

ORGANIZE YOUR LIFE!



IN THIS ISSUE, WE WILL DISCUSS:

I MIGHT USE IT SOME DAY...

IMPROVING TASKS IN MICROSOFT
OUTLOOK 2003

FOR THE LOVE OF OBJECTS

CREATING A BUDGET AS A FAMILY



HAPPY ST. PATRICK'S DAY!

I MIGHT USE IT SOME DAY

The other day I was in Daly's. Daly's is a great store. Besides selling stain and paint, they will actually take your wood sample and help you find the perfect color stain for woodworking projects by trying samples out on the actual lumber that you bring in. My husband and I were there to find the right stain for a pair of boxes for my desk (an "inbox" and an "outbox" for dealing with mail). A man standing next to me had a 2 x 2 piece of stained wood. He was asking the stain expert to match it for a project he was working on. He told the expert that the wood was left over and he hung onto to it because he might need it some day. It was all I could do not to start talking to him on the spot!

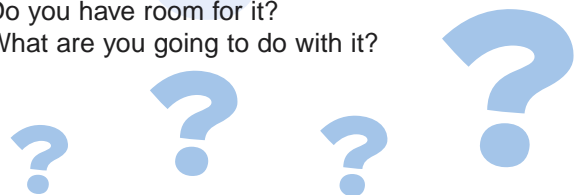
I hear my clients say this all the time. It is an understandable feeling, but sometimes it is a warning sign that one is hanging onto too much. If I had the chance again I would have prompted him and asked, "What do you think you may need this for? Are you going to actually use this short 2x2 for anything? If you are just hanging onto to it to match the stain, why not cut it down to a small size and create samples for when you are doing your next wood project?"

When you find yourself hanging on to something "because you might need it some day", ask yourself these questions:

- Is it replaceable?
- What is the worst thing that would happen if you got rid of it?
- Is it something special that triggers a memory?

Do I have other things that trigger memories from the same time—can I just keep the smallest one?

- Can you put it into something to enjoy it more, like a scrapbook, a sample board, or a note book?
- Do you need it? If so, when is the last time you used it?
- In the words of Judith Kolhberg, "does it need you?"
- Was it a gift you didn't like, but you feel guilty about giving it away?
- If you find a place that could really use it, would you be willing to donate it?
- Do you have room for it?
- What are you going to do with it?



If the questions above don't help, here are some more good clues that you can toss it:

- It was packed away in a box for over 10 years when you last moved
- It was hidden away in your crawl space or basement for over 3 years
- It is covered with so many cobwebs you need to take time to clean it
- You have been wondering where it is, but you're making do fine without it
- It smells of mold or must

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I MIGHT USE IT SOME DAY

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If you're still not convinced that you should toss it, keep it. However, remember these guidelines every time you go through your old things again (when you still haven't used it...).

If that doesn't get you far enough, consider setting some rules for yourself. This will help force the issue, while not making you destroy your memories and possessions recklessly. For example:

- Every time I purchase a new book, one (or two) books get sold or donated to the library
- If I get a gift I don't like, I will return it, sell it on ebay, or take it to a white elephant party (make sure the gift bearer is NOT attending!)
- Every year I am going to purge my garage of anything that I haven't used in the last 3 years
- Every time I purchase a new article of clothing, something old will go to Goodwill

You get the idea. If you do not like rigid rules, but are in real need of support, announce to your friends that you are trying to de-clutter a room. When you are de-cluttering that particular room, have one of your friends come before the room is done and after you have purged. Make sure this friend is non-judgmental. Otherwise, you will feel too anxious to please them (remember this is for you, not them.)

Listen carefully to yourself. Do you hear yourself saying it? "I might need that someday!" If you do, consider carefully—someday probably won't come!

