

Lighten the LoadSM

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The Road to Financial Freedom

Step 8—Spending Plan

Step 8 in your quest for financial freedom involves taking control of your money by planning the direction of expenditures. A spending plan is a tool to help you focus on your goals and reduce your dependency on credit cards. It allows you to make wise choices ahead of time and avoid impulsive spending. You can then save for things you want, and live within your means.

Your plan may include provisions to pay down debt, save for college expenses or establish a retirement fund. The best part is that you get to choose.

A personal spending plan is not meant to be a strict budget. Instead, it is a guide to strategize upcoming expenses against net income (Net income is the amount you actually receive after all deductions.)

If you established a personal spending record as outlined in the May issue, you will be able to compare those actual figures to your monthly spending plan and make the needed changes. Review your spending patterns frequently to be sure they are in alignment with your income. If you spend more than what comes in, you are in debt. A realistic spending plan will map out just how to get wherever it is you want to go by controlling expenditures. Living below your income level will ensure your passage to financial freedom.

Simplify... The Reading Pile

There is no doubt about it, we are in the information age. Reading material is plentiful; it piles up faster than ever before.

The hardest part of keeping the reading piles under control is finding the time to read. The secret is to schedule daily or weekly time devoted solely to reading. It doesn't matter whether it is first thing in the morning, last thing in the evening, or any time in between. The important thing is uninterrupted time. You will accomplish more when you focus on what you are reading.

Most of us feel guilty when reading

material becomes an overflowing mountain and we have no time to catch up. The fact is, we retain only a fraction of what we read anyway, so drop the guilt and deal with the over abundance.

If you feel you need to save newspapers, magazines, journals and newsletters to read later for fear you might miss something, forget that notion as well. In all likelihood, you won't miss a thing. Ask yourself, "What will happen if I skip this article?" Probably, not much.

Successfully dealing with the reading pile requires that you decide what is essen-

tial and what is dispensable. Be selective and peruse only what interests you most.

Eliminate the reading pile by cancelling subscriptions that don't hold your interest or stack up unread.

Use online websites to check in with your favorite magazines or newspapers or visit your local public library.

Keep some quick reading material handy in a tote bag to grab as you run out the door. Invariably, there will be wait time and you can put those minutes to good use.

What and when you read is a choice. Choose wisely.

Make a Difference... Try, Try Again!

Try—it is just a short word, only three letters, but what a difference it can make in your life. If at first something doesn't work out, you can always try it again.

Whenever you encounter something for the first time, bravery may be needed just to undertake the adven-

ture. The act of *doing* requires a commitment to at least try; perseverance requires that you try, try again.

If you don't remember the childhood story *The Little Engine That Could*, by Watty Piper, look it up and read it. This story has entertained children for generations with its lesson

of, "I think I can, I think I can!" It reminds us that we can face anything when we possess the courage to try.

Through the hardest of times, it is simply the act of pushing and pulling that achieves the goal.

Words of wisdom: "If at first you don't succeed, try, try again."

Simplify... Organize... Lighten the Load



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***"It's good to have an end to journey
towards; but it is the journey that
matters in the end."***

- Ursula K. LeGuin

Get Organized... Owner's Manuals

Appliance and electronic manuals tend to become scattered in various locations throughout the home—sometimes in the kitchen, or stashed on a top shelf in the closet, or thrown into a junk drawer or the back of a file cabinet. If you are among the many who panic when you need a manual, then designate the next thirty days to get them organized.

- First, decide where you are going to keep the manuals. You can either store them all in one location or near the corresponding equipment.
- Will you store manuals in hanging file folders, 3-ring binders with clear plastic pockets or large envelopes?
- Labeling is a must if you want to easily find the correct instruction booklet. Label alphabetically, categorically, by brand name, room where equipment resides or by use. Be consistent with the labeling procedure. Computer printed labels are neater and easier to read than handwritten labels.
- Staple receipts with pertinent information to the appropriate owner's manual. This will let you know when you purchased the item, from what store, and how much you paid.
- Don't forget to record all new purchases in your home inventory system.
- Periodically review these instruction manuals and eliminate the ones you no longer own.

How to... Be Prepared, Eliminate Worry!

September is National Preparedness Month. Set aside a few hours this month to begin your preparedness plan. Do what you can to eliminate worry. Prepare, plan and stay informed. www.ready.gov

You can make a difference in your community by joining CERT—Community Emergency Response Team.

This program educates members on disaster preparedness for hazards that may impact their geographical area and train them in basic response skills such as fire safety, fundamental

search and rescue, team organization and disaster medical operations.

People who go through the CERT training have a better understanding of the potential threats to their home, workplace and community and can take steps to reduce the effects of these hazards.

If a disaster happens CERT members can apply their training and provide critical support to their family and neighbors until help arrives.

Check out the following websites:

- **CERT**—Learn

how to get involved. www.citizencorps.gov/cert/

- **American Red Cross**—information about preparing for emergency situations. www.redcross.org

- **III**—The Insurance Information Institute's mission is to improve public understanding of insurance. www.iii.org.

- **Securita**—Producers of the Porta-Vault™, a portage storage for vital records. A solution for emergency preparedness & natural disaster planning. www.securitaonline.com

