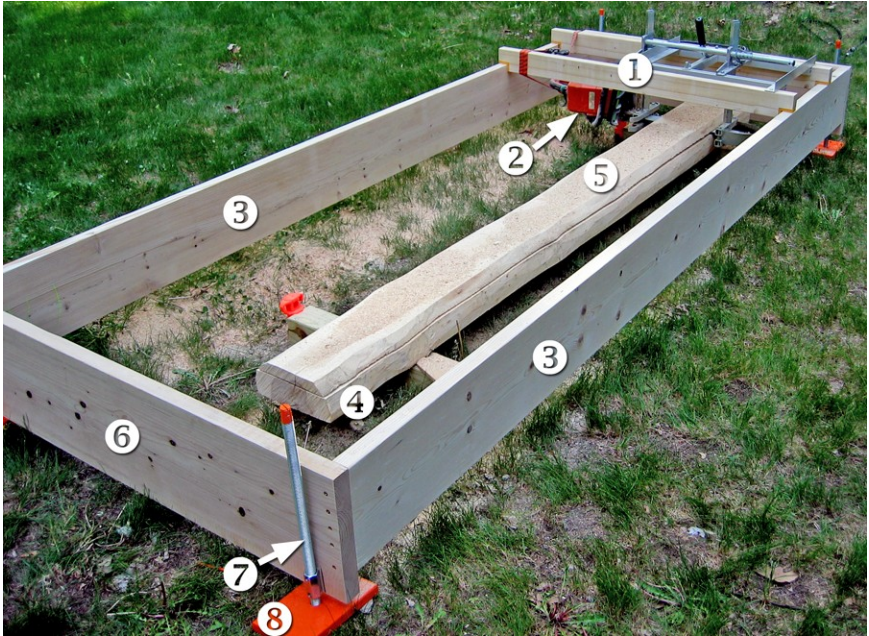
11 *Offgassing* is the evaporation of volatile chemicals from nonmetallic materials at normal atmospheric pressure.

you've made your own boards, you will likely be amazed by the beauty of homemade boards as compared with the blandness of boards from lumberyards and home improvement centers. Their hardwoods are second-rate in quality because the beautiful wood is used to make veneers and furniture.



The top part of this image shows the most attractive oak 1"x 8" that I ever purchased. The bottom part of the image shows oak that I cut from a [tree uprooted when a tornado passed over my house](#). The oak boards that I made clearly have grain patterns that are strikingly more beautiful. The difference is even more dramatic in real life because cameras do a poor job of capturing the translucency of wood, and how that shifts with changes in the viewing angle.

Making a log bandsaw from scrap parts is relatively easy if you are mechanically inclined ([here is the first one I made](#)), but for most people, it makes more sense to rent or buy one. Few people need full-time use of a log bandsaw, so if you decide to purchase one, you can substantially reduce cost of ownership by a co-op arrangement in which perhaps 10 or 20 people share the bandsaw. Incidentally, now that the economy has turned sour and many people are looking for a way to make money, you could start your own business making lumber. You won't get rich from it, but you could easily make \$50,000 per year. If you're interested, [contact me](#) and I'll give you more information.



**A simple do-it-yourself apparatus for cutting logs into lumber:** (1) is the carriage that holds the chainsaw (2). The carriage and chainsaw travel together down the side rails (3) that are supported by the end rails (6). The log (4) is being cut into another board (5). The cutting height adjustment rod (7) connects the end rails to the feet (8). [Contact me](#) if you need more info on building this jig.

## Chapter 5

### Questions & Answers

**Q: I agree with your philosophy of downsizing homes to upsize the lives of their occupants, but if small is good, why not just rent an apartment or a room in someone's home?**

A: Microhome living can be *much* less expensive, especially when compared with typical apartment leases. Furthermore, if you lease a room or apartment, you never accumulate any equity. Microhome ownership permits you to amass assets instead of burning money each month in rent. Another benefit favoring microhomes is the privacy and silence they can provide. I've lived in several apartments, but even the pricier ones had poor soundproofing.

Renting a room can be a real gamble unless you are very familiar with the homeowner. When I was in college, I hit the jackpot of bad luck when I rented a room from a middle-aged woman only to discover that she wasn't just a smoker, but a chain smoker who would sit from morning till night puffing on so many cigarettes that it was difficult to see in her living room. She seemed reasonably normal the first few days, but when she stopped taking her antipsychotic medication, her behavior became so bizarre and threatening that I'd literally barricade my door at night. She explained to me that she had spent most of her life living in mental institutions. As an ER doctor, I've seen renters with even worse luck, such as ones who lived with drug dealers, drug abusers, and criminals. Some of them didn't just pay rent; they paid with their lives.



**Q: I want to live in a microhome, but the building code in my area stipulates that homes be at least 720 square feet. What can I do?**

A: One man circumvented<sup>12</sup> this requirement by putting wheels on his home.<sup>13</sup> Not fond of wheels on your abode? Here are more options:

Option	Comments
Relocate	Move to an area without minimum square footage restrictions.
Go vertical and don't fight city hall.	Build a 16' x 16' 3-story (768-square foot) home. If you have a finished walk-out basement, you can get by with a 2-story home. Adding extra height makes your exterior views more spectacular, but doesn't cost much more than a 16' x 16' single-story building.
Fight city hall.	All laws are not lawful. The ultimate law of the land in the United States is the US Constitution, which affirms the inherent rights and freedoms of people while limiting governmental power. <sup>14</sup> If you aren't hurting anyone else, what right does the government have to restrict your freedom? The government could never prove that its right to mandate a minimum square footage requirement for homes was so vital to others that it had the right to compel how you live. The government's position is shaky at any time, but especially in economically troubled times when some people either must choose between living in a microhome or being homeless. The government won't hassle you for being homeless or living in a tent, so what right does it have to say that you cannot live in, say, a 200-square foot home?