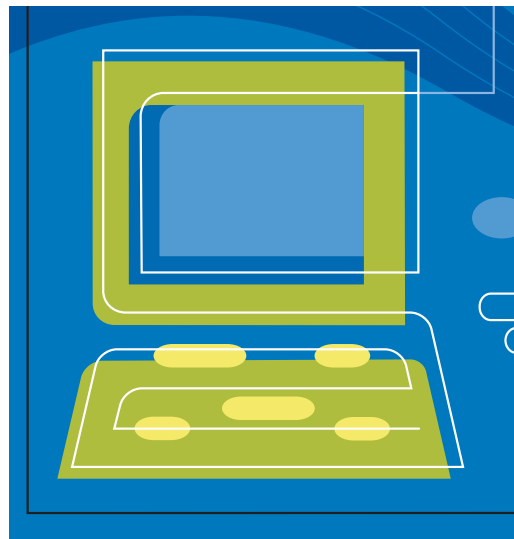
IMPROVING TASKS IN MICROSOFT OUTLOOK 2003

Tasks in Microsoft Outlook can be frustrating if you don't like how they are set up. Fortunately, there is a way to make it more useful!

Right click on the "task" folder and select 'open in new window'. You now have a window dedicated to tasks. Click and drag the dividers between the columns to resize them. Click once on the column header to sort by that column. Right-click on the column header and select "Field Chooser" to choose more information to display—just drag the new information up on to your column headings and release it, and it will be added to the display.

For a simpler display, you can see your tasks on the "Calendar" screen, over on the right hand side. Make sure to make your Outlook window bigger (click the button to the left of the red X to maximize the window) so there's room for it. This gives you a quick, at-a-glance view of your tasks. You can click in the box on top of your tasks to enter a new one. It also shows checkboxes conveniently so you can mark off when tasks are done.

This is a handy and quick way to store your to-do list. And if you have a PDA, it will transfer to it too so you have it with you all the time!



FOR THE LOVE OF OBJECTS

When my friend was little she grew up very poor. Every gift given to her was cherished. Every object had a special memory. This could be a pair of socks, or an old alarm clock. It didn't matter what it was, it was the memory associated with it. As she got older, getting rid of anything became very difficult. She truly believed she was hurting the person that gave it to her, and thus hurting the objects "feelings" and destroying her own memories.

Sometimes I have clients who will have a similar reaction with an inanimate object like a book, where they think it may "hurt the object's feelings" if they give it away. They associate the object with an event, or person. For example, perhaps the book was given to them by their mother that passed away, or they bought the book when they first moved to Seattle. In other words, the object holds sentiment to them, as well as a sense of guilt for letting it go. They associate this feeling they are getting with the object, thinking it will hurt the object's feelings. I also feel guilty when it comes to gifts or cards given by family, I worry that they will be personally offended if they knew I didn't keep a particular gift. Fortunately for me, I don't let that stop me from getting rid of things I don't want. A lot of my clients have a harder time doing just that.

I love figuring out creative ways to help them conquer these feelings. Take my client Zelda (this is not her real name). She has several collections of goodies and has a hard time getting rid of them. Working with her, we discovered that she has kinetic sympathy to items. This means that every time she handles an object, she bonds with it and it becomes very difficult to let it go. To solve this, every time we do a sorting and purging session, I handle all of the objects. We found that when she's not touching the objects, it's easier for her to look at them objectively.

To prevent future problems, I helped Zelda make a rule for herself: when she goes shopping for things that aren't necessities, she has to bring a shopping buddy. The buddy handles the objects instead of Zelda, so that she can look at the object without becoming attached to it through touch. This has helped her keep her clutter to a manageable size, instead of having it grow out of control again.

Having an emotional reaction to letting something go is quite rational and reasonable. However, you may need to grow beyond it if clutter is overtaking your life.



CREATING A BUDGET AS A FAMILY

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A client of mine had a great deal of savings until he started dating his future wife. They traveled, wine, and dined, and six years later, they discovered all of his savings was gone! They delved further and realized that each month, they were spending \$1,500.00 more than they made.

They couldn't believe it. They sat down and figured out a budget. They have a long way to go, but they are now officially watching their savings account increase instead of decrease.

Today most couples spend more than they earn. In 2004, the average savings in this country is lower than it has ever been in recorded history. This is a scary thought considering the outcomes. Unless it's fixed, overspending will lead to poverty and ultimately, bankruptcy.

Developing a budget is the only way to keep control over your spending. If you need help getting started, Microsoft Money and Quicken both have great budgeting software that will help you get control of your finances, if you commit to updating it every month.

You might be more of a pencil-and-paper budgeter, in which case I'd recommend finding some books on the library for budgeting strategies.

