

ORGANIZE YOUR LIFE!

UPCOMING EVENTS: LESLIE IS TEACHING A CLASS ON PAPER MANAGEMENT
DETAILS ON BOTTOM OF PAGE 3



IN THIS ISSUE, WE WILL DISCUSS:

Managing your files as a married couple

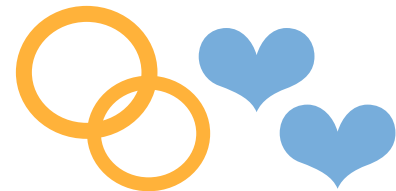
The trouble with mail order and web orders

How to Prevent Identity Theft

Emergency Preparedness for Your Animal Friends



MANAGING YOUR FILES AS A MARRIED COUPLE



I work with a lot of married couples. Some are newlyweds and some are "Longley-weds". They all have one thing in common though: a monstrosity of paper! Not only do they have twice as much daily mail (which includes bills, magazines, journals and so on), but they also have two different systems for dealing with them. Usually I also find one half is organized, while the other is not. Here are some quotes from couples:

"It drives me insane, insane! He opens his mail like an orange, looks at the information inside and then stuffs it back into the envelope. Leslie, why does he do this? Why doesn't he take care of it right away? I find his peeled envelopes all over the house!!"

"He is so disorganized. I think he is a packrat. He never pays the bills on time and when I try to help, I can't find the bills or the checkbook!"

"My wife has an avalanche waiting to happen in her office. I am scared to go in there to get something, and it embarrasses me when guests see the inside of her office!"

"My partner and I decided to put my office in a corner of the house less visible to our guests. She is the neatnik, so her office is more visible."

How do you organize two people's filing systems into one? If you have separate banking accounts, you may just stick with two different filing systems. If not, you have to troubleshoot! Follow these easy steps and survive paper disasters waiting to happen.

1. Assign the most appropriate partner to do the following:
 - Pay the bills
 - Manage the budget, informing the other partner each month how they're doing and what the budget for the next month is
 - Sort the mail, separating the bills from the personal mail and tossing the junk

In my case, I am better at paying the bills and sorting the mail, while my husband is stronger with financial management. I pay the bills and he manages the budget.

2. Have a filing system you both can follow, so that you can both maintain it. Agree on one of the following:
 - a. Alphabetical (files that go from A-Z)
 - b. Numerical (files are numbered with a file tracker document)
 - c. Categorical (files that are organized by categories, such as financial, personal, legal, etc...)
 - d. Chronological (put files in date-order)--this usually works best in conjunction with categories. Be sure to agree if new files go at the front or at the back!
3. Keep your personal papers (such as health articles, recipes, wood shop tips, tools catalogs or decorating ideas) separate.
4. Respect each other's spaces/desks. If you use something from the other person's space put it back. If you can't remember where it goes, ask. Try to pay attention to where you took it out beforehand. If you have a tendency to forget, put a sticky note on the item when you borrow it and write down where you got it from.
5. Communicate constantly about what you're doing. If one of you isn't that fond of alphabetical, but doesn't say anything, the likelihood of that person keeping the filing system up is small.

Determining a system where you both find your personalities in it is essential. For example if one of the spouse members is visual, provide a file tracker document for the filing system as well as nice crisp labels that he or she can read. If one of you loves to alphabetize make the filing system alphabetical with clear labels. You get the point!

THE TROUBLE WITH MAIL ORDER AND WEB ORDERS

I can understand why most people would use these services; they are usually fast and easy. However, they can also be a danger to people who love to buy stuff and have lots of stuff! It is very easy to use one of these services and have something shipped to you every month. It is a comfort, almost like being rewarded for using their business. Some tend to count on the packages as a mood lifter. The danger is that you are getting something every month. Where do you put it? Do you really need it? Have you actually used it? I had one client who had so many mail and web orders that there were unopened boxes strewn everywhere. None of them even opened! When they were opened, they were still unwrapped. It was like she was creating a museum of unused things. I think because it is easy to do some people don't think as hard about the purchase. Instead they compulsively buy just to buy it. There are many reasons this is bad:

- If you buy too much, you won't be able to find room for it. This means it will sit in a pile and get lost. When you can't find it, you tend to buy more of it, which is a vicious circle.
- Even if you do "have room" when you have so much, there is no way you can enjoy it all. It is like the child with so many toys that he/she disregards the toys and finds other forms of entertainment like the Tupperware drawer or his mom's skirt!
- It's easy for a "too much stuff" habit to develop into a serious hoarding problem. This occurs when you compulsively stockpile objects that you will never use or enjoy.

The bottom line? Treat every purchase seriously. Don't buy something online that you wouldn't drive to the store for. Pick up a copy of a money management system like Quicken or Microsoft Money and see how much you are spending on hobby or collection materials. I have a sense you will be shocked at what kind of money you are putting into it. If you have to have that new bolt of fabric, make sure of the following: you have room, you will use it, and you can afford to buy it. Stay away from monthly "gifts" to yourself in the mail! It will take over your house and who really wants to live in a cage buried in their stuff?



HOW TO PREVENT IDENTITY THEFT

Identity theft is becoming more and more prevalent in the United States. The US Federal Trade Commission defines identity theft like this: "Identity theft occurs when someone uses your personal information such as your name, Social Security number, credit card number or other identifying information, without your permission to commit fraud or other crimes." It's scary, and it does happen. How can we avoid such things from occurring? The truth is, we can only do so much but using a little common sense can go a long way.

- Don't store old tax records where they can be stolen – for example, an unsupervised public storage place, like in apartment buildings or condominiums. Because these are public and probably not the safest or most secure locations it is not a good idea to keep them in such a place. It takes seconds for someone to see the box and search it. You may ask, "what about