<sup>12</sup> Circumvent = to avoid, get around, or bypass, especially by artful maneuvering, ingenuity, or **stratagem**. Example: *She thought of a way to circumvent the bureaucratic red tape.*

<sup>13</sup> Thus changing its legal classification from a *home* (regulated size) to a *motorhome* (unregulated size).

<sup>14</sup> Your rights are protected by TWO Constitutions: the US Constitution *and* your state Constitution, which may further limit the power of the government to meddle in your life.

“The right to be left alone is indeed the beginning of all freedoms.”

— [William O. Douglas](#), US Supreme Court Justice

“Those who deny freedom to others deserve it not for themselves; and, under the rule of a just God, cannot long retain it.”

— [Abraham Lincoln](#), 16<sup>th</sup> US President

“We are right to take alarm at the first experiment upon our liberties.”

— [James Madison](#), 4<sup>th</sup> US President

“Liberty has never come from government. Liberty has always come from the subjects of government. The history of liberty is a history of resistance. The history of liberty is a history of limitations of government power, not the increase of it.”

— [Woodrow Wilson](#), 28<sup>th</sup> US President

“Everything that is really great and inspiring is created by the individual who can labor in freedom.”

— Albert Einstein

“Put no constrictions on the people. Leave 'em ta Hell alone.”

— [Jimmy Durante](#)

“If we consider that each person owns his own body and can acquire ownership of other things by creating them, or by having ownership transferred to him by another owner, it becomes at least formally possible to define 'being left alone' and its opposite, 'being coerced.' Someone who forcibly prevents me from using my property as I want, when I am not using it to violate his right to use his property, is coercing me.”

— [David D. Friedman](#), *The Machinery of Freedom*

The United States was founded on the idea that **freedom is paramount**, but it has degenerated into one in which **control is paramount**.

“It seems to me that if we can come up with reasonable restrictions—uh, reasonable regulations<sup>15</sup> on how people interact on the Internet, that is something which the Supreme Court and the courts ought to favorably look at.”

— Eric Holder, nominated by Barack Obama to be US Attorney General

By including the above quote, I am not trying to single out Democrats for criticism in this regard, because Republicans have also been complicit in the erosion of our constitutional rights. Politicians love to talk about freedom, but what do most do once in office? Pass laws that increase their power while restricting your freedom. There is an inverse correlation between *their* power and *your* freedom; the *more* they have, the *less* you have. The bewildering number of Federal laws have unquestionably eroded our freedoms. Our Founding Fathers did not intend that the United States revolve around Washington, DC, but that is exactly what has happened as the rights of the citizens and the rights of the states have been made subordinate to the power of the Federal government.

“The right to swing my fist ends where the other man’s nose begins.”

— Oliver Wendell Holmes, Jr., US Supreme Court Justice

You should have an [unfettered](#) right to live in a small home because that cannot hurt anyone else. In fact, it can help others. How so?

Let’s say that 25% of the US population chose to live in a microhome. That would substantially reduce demand for the many building products used in homes. Given the laws of supply and demand, prices for lumber and other building components would fall, thereby benefiting everyone building or remodeling—even folks with large homes. Furthermore, less demand for energy reduces energy prices and lessens pollution, because most energy used to heat, cool, and power homes generates substantial amounts of pollution. There is also less risk of mortgage defaults that will ultimately be paid by other taxpayers. Let’s add this up:

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15 “Restrictions—uh, reasonable regulations . . .” Interesting and revealing slip of the tongue. The First Amendment of the US Constitution states, “Congress shall make no law . . . abridging the freedom of speech, or of the press.” No law means NO law; it doesn’t mean *some* laws *partially* restricting it. NO, NONE, ZIP, ZERO, NADA—got that, Mr. Holder? Interestingly, the First Amendment codifies the right of the people “to petition the Government for a [redress](#) of grievances.” ([What does that mean?](#)) Therefore, citizens have a right to ask the government to remedy a wrong through the courts or other governmental action. However, since the courts are part of the government, this is often as effective as pleading with a schoolyard bully to stop beating you up because it’s wrong. If the bully is the [arbiter](#) of what is right and what is wrong, he won’t use justice to determine how to best preserve your rights; he will use his “might makes right” power that lets him do whatever he darn well pleases.

- Reduced prices for building components.
- Reduced prices for energy.
- Less pollution for everyone.
- Less financial risk to our nation.

*So how is this hurting anyone?* It isn't. Except, of course, for the ones who sell building components and energy, but they have no constitutional right to insist that people use more of their products so they can be richer. I am itching to create a test case to challenge the constitutionality of laws that stipulate minimum square footage for homes.

The government claims to be avidly seeking ways to reduce pollution and energy usage. Microhome living gives people a way to do those things without waiting for a technological breakthrough or some other miracle, so the government should embrace this practical solution that is feasible *now*. But will it? Probably not without a fight that ends up in the Supreme Court. There are still some good people in government who care about your constitutional rights, but there are plenty of others who know that by keeping you economically enslaved and stuck in the rat race, they have more opportunities to tax you, and hence more opportunities to profit from you, and hence more opportunities to **augment** their power. Not to be cynical about this, but most politicians and bureaucrats care far more about their power than your constitutional rights. In fact, many of them never think of the Constitution even once during their careers.

In the months that I spent researching our economic crisis and writing *From Bailout to Bliss*, I found experts who predict that the future for the United States is so bleak that social unrest will topple our government. When I began that research, had anyone suggested to me that our government's days were numbered, I would have raised an eyebrow and asked, "Whatcha been smokin'?" However, I now realize that only a miracle can solve some of the crushing problems we face, many of which are compounded by the fact that our government is addressing them in ways to buy it more time to survive now while making things worse in the future—and hence heightening the eventual risk of a revolution.