Budgeting consists of just three steps:

1. Figure out what income you can count on
2. Determine how much you need to spend on the basics
3. Decide how you want to spend any extra money

Sounds simple, doesn't it? Once you get started, though, the devil is in the details. Make sure that you budget with your family, so they understand why things suddenly change. They can help make suggestions and give opinions—for example, maybe the family movie night could change to a family video night, but nobody wants to give up Sunday Brunch.

The first step, figuring out your income, is usually pretty straightforward (and the software will guide you through it).

The second step, figuring out what you need to spend to keep yourself fed and sheltered, is a little trickier. You may spend \$400 a month on groceries, but how much of that is necessary, and how much is for snacks and junk food? Toilet paper is a necessity, but you can squeeze more savings out if you buy the

generic brand instead of the Charmin. Shopping at a supermarket instead of a higher end grocery store can save you 25% right away. Likewise changing from brand names to generics. And your car may not be the necessity you think it is, if you can trade it in for something with lower payments, or abandon it altogether for a bus commute.



Here are some more tips on budget areas where you can squeeze things.

- cell phones – check your minutes weekly to see if you are really using them all, if not, reduce the amount – this can save you a lot of money (just be sure to not go over!)
- Mortgage – can you refinance? Perhaps you bought your home a few years ago, and your interest rate is a lot higher than what is offered currently. Be careful, though; a refinance is really just a tricky way of saying you're going to take on more debt. You should only do this to let yourself pay off outstanding bills, like credit card bills—not so that you have more money for luxuries.
- Water– this is a great reminder to not leave the water running when you brush your teeth! Check for leaks in faucets as well.
- Dining out is almost always a luxury, but you can cut your bills in half by drinking water and skipping appetizers. Would you rather have the beer and egg rolls—or go out twice as often?
- Books & magazines – keep in mind the wonderful world of the library. There is also two great used book stores : Half Price Books & Third Place Books. Whatever you do, don't buy magazines at the newsstand where they cost five times as much as a subscription!

CREATING A BUDGET AS A FAMILY

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- Travel – the cost of travel is incredibly high: there are plane tickets, rental cars, hotels, food, and the money you don't make if you have a commission or hourly job. Together you will have to decide how many vacations you can really afford to take per year. Consider weekends away within driving distance as a quick escape to help let pressure off as opposed to full-on vacations.
- Bills: electricity – one of my clients charges the other family members if they leave a light on. This a great idea if you have kids. You will not believe how much money you can save by turning off the lights when you leave a room. Also keep in mind the option of purchasing energy saving bulbs.
- Bills: garbage & recycle – do you know how much you are charged for that extra bag of garbage you put on the side walk? If not, look it up when you get your bill! We discovered we were paying loads of extra money every time we left out a bag that didn't fit in the can. Now we keep a separate can for overflow, and just put it out when it's full. Also, you can recycle more than you are probably aware. For example, used paper towels – these take up a ton of space in a garbage bag. King County now collects food waste, too!
- Bills: online/internet service – shop around for the best deal. Switching from DSL to cable modem, for example, can sometimes save \$180 per year!
- Bills: student loan payment – interest rates are a lot lower than even 5 years ago. Have you considered consolidating? This may be an option for you! The interest can really add up, seeming like you are not even paying back the actual loan.
- Cash withdrawal –be sure to save the receipts you can keep track of where the mystery money went (if you don't, you won't know where it went!) You could also jot down what you spent it on, on the cash withdrawal slip. Consider using a debit card for everything, so there's always a record of where the money went.
- Charitable donations –be sure to get receipts from donation stations and write down what you donated. I strongly suggest documenting it all, but if this keeps you from running it to the donation station, estimate the cost of what you donated.
- Gifts – keep in mind, weddings, birthdays, anniversaries, and holidays. Plan to save a little from each month's gift budget for the big gift-buying season in December.

Take your income, subtract the amount you have to spend on necessities, and divide the rest between savings and "want-to-have"s. When the planned-income matches the planned-spending, your budget is done.

Finally, you need to keep your budget. Set aside time every week (it'll take two hours at first, then you can get it down to 30 minutes or less) to review what you spent and make sure you're still on budget. If you're headed over budget near the end of the month, you may have to cut corners—that's how it works! But rest assured that at the start of the next month you'll have a new monthly budget and the strain will come off.

You may be a fortunate soul whose bank account increases without having to worry about the details. If you're not, or if you're not happy with how your finances are looking for any reason, a budget is the sure solution.



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