

Lighten the LoadSM

June 2007

Organizing  Resources

Issue 13.6



Simplify... Storage

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The Road to Financial Freedom Step 6—Creditors

The next step towards financial freedom is easy if you resist the temptation to gloss over your debts. This step has nothing to do with the how's of repayment. It is simply the process of establishing a clear and accurate list of where you owe money. When you finish, you will no longer be ignorant of the extent of your debt.

Grab a pad of paper and start a 2-column list with the name of the creditor in the first column and the amount in the second column. The goal is to have a complete picture of every debt—from \$1.00 on up.

- Banks and financial companies
- Credit and debit cards
- Department store cards
- Education and personal loans
- Loans from family and friends
- Rent, utilities and services rendered
- Taxes
- Others

What is significant about this list is the realization of the impact debt has on your life. If you continue in the same pattern, your debt will only increase. Resolve to make changes now.

Finding adequate storage space for possessions has become a huge problem for many of my clients. They lament about inadequate storage areas within their home or office, yet continue to accumulate. Ironically, we live in a world of plenty and moan about where to keep it all.

If you can adhere to the principle, *a place for everything and everything in its place*, the lack of storage will be a non-issue. If an item is important enough for you to own, then it is important enough to find a place to keep it.

Every item in your possession has the potential to bring joy

and pleasure along with chaos and clutter. So, the first step is to determine which category an item falls into—joy or clutter?

Decide whether the item is a keeper or needs to move on to another location. I do not support tossing away useful items, simply pass them along to someone else.

Keeper items need a home and it is best to find a home with like items and near where it will be used. Accessibility is the key.

Use baskets, decorative boxes and a variety of containers to store small loose items. Designate a shelf in the pantry or linen closet for backup

items. Install shelving under the stairway, in the basement, attic or garage.

Remember that what is a keeper and what is a tosser is your decision. Other people may give you input, but ultimately it is up to you to decide. The process of finding a home for your possessions is all about what you value most.

Ask yourself:

- Do I need this item?
- Do I want it?
- Do I use it?
- Does it add joy to my life?

If you answer *no* to any of the above questions, reconsider your decision to keep it.

If you answer *yes*, then find a home for it.

Make a Difference... Choose Responsibly

"Responsibility, in order to be reasonable, must be limited to objects within the power of the responsible party," stated James Madison in his 1787 essay titled *Federalist No. 55*.

You will make a huge difference in your quest for organization if you recognize those

areas within your power to change and stay clear of blaming others for the problems that arise.

As a professional organizer, I frequently hear excuses that put the blame on someone else or some event that caused the disorganization to happen. Nearly everyone has

an excuse when things go wrong. However, you are solely responsible for the choices you make, and if you choose, you can change the course.

Only you are responsible for who you are, how you respond to events, and what you are bound to become. It is your choice.

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**“Success is getting what you want;
happiness is wanting what you get.”**

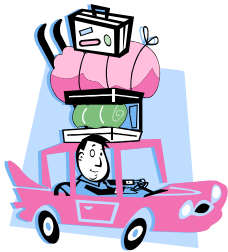
Dale Carnegie, 1888-1955
American Author, Trainer

Get Organized... How Much?

During any organizing project it is important to establish limits on items you deem useful but readily available. Ask yourself, “How much is enough?” Maybe it will be a specific number or whatever amount will fit into a certain container. Think about what a reasonable number would be and give yourself permission to toss the excess.

Deciding in advance will eliminate the guilt of throwing out. Here are a few items that many of my clients feel the need to save, but end up with an overabundance. No doubt, you can add to this list.

- Plastic shopping bags
- Plastic containers with tight fitting lids
- Glass and plastic jars with lids
- Old shirts and socks
- Scrap paper
- Worn towels
- Slivers of soap
- Bread ties
- Rubber bands
- Paper clips
- Wire clothes hangers
- Wishbones
- Berry baskets
- Newspapers and magazines



Make your next road trip safe and enjoyable by getting organized before you leave home.

How to... Organize a Road Trip

- Schedule general car maintenance, including hose and fluid checks, prior to your trip. Check air pressure in all tires, including the spare. Replace wiper blades at least once a year.
- A small roll of duct tape in the glove compartment is invaluable. It can be used to seal a leak or hold together a broken car part long enough for you to get to a service station. It can mend a hem, repair tears, secure a bag... Another good tip to remember is that nylon stockings can function as a fan belt in an emergency.
- Take along a first-aid kit, water, snacks, blankets, old towels, handi-wipes, litterbag and a flashlight with fresh batteries.
- Obtain updated maps and plot out primary and secondary routes. Schedule frequent rest stops to stretch your legs.
- ID your children with special bracelets, necklaces or information placed in the insoles of their shoes. Don't forget to ID their backpacks, personal items and strollers. Always carry a recent photo of your child for identification purposes. Consider using brightly colored shoelaces for quick and easy identification.
- Pack pillows, blankets and surprise toys in the car when traveling with children.
- Hang a plastic shoe bag over the back of the front seat for toys, games, crayons, coloring books and litter.
- Children will enjoy using a lap tray to play games, color or hold a book.
- Do not let your children lie down. In the prone position, they are not protected by seat belts.
- Keep books, equipment and other items off the shelf behind the back seat. Sudden stops cause these objects to be thrown forward with tremendous force.
- Daytime running lights help other drivers see you better.
- Stay sober; stay awake; stay calm.