In my opinion, I think the government is being incredibly shortsighted by not doing everything it can to ensure that more people can not only get by with less, but economize in such a way that they can have better lives than they could have had back in the days when the economy was humming along but people were stuck in the rat race and dreading the bills they received every month. Microhome living is the closest thing we have to a panacea for our housing crisis, energy crisis, pollution crisis, unemployment crisis, and general economic crisis. People are angry now, and bound to become more enraged when things get worse—and

they will (see *From Bailout to Bliss*). Smart politicians and bureaucrats will try to mitigate this rage before it mushrooms out of control, so they should embrace the small house movement. The high cost of housing is one of the great social bombs in the United States. Buying a traditional home is like shackling a giant lead weight to your ankle, weighting you down not only with the burden of the mortgage, but also with the heavy burdens of paying much more for electricity, heating, property taxes, insurance, maintenance, repair, and more.

Now let's address the **elephant in the room**: the riffraff factor.

**riffraff** (noun) 1. People regarded as disreputable or worthless. 2. Rubbish; trash. 3. People of the lowest class or coarsest type: rabble, dregs, scum, trash (informal). 4. The undesirables.<sup>16</sup>

Let's be honest: One of the primary motivations for mandating a minimum home size is to purposely banish people who might want (or need) to live in very small homes because those folks are often perceived as being undesirable. Certainly not all people who live in microhomes are scumbags. For example, Jay Shafer, owner of the [Tumbleweed Tiny House Company](#), one of the pioneers of the small house movement, is an intelligent and successful man who looks like a movie star and seems like a nice guy. I've had neighbors who lived in 5000-square foot homes who were—*how can I phrase this nicely?*—jerks. If you drive around my county, you'll find some gorgeous large homes that are exquisitely maintained, but you'll also find several houses in which the front and side yards are littered with discarded washing machines, rusted hulks of old cars, and other junk. Year after year, same homes, same junk. Conclusion? That yard art is permanent. Interestingly, most of those homes are average size, and some are even large. Consequently, home size is not a reliable predictor of the personal characteristics of the occupants.<sup>17</sup>

OK, I had statistics in college and medical school, so I know that all of the above can be true even when there is a statistical association between very small home size and a higher “undesirability quotient” (UQ) of the occupants. Let's assume this is true. However, if it is permissible to

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16 Excerpted and modified from *American Heritage Talking Dictionary* © 1997 The Learning Company, Inc. All Rights Reserved.

17 Similarly, while working in the ER, I noted that many poor people were as sweet as pie, while more than a few rich people were abrasive and self-centered. For example, the husband of one of my patients, a very rich woman, made a spectacle of himself by strutting around a room, loudly and pompously dictating into a tape recorder. He seemed totally oblivious to the seven other patients and their family members who were positioned in beds around the perimeter of that observation area (a place we'd put patients awaiting admission to the floor, or subsequent reevaluation by the ER doc).

discriminate against people based on home size, why not discriminate using other factors that might carry a higher UQ risk? For example, what about unkempt people with greasy hair and foul body odor? What about people who take antipsychotic medication and torture animals when they forget to take their meds? What about people who start every day by staggering to a liquor store?<sup>18</sup> Or what about those folks who bathe occasionally yet can't seem to part with that 1968 Kenmore washing machine in their front yard?

The sad fact is that many people want to discriminate against others, but discrimination is such an icky topic that they dodge it—pun intended for those who read the preceding footnote—by using criteria, such as minimum square footage, that deftly sidesteps the need to judge others in a way that might prove not only uncomfortable, but illegal and even unconstitutional.

If we want to outlaw bad behavior, why not squarely address it by outlawing the behavior and not something that may or may not be associated with it?

**Q: I'm a builder. If many people begin building microhomes, won't that potentially affect my income?**

A: Yes, but if you are a *smart* builder, when other general contractors see a cloud, you will see the silver lining. In other words, if you're smart, you could easily become more profitable. How so?

Every great crisis is also a great opportunity, but most builders are too [hidebound](#) to realize how they can profit from the current economic crisis. Here is an analogy: Let's say that you've made your living baking expensive cakes, pies, and cookies, but you live in a world in which most people are overweight and many are losing their jobs. Do you keep baking pricey goodies, or switch to offering something more affordable and more essential, such as baked chicken?

Here are the cold, hard facts:

1. There is already a glut of homes.
2. This oversupply will worsen in the upcoming years as more people lose their homes.
3. Even if people were given an average-sized home, they may not be able to afford its utilities, taxes, insurance, and upkeep.

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18 For example, when I was a kid, Frank, a family friend who worked as a Realtor, told us about his encounter with a dopey yet friendly alcoholic who lived in a fetid car filled with trash. According to Frank, the drunk was one of the heirs of the Dodge fortune. Frank said the drunk offered him a bite of his sandwich, which he politely turned down.

4. America needs to encourage builders to build more traditional (non-micro) homes as much as personal trainers need to encourage their overweight clients to eat more brownies, fudge, and candy bars.



Most builders will continue to compete with other builders for the shrinking homebuilding market. If you do that, the laws of supply and demand predict that you will have to compete more on price, and hence make less money, but you'll still be sitting at home more days than you'd like, watching reruns of [Hometime](#), and salivating as you watch Miriam Johnson swinging her hammer.

So what can you do? You could transition to a new career, but most of the ones with very bright futures (e.g., medicine) require extensive and expensive training. (However, the need for doctors is so great that a few medical schools are now offering free or reduced-cost tuition, subsidized by taxpayers who desperately need more physicians and surgeons.) But what if medicine isn't your cup of tea, or what if the thought of working 110 hours per week for a decade of training repels you?

Why not build microhomes? The United States has enough traditional homes to last for many years, but a shortage of very affordable small homes with minuscule demands for energy, maintenance, and insurance.

The small size of microhomes makes it feasible for you to build them in, say, your pole barn, and transport them to the customer's site. Or you could build them in sections that could be quickly assembled on-site.

