



She's 69 And Hasn't Used Money for 15 Years... And Has Never Been Happier!

February 23, 2015 by [Amanda Froelich](#)

Heidemarie Schwermer, a 69-year-old woman from Germany, gave up using money 15 years ago and says she's been much happier ever since.

[22 years ago](#), Heidemarie Schwermer left her difficult marriage and relocated to the city of Dortmund (in Germany's Ruhr area) with her two kids. A middle-aged secondary school teacher, she quickly became aware of the large population of homeless people in the town. It shocked her so much she decided to do something about it. Schwermer believed the homeless didn't need actual money to be accepted back into society, only a chance to empower themselves by making themselves useful. With this decided truth, she opened a Tauschring (swap shop), called "Gib und Nimm" (Give and Take).



Give and Take became a place where anyone could trade stuff and skills for other things and skills they needed, [without a single coin](#) or banknote exchanged. Old clothes could be traded in return for kitchen appliances, and car service rendered in exchange for plumbing services, and so on. At first the idea didn't attract many of Dortmund's homeless, because, as some of them told her to her face, they didn't *'feel an educated middle-class woman could relate to their situation'*.

Instead, her small shop was eagerly taken advantage of by many of the city's unemployed and retired folk eager to trade their skills and old stuff for something they needed. The unique Tauschring eventually became somewhat of a phenomenon in Dortmund, and even prompted its creator to ask herself some questions about the life she was living.

She came to realize that she was living with a lot of stuff she didn't really need. Such recognition compelled her to decide *not to buy anything* else without first giving something away. Not long after, Heidemarie realized how unhappy she was with her work. She made the connection between her unhappiness and the physical symptoms (backache and constant illness) she was experiencing, therefore decided to take up other jobs.

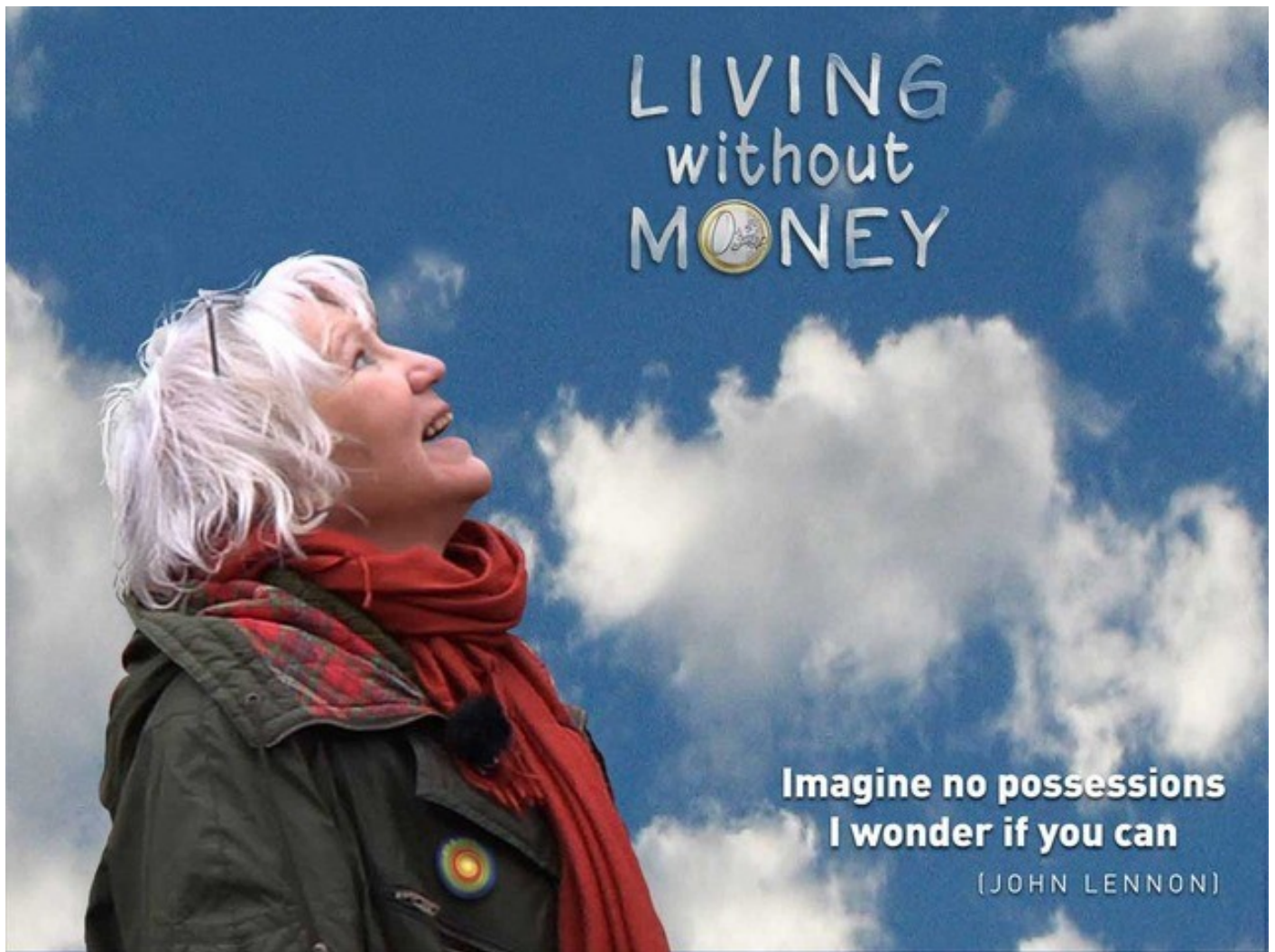
Schwermer began washing dishes for 10 Deutchmarks an hour, and despite the fact that people kept saying things to her like, “*You went to university, you studied to do this?*” , she felt good about herself.



The courageous woman didn't feel like she should be valued more because of her studies than someone working in a kitchen.

By the year 1995, the Tasuchring had changed her life so profoundly she was spending virtually nothing, as everything she needed seemed to find its way into her life. One year later, then, Heidemarie made the very bold and courageous decision to **live without money**. By this time her children had moved out, so she sold the apartment in Dortmund and decided to live nomadically, trading things and services for everything she needed. It was supposed to be a 12-month experiment...

But what happened is that Heidemarie found herself loving it so much that she just couldn't give it up. 15 years later, she still lives according to the principles of Gib und Nimm, doing a variety of chores for accommodation in the houses of various members of the Tauschring. And guess what? **She loves every minute of it**. Now 69 and a glowing change-maker, Schwermer has written two books about her experience of living without money. She doesn't receive any profits from her books, however. Right away Heidemarie asked her publisher to give the money to charity so it could make more people happy instead of just one.



When asked about her unique lifestyle, Heidemarie claims she's happy being healthier and better off than ever before. Now everything she owns fits into a single-back suitcase and a rucksack. She has an emergency savings of 200 Euros, and any other money she comes across she gives away. Heidemarie doesn't even have health insurance as she didn't want to be accused of stealing from the state. If she *does* come down with a slight sickness, she says she relies on the power of self-healing.

How inspiring is Heidemarie Schwermer? She's [not the only one](#) to forego possession in exchange for a humble, happy, and simple life, yet her example is inspiration beyond what words can convey.