

Lighten the LoadSM

October 2007



Issue 13.10

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The Road to Financial Freedom

Step 9—Changes

After a careful review of your *Spending Plan* you may find that expenses exceed income. As this continues, debt increases. If you are serious about taking the road to financial freedom, then something has to change. There are only two ways to correct the discrepancy between income and expenses—*increase income or cut expenses.*

- Increase Income:
 - Sell something
 - Put in overtime
 - Take a second job
 - Liquidate assets
 - Consider renting a room to a boarder
- Decrease Expenses:
 - Barter for needed services
 - Walk or bike instead of driving a car
 - Visit the library
 - Rent or borrow movies
 - Entertain at home
 - Declare a moratorium on new clothes
 - Eat at home more often
 - Bypass Starbucks
 - Exercise on your own instead of at the gym or club
 - Seek free public events

Change isn't always easy, but always worth a try.

Simplify... Making Lists

Lots of people create “To-Do” lists. We spend time thinking of all the should-haves, could-haves and would-haves in our life.

For many people the simple fact of crossing off activities feels like an accomplishment. Making a list can be reassuring or depressing depending on our attitude about all we have to do.

Beware! “To-Do” lists tend to grow as time passes. Like a snowball rolling downhill, daily to-do lists pick up more and more jobs along the way. As we diligently sit down with a cup of coffee, paper and pen, we are

filled with good intentions while constructing lists. However, when commitment is missing, things just do not get done. Eventually we realize there is more to do than we have time.

Lists are no substitute for planning and scheduling. We cannot be effective without action. Planning and scheduling translates intentions into action. It ensures results.

If we stop writing long lists of things to do, then we would have the time to get things done.

Quick Tips:

- Whenever you think of something you

have to do, jot it directly into your daily planner.

- Separate lists into actions, such as: Errands, Calls, Purchases...

- Schedule important tasks on your calendar for a specific time. Protect that time from interruptions.

- Writing things on lists does nothing to further their accomplishment. Scheduling a specific time to complete the activity is a commitment to get it done.

- If it is important enough, then make that commitment.

Make a Difference... Extol Honesty

You'll make a difference when you adhere to honesty and exhibit appropriate behavior all the time. Honesty is the best policy in everything you say and do. However, steer clear of hurtful candor which is simply destructive.

Honesty is an expression of self-respect

and respect for others. An honest person aspires to follow the highest code of conduct in all aspects of life. When you extol honesty, you never misuse that which is given in trust.

Realize that you are a steward of your environment and you need to use resources

in a worthy manner. Facing your organizational challenges with honesty, is the first step in tackling clutter problems.

The individual who is deeply committed to the virtue of honesty, builds a home of peace and plenty, a home with less stress and greater respect.

Simplify... Organize... Lighten the Load



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There's no fault in falling down.

The fault lies in not getting up.

Chinese proverb

Get Organized... Hot/Warm/Cold

Donna Smallin, author of *The One-Minute Organizer*, uses the *Hot/Warm/Cold* rule when helping her clients get organized.

- **Hot** items are used frequently and need to be handy. On shelves and in closets, *hot* items should be between waist height and eye level. In cabinets and drawers choose an easily accessible area.
- **Warm** items are used occasionally and can be stored in a nearby location.
- **Cold** items are rarely used and need to be removed from general living areas. The out-of-the-way place or high shelf will require a bit of effort to get them when you are ready to use them, but you reserve the prime real estate for hot items.

Getting organized is about finding a place for all homeless items—a place for everything and everything in its place. When you can't decide where best to put an item, ask yourself how frequently you will use it, then choose a home that corresponds to the *hot/warm/cold* principle.

How to... Get More Storage Space

Many of my clients are seeking ideas to obtain more storage space. Their thoughts go to the possibility of renting a cube at a local storage facility. They are simply looking for ways to maintain a huge collection of items behind closed doors where they are not disturbed—out of sight, out of mind.

What is the point of owning things if you cannot use them or enjoy them? Consider the *why* of ownership and maybe you will realize you don't need to store so much. Here are a few ways to find room for treasured possessions.



1. **Purge.** Less is best. Are books piled on the sofa, coffee table and floor because there is no room for them in the bookcase? Let go and start sharing. Check out the website, www.Bookins.com to find someone who wants your books. Tell them I sent you.

2. **Consolidate.** When you have a collection of treasures, group them together to form an attractive display either on a shelf, hanging on the wall, or in a shadow box. Take advice from Ann Morrow Lindberg, author of *Gift from the Sea*. A few sea shells are beau-

tiful, a lot of sea shells create clutter.

3. **Containerize.** Valuable storage space is lost when you use inappropriate containers that are too large or too small. Accurately measure the space and contents to obtain the correct container. If you will be storing in damp areas, consider containers with tight fitting lids. Remember to label for easy retrieval.

4. **Furniture.** Coffee tables, ottomans, bookcases and small side tables can double as extra storage. Make wise choices; research before buying.