By opting for a niche market, you can make a place for yourself. Yes, you'll make less per home, but potentially more per year by building far more homes. Or you can keep ogling Miriam Johnson . . . .

The National Association of Home Builders proposed a [\\$250 billion “Fix Housing First” stimulus package](#). Essentially, what they want is for the government—therefore the American taxpayers—to subsidize home purchases, thereby creating more demand for new homes. May I suggest that they put their hammers and saws away, and read [Economics for Dummies](#)? Those busy little beavers already built too many homes in the past decade or so, which contributed to the collapse of the housing bubble as supply outstripped demand<sup>19</sup>. Subsidizing home sales will artificially lower the apparent price of homes, and therefore [stimulate more home building](#)—no doubt exactly what they want, but exactly the opposite of what we need.

Oh, I can hear the folks who don't know much about economics: “Oh, no, Dr. Pezzi, stimulating the building industry will be good for the economy!”

Ahem. The laws of economics are about as immutable as the laws of physics and chemistry. Artificially stimulating demand for homes by subsidizing home mortgages (that is, by making other taxpayers partially pay for those mortgages) just transfers the burden. It's like trying to raise the water level in your pool by removing buckets of water from its left side and pouring them into the right side. While the government could indeed help the homebuilding industry by subsidizing it, it cannot do that without hurting other sectors of the economy. Every dollar that the government gives out must first be taken from someone else,<sup>20</sup> so taking \$5000 dollars from Citizen A to give to Citizen B *does not stimulate our economy!*

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19 Anyone who sold a home in that time frame likely lost many thousands of dollars due to the glut of homes on the market. I live in an area where the glut was especially severe, yet builders kept right on building. A woman asked an expert on a local radio program why builders didn't do the obvious thing: stop building for a while. He responded that if building is the only thing you can do, you keep doing it. They must have sold enough homes to make it worthwhile to continue building, so I suspect that people with existing homes on the market bore most of the burden for the housing oversupply. That penalty manifests as a lower sales price, or prolonging the time until the home is sold—or both.

20 If you know about the Federal Reserve System (a.k.a., the Fed), you know that it can create money out of thin air, but *someone* must eventually [pay the piper](#)—and that someone is always the taxpayers. There is always a price to be paid for creating money out of thin air, as the Fed does. It dilutes the value of present and future money, and it contributes to political instability—precisely the kind that threatens the survival of the US government. In [From Bailout to Bliss](#), I discussed the Fed and explained why some economic experts think that the United States is “[circling the drain](#)” (to use a bit of medical lingo). Ellen Hodgson Brown, JD, author of [The Web of Debt: The Shocking Truth About Our Money System and How We Can Break Free](#), has a superb discussion of the Fed on her web site. I know what you are thinking: “Economics? *Boring!*” Not when you're reading Ms. Brown, who makes that subject as spellbinding as a good movie. Grab some popcorn and start reading!



If subsidies are such a great idea, why stop at homes? Why not subsidize automobile purchases, too? Why not subsidize food, clothing, healthcare, utilities, and everything else we buy? As I discussed in *From Bailout to Bliss*, some US mayors are dumb enough to think that building swimming pools and things even more ridiculous is just what we need to get our economy going. Gee whiz, if a few hundred swimming pools are good, why not get ten times the stimulative effect by building a few thousand of them? *But why stop there?* Why not build a few hundred million swimming pools? Heck, if we did that, we'd all be richer than Bill Gates, right? Obviously not . . . that is, obvious to everyone with an ounce of common sense.



*Stimulating the economy?*

In reality, subsidies are just a gimmick. In *From Bailout to Bliss*, I proposed some ways that would truly energize the economy, but politicians are almost certainly too hidebound to implement those ideas. Microhome building is yet another way to stimulate the economy by giving people a product they want and can afford. Our economy is crashing because we've lived beyond our means. Like kids who know about credit cards but not about the statements that will arrive the next month in the mailbox, most of our Federal leaders and many of us have gone on a spending spree without thinking of who will pay for it. The ostrich approach to avoiding reality doesn't work forever. Our politicians are now doing their best to run away from that reality, but it's going to run smack-dab into us whether we like it or not. Someone must behave as responsible adults. If our politicians won't, we must. So if you're looking for a magical fix, think again.

**Q: I understand how a single person or a couple can live in a microhome, but what can you do when you have children or a remarriage suddenly brings more kids into the household?**

A: Build another microhome, add on to the existing one, or make do with the existing space. Think of how much space you truly *need*, versus what you *want* or are accustomed to. The average home size has ballooned throughout history as people assumed they needed more and more space. In one home, I had six desks and seven TVs, and thought that I needed an even larger home. What I really needed to do was to realize that 99% of my stuff was rarely or never used. More space can indeed be a luxury, but the price we pay for that luxury is staggering—individually and collectively. In fact, I could make a case that the future of the United States is threatened because too many people tried to have too much.

**Q: Besides being situated on individual lots and parcels of land like typical homes are, what else do you envision for implementing the microhome living concept?**

A: Microhome living will attract different groups of people:

- Those who need an affordable housing solution.
- Those who could afford a larger home but purposely choose freedom over debt and a simpler life with less work and more fun.
- Those who want a lifestyle that is easier on the pocketbook *and* the environment (building, maintaining, and powering traditional homes has a much greater impact on the environment than a microhome).
- Those who want to enjoy the many health benefits of living in a

microhome, most of which cannot be replicated in typical homes at reasonable cost.

- Those who prefer to economize during certain life phases, such as during a sabbatical<sup>21</sup> or college, when a larger home is neither necessary nor desirable.
- Those who wish to own multiple homes.
- Those who wish to put most of their money into a business instead of a home.
- Those who want the freedom of being able to easily move, either seasonally or permanently.

There is yet another group of people who will be drawn to microhome living: outside-the-box thinkers. This latter group of people will instantly realize that microhome living needn't just be a downsized version of living in traditional homes. Creative minds will conceive of how similarly innovative thinkers can harmoniously live together in communities of like-minded people, using novel approaches to further economize or achieve other benefits.

For example, if you work at home and go to town just a few times per month to shop, you don't need your own car sitting idle 99% of the time. You and perhaps nine or more others could cooperatively purchase and maintain a vehicle, sharing its usage and expenses.

### Trivia question

**What percentage of the world's population has a car?**

For the answer, see this footnote.<sup>22</sup>

The same co-op arrangement could be used for other things used only occasionally, such as lawn mowers, trimmers, snowblowers, leaf blowers, and even recreational vehicles such as snowmobiles and personal watercraft (what people often call "Jet skis"). Those items could be stored in one community barn/garage to eliminate the need for individual garages, along with a washer and dryer. Instead of having roads to each microhome, the community center/barn/garage could be

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21 A scheduled and voluntary extended leave of absence from one's customary work, especially to conduct research, write a book, or acquire new skills. Depending on one's employer, a sabbatical may be unpaid or paid, at full or partial pay. According to the Society for Human Resource Management, 16% of American companies have formal unpaid sabbatical programs, and 5% offer paid sabbaticals.

22 13% (Source: *Forbes*, December 22, 2008)

situated near the road, with a paved path leading into the microhome subdivision. A gym, workshop, and even office space could be incorporated within the community to reduce travel and associated expenses and emissions. With more people working from home and living in small, tightly-knit cohousing communities, daycare and eldercare become more affordable—possibly even zero cost *quid pro quos*—and more personalized and loving. The possibilities are endless.

Microhomes are so inexpensive that almost everyone could afford to own at least one *free and clear*. With no mortgage, little or no home insurance, little or no utilities, and possibly car expenses one-tenth (or even less) the usual amount, it is easy to see how you can live on very little money. Want to save even more? Grow some or all of your food. Here's another idea: instead of working out for an hour per day, why not work part-time for a local farmer, trading your sweat for some of his food?

What about the other major expense: health insurance? If your employer does not provide it, why not try to entice a doctor (me, perhaps :-)) to live in your microhome community? The doc could provide routine healthcare at no cost in exchange for something else, so you'd only need a policy to cover catastrophic expenses. President-elect Obama has not yet released any details of his proposed healthcare plans, but if they conform with what he proposed during his campaign, they will be affordable even for people with limited incomes.

**Q: What obstacles do you see that might reduce the enthusiasm for microhome living? How might those obstacles be overcome?**

A: The first obstacle is simple *force of habit*. Once accustomed to growing up in a traditional home, and seeing friends and families in their traditionally-sized homes, most folks won't wake up one day, slap themselves on the forehead, and say, "Gee whiz, I just realized that I could work less than half as much as I do now if I lived in a microhome instead of this money pit. Let's see, it's a beautiful day today: sunny, warm, blue skies . . . do I *really* want to work all day, or would I rather go golfing, come home, prepare a nice meal, and spend the evening reading a good book?" After witnessing countless people live their lives, I see people generally working much more than they want, dashing around, trying to get by on too little sleep, and spending little time doing fun or relaxing activities.

How might this obstacle be overcome? By simply making people aware of how microhome living would slash their expenses so much that they could work much less, yet have even more money and time to do what they truly enjoy. The microhome movement will really gain steam once people see a friend enjoying the benefits that microhomes provide.

The second obstacle pertains to the typically maladaptive and irrational response to *sunk costs* that is fueled by loss aversion.

First, what are *sunk costs*? You will usually hear that term used in economics in regard to business decision-making. Sunk costs are costs that have already been incurred and which cannot be recouped to any significant degree, if at all. However, this principle is broadly applicable not just to money, but also to other investments, such as time or emotional energy, and housing, of course. Sunk costs means that you've invested time or money or both into something (an investment, a project, some research, an education, dating someone, fixing up a house that may be beyond repair, etc.), and once that investment is made, the time or money spent cannot be recovered.

Here's the mistake most people make: not wanting to "waste" what they've already spent, they continue on in the endeavor. This often leads to greater losses. As illogical as this behavioral pattern is, people do such things all the time. For example, people continue on in bad relationships because they feel they've invested too much time with their partners. Or investors hang on to bad stocks too long, because they can't bear to sell them and sustain a loss. As a result, they often lose even more when the stock really plummets. Whether it means walking away from a bad marriage or walking away from a poor career choice, people are better off if they accept the loss and move on, rather than pouring more time, energy, or money into an attempt to save their original investment. Rather than saving anything, this often just compounds the loss.

Here's how this common response to sunk costs might reduce the enthusiasm for microhome living: After buying a home, most people won't want to lose their portion of that investment that might be recouped: their down payment and paid principal. The interest, the taxes, and the zillion other expenses are gone, period.

The homeowner could sell his home, of course, but home prices have fallen significantly after the real estate bubble burst in 2008. Not wanting to lose that money, many homeowners are tempted to hang onto their homes and wait for prices to rise again. If you're one of those folks, I *strongly* urge you to read my books *Fascinating Health Secrets* and *The Science of Sex*. Pay particular attention to the information about reducing your rate of aging. Why? Because you're going to need it if you hope to live long enough for our economy to boom again! If you understood all of the cancers lurking in our economy, you'd realize that it simply isn't possible for us to go through a few bad years and then have reason to sing "happy days are here again." Our politicians have screwed things up so royally that your grandchildren will be paying the price for the

mistakes they made. I propose ways to sidestep much of the fallout from our economic crisis in *From Bailout to Bliss*, but I doubt that our leaders are sane enough to follow that advice.<sup>23</sup> Consequently, home prices have not yet bottomed out. Keeping your home will simply ensure that you lose more money—most likely, a lot more. From an economic standpoint, the best thing to do is to sell your home *now*.

“OK,” you say, “then what? I need a home.” Of course. You could rent a home, as many financial experts are now advising, or you could move into a microhome. You’d save not only on your direct housing costs, but on the many associated costs, including taxes, insurance, and utilities. If you do that now, you could set aside the money you save and possibly use that to buy traditional homes once the real estate market bottoms out, giving you the chance to buy homes at *fire sale* prices.



[Read this book—I made it available free for personal use](#)

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23 Read this if you think “sane enough” is too strong of a statement: Imagine that you have a terrible disease that will likely kill you, but your doctor tells you about a new drug that will probably save your life. You ask the doctor, “OK, what’s the catch? Is the drug horrendously expensive? Does it have serious side effects?” He surprises you by responding, “No. It costs next to nothing, and it has no side effects.”

My solutions to our economic crisis are very inexpensive, and some of them will even save us piles of money. My solutions have side effects that range from zero to trivial—unlike the multi-trillion dollar bailout that isn’t working. Consequently, **virtually all of the economic pain that you and your kids will experience is needless.** Ergo, our leaders would be crazy not to follow my advice. Incidentally, my solutions could be used *in addition to*, or in place of, President Obama’s economic recovery plan. Realistically, there is no chance that he would scrap his plan and substitute mine. Fortunately, he needn’t make that choice. He can do what he wants and *piggyback* my plans onto his **AT A NET SAVINGS!** That is, the overall cost to the nation of implementing my ideas would not just be zero—it would save us hundreds of billions per year. Second, if my ideas succeed—and they would—we’d make hundreds of billions (possibly trillions) more per year. Therefore, it would be nuts not to utilize my proposals.

## Some great advice from a great professor

Here is some sage advice that I received from one of my favorite college professors, Dr. Stephen Bromley. He told me about one of his friends, a physician, who worked hard in college to gain acceptance into medical school, worked hard in medical school to get into a good residency program, and then worked hard in residency just to survive. After residency, he worked hard to build a good practice . . . and then he died from a heart attack at the age of 45, never having experienced any of the fun that he kept postponing for some indefinite day in the future when his work was done. But a doctor's work is never done. There is always something more you can do, and something more you can learn. Medicine might seem to be an ideal career for a perfectionist, but any perfectionist who enters medicine might easily succumb to the endless demands of that career.

Dr. Bromley's advice to me was to make time for enjoying your life as you pass through it, not postponing it for the future that may never come. Ironically, my brother told me that Dr. Bromley was later involved in a serious car accident after which he spent months in an Intensive Care Unit. I don't know if his life was permanently affected by his injuries, but whether or not it was, I'm sure he was glad he'd had fun beforehand.

It wasn't a coincidence that Dr. Bromley advocated reading *Zen and the Art of Motorcycle Maintenance: An Inquiry into Values* by Robert M. Pirsig. Here's what Dr. Bromley said about the book:

"Most people see 'Zen' and 'Motorcycle' and conclude that their time would be better spent not reading the book. They are wrong, in every case. I would like to press it upon everyone . . ."

And so would I. Robert Pirsig is truly a gifted writer with a unique talent for making life more palatable. This isn't just a book; it's a recipe for adding joy to your life. Reading it will likely be one of the most worthwhile things you'll ever do.

**Q: While skiing last weekend, I met a woman who read your *Microhome Living* book and was very intrigued by it. Ashley seemed to be intelligent, nice, and is extremely hot, so I'm interested in dating her, but my goal is to live in a very large home, not a small one. I'm a pre-med student, so I should be able to afford one, some day. Ashley mentioned that living in a small home could help me afford a larger one, which puzzles me. Can you explain?**

A: If you read *Microhome Living*, you'll see how living in a microhome during college (and, in your case, medical school and residency) can save you a lot of money that will eventually permit you to afford a larger home than you otherwise could have purchased.

Incidentally, while I hope that you achieve your dream of becoming a doctor, keep in mind that most pre-med students never make it into medical school. However, during their college years, they accumulate a significant amount of debt that may be difficult to repay. Many pre-med students choose majors that are not good fallbacks because those degrees and skills are not very marketable. Even in good economic times, failed pre-med students often struggle financially after college. In bad times, such as now and in the years to come, many of them will be financially devastated. Therefore, unless you have a crystal ball and KNOW that you will become a doctor and practice a lucrative specialty (not all doctors are rich enough to afford very large homes), it is advisable to economize whenever you can.

If you read *From Bailout to Bliss* (it's free for personal use), you will understand why we are headed for some very rough times. That is unquestionably true of the economy, and also probably true regarding political instability. If you are smart enough to become a doctor, you are smart enough to plan ahead. As I mentioned earlier, we were raised in a culture that once gave us the ability to essentially go on autopilot and still do OK. Those days are over. People who *don't* plan ahead will be the big losers in the years to come.

You are already making a mistake by assuming that becoming a doctor will enable you to afford a very large home. Medical careers give good job security and often high incomes, but taxes are bound to rise and be shifted even more onto the backs of people with high wages. You may earn a lot of money, but you will likely have most of it taken from you by the government and given to others, and used to repay our staggering national debt. If the prospect of that is too depressing, read *From Bailout to Bliss* and follow the advice I give in the book. We *can* go from bailouts to bliss, but only if we're smart.

**To submit a question: See page 4 to contact me.**

## Epilogue

The world is now plunging into a recession, and some experts are talking about the possibility of a depression. People are desperately searching for a Plan B that will permit them to enjoy life in spite of the many challenges imposed by a crumbling economy. Living in a microhome reduces or eliminates most of the myriad expenses associated with owning a traditional home. Furthermore, as we've seen, those savings can snowball into even greater savings, permitting you to reap an economic windfall while giving you plenty of free time to relish life.

The latter luxury is one that is surprisingly elusive, even for outwardly successful people in prosperous times. Sure, they had two SUVs in the driveway of their mini-mansion, but they were often too busy to genuinely enjoy what they had. As a physician, I've found that many couples struggle to spend 15 minutes of so-called "quality time" with one another each day, and few people get as much sleep as they should to be fully energized the next day. I know that it is easy to point to the failings of others, so I will be the first to admit that I once succumbed to the fallacy that having more things would automatically lead to a better life and more fun. I enjoyed a few of those possessions, while the remainder just became clutter in a needlessly large home that essentially became a black hole, devouring much of my time and energy, while returning little. I've now adopted a *less is more* philosophy, and am much happier.

Care to join me?



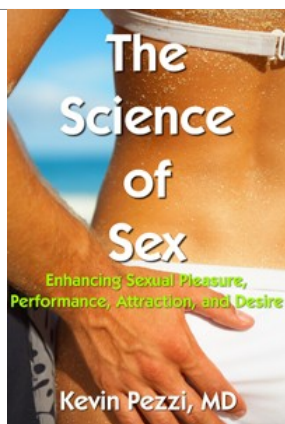
## Feedback

I welcome your comments. To contact me, see page 4.

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## Other books by Dr. Pezzi



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[www.sexualtips.net](http://www.sexualtips.net)

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You are probably thinking, "I don't need to buy his book. I can read about sex for free on thousands of web sites." Yes, you can, but even if you spent the rest of your life doing that, you still wouldn't know many of the things in my book. No doctor in the world knows more about sexual pleasure than I do. Don't believe me? Then read some books by various experts on sex, check out a thousand sexual web sites, and then read my book. You will be stunned by how much more I know. Here's what one reader said:

"This book completely blows away any other sex book, by a country mile. To borrow an old European country saying: first comes this book, then there's a loooooong stretch where there's nothing . . . then there's a big pile of manure . . . then another long stretch of nothing . . . then every other book on the market. Well, it's funnier in German. :-) Anyway, you can go to any bookstore, and replace the entire sex section with this book."



For more information or to order:  
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*The Science of Sex* (see above) discusses penile enlargement, but *Advanced Enlargement* covers this topic in more detail and presents additional techniques.

In medical school, doctors learn that penis size is fixed at the end of puberty. Dr. Pezzi previously believed that, too, and the evidence seemed overwhelming. However, he later discovered a way to trigger what amounts to a "second puberty" of penile growth. He describes that method (and others) in this book. NOTE: This book does NOT discuss enlargement techniques that "everyone knows about," such as jelqing. Dr. Pezzi considers that to be a garbage technique because he's heard from too many men who said that it either did nothing for them, or it damaged their penis.



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My method works, requires no willpower, and isn't painful—in fact, it can even be fun! If you want to lose weight *easily*, you must listen to the doc who thinks outside the box: Dr. Pezzi.

This e-book is free if you order *The Science of Sex*.



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## **Love & Lust in the ER**

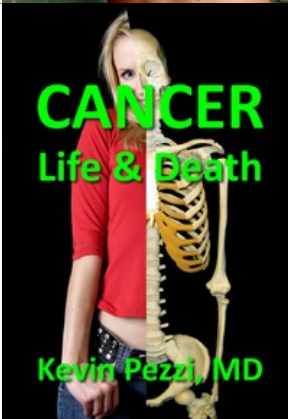
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Researchers have recently made a number of discoveries that point to **targeted therapies** that essentially “switch off” cancer cells instead of nuking them with Stone Age chemotherapy that also kills healthy cells. I reveal a new cancer therapy in this book that might be the long-sought “magic bullet” cure, or at least lead to it in the near future. If you or a loved one has cancer, this information could make the difference between life and death.

It is natural to be skeptical of anything that purports to be a cancer cure because hucksters have touted many worthless “cures” for years. However, there is solid science behind this. If you’ve read my **Fascinating Health Secrets** book, you know that I believe in some alternative treatments (primarily ones involving good nutrition), yet I think that most alternative therapies are worthless scams devised by people who are scientifically clueless or unethical and greedy. I thought that every alternative cancer treatment was hogwash until I stumbled upon this one. What’s different about this treatment is that it involves the action of a drug in a way that specifically targets one of the central defects in cancer cells. In other words, it makes scientific sense, unlike other alternative treatments that do not.

**This book is FREE.**

Contact me (see page 4) to get it.



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## ***From Bailout to Bliss***

(FREE); may be shared\*

The bailouts stemming from the subprime mortgage crisis are just the first round in a series of financial shocks that will devastate our economy. In this book, I reveal the silver lining in our economic cloud: how to figuratively turn lemons not just into lemonade, but into gold. We *can* go from bailouts to bliss.

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## **Books available in 2010**

If you wish to be notified when any of the following books are published, please visit [this page](#) and check the appropriate "notify me" checkbox:

### ***ER Doctor***

A few of the stories in *ER Doctor*:

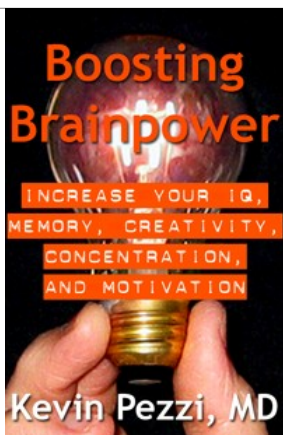
- ▶ How a beautiful young woman, unconscious after a car accident, was raped in the back of an ambulance.
- ▶ How a paramedic fought a racial war by withholding care or purposely giving the wrong drug.
- ▶ How an AIDS patient went on a rampage in a hospital and exposed hundreds of people to the HIV virus.
- ▶ Why a practical joke at work sent a man to his grave.
- ▶ Why it is dangerous to infuriate some revengeful hospital personnel.
- ▶ How a man shot his young daughter through the head with an arrow.

And countless other ones!

## ***So You Want to be an ER Doctor?***

***The Pros and Cons of a Career in Emergency Medicine  
Tips on Achieving Your Goal***

This book series is a must-read for anyone thinking of becoming an ER doctor. In a question and answer format, I answer hundreds of questions from people who want to know what the job entails and how to succeed in college and medical school so they can obtain a coveted ER residency position.



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and save \$100

### ***Boosting Brainpower:***

***Increase Your IQ, Memory, Creativity,  
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If you're interested in this book, you probably know why reading it can benefit you: a better brain can help you achieve your career objectives and excel in your job. As the world becomes increasingly competitive and challenging, being smart is no longer good enough; you must be brilliant.

No matter how smart you are now, Dr. Pezzi can help you become more intelligent and creative, with enhanced memory, concentration, and motivation. You will become more focused, productive, and even happier, because boosting your brainpower will make your education and occupation easier, thus giving you more free time and less to worry about.

Having a better job can give you more satisfaction and potentially millions of extra dollars in lifetime earnings. You could spend tens of thousands of dollars buying every brainpower book and journal ever published, and attending every conference on intelligence, yet you still wouldn't know many of the tips in Dr. Pezzi's brainpower book. So what will his book cost you? About what you could make in one hour as a doctor, or one minute as a CEO: \$195. However, if you [pre-order it now](#), you will save \$100 and get free lifetime updates and additions to it.

Don't be penny-wise and pound-foolish. Don't fritter away your money on iPods and clothes you might wear a few times before tossing them in the trash. Instead, spend your money on something that can help you make much more money and have a better life.

## ***How to Cure a Cold in 4 Hours***

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**If you spot a typo in this book, please [tell me about it](#). Thank you!**

For every spelling or grammar error you submit, you'll get 5 [valuable free health tips](#) that you'd *love* to know—not a rehash of boring old facts that you can find anywhere.

## Web sites by Dr. Pezzi

teapartypersonals.com	Free online dating site for Tea Party fans (coming soon) <b>Be notified when TeaPartyPersonals.com is online</b>
track-this.info	Track updates or additions to sites you want to follow, receive instant info, contact the person who posted a topic, easily form discussion groups, send newsletters, view and post comments, keep in touch with old classmates, make any dating site free, buy and sell homes the smart way, and <i>much</i> more.
second-opinion-doc.com	Need a second opinion from a smart doctor?
contactmefree.com	An indispensable tool for online dating
myprofilewriter.com	Create a dating profile essay and headline without writing
ERbook.net	All about emergency rooms and ER as a career
ER-doctor.com	More info about careers in emergency medicine
ERlove.com	Emergency room cases primarily pertaining to love or lust; download free e-book
lose-weight-easily.net	The easiest way in the world to lose weight
sexualtips.net	Like sex? Want to make it much better?
stop-burglars.com	A clever and inexpensive way to deter burglars and safeguard your family
garagescapes.com	Organize your home & garage, beautifully
lighthouseshed.com	Sheds shaped like lighthouses
loghomedoor.com	Gorgeous hand-carved doors
make-a-favicon.com	How to make, use, & understand favicons
shelteranimals.org	A must-see site for lovers of wild animals
bwsyndrome.com	Discusses the Beautiful Woman Syndrome
mypsamsponge.com	Solve your spam problems, forever
anonymust.com	Send e-mail without revealing your e-mail address to help protect your privacy
balancebraces.com	This site allows computer programmers to visually check that their code's braces (a.k.a., curly braces), parentheses, brackets, and tags are balanced.
keyword-list-tool.com	A keyword list is a list of key words and phrases that can help your blog or web site attract more viewers. I developed this site to give people an easy way to create, rearrange, and analyze keyword lists while flagging

common errors that could lower your search engine rankings.

<http://doctorandmore.spaces.live.com> My blog

[podcastdoc.com](http://podcastdoc.com)

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[microhomeliving.com](http://microhomeliving.com)

Although I could make a good case that we are economically enslaved to our government, I could make an even better case that we are enslaved to our homes. The direct and indirect costs of these money pits are staggering, forcing most people into lives filled with too much work and rushing, and too little time for family and fun. Find out how a much smaller home can give you a much bigger life.

[fascinatinghealthsecrets.com](http://fascinatinghealthsecrets.com)

Excerpts from my book, *Fascinating Health Secrets*

## About the author



After graduating in the top 1% of his class from Wayne State University School of Medicine, Dr. Pezzi practiced emergency medicine for 11 years. He wrote [several books](#) and developed [numerous web sites](#), the most recent of which give Internet users [free ways to date online at any site](#), [develop better online profiles](#), and [combat spam](#). Dr.

Pezzi is also an inventor who is currently developing a device that will make you wonder if you've been teleported a century into the future. You're probably jaded by other gizmos that were lavished with "it will change the world" hype before they were released, only to be met with "That's it?" yawns after they were unveiled. Just wait.

Be notified when [The Next Big Thing](#) is released

Dr. Pezzi has been interviewed numerous times on television and radio, and also in various newspapers, web sites, and magazines, including *Men's Health*, *AARP The Magazine* (the world's largest circulation magazine), *AMNews* (a publication of the American Medical Association), *Entertainment Weekly*, *Good Housekeeping*, *Cosmopolitan*, *Cooking Light*, *Pool & Spa News* (I kid you not! ☺), and others.

He enjoys snowmobiling, riding his Sea-Doo, inventing, thinking, programming computers, shopping, baking, dating, bicycling, exercising, watching movies, traveling, working in his shop, moving dirt with his tractor, shooting, being outdoors, reading, and of course writing.

[Contact Dr. Pezzi](#)



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## Two of my woodworking projects



Part of a shoulder exerciser  
(arrow points to custom-molded rubber foot)



A solid maple lamp base  
(wood from a [tornado-felled tree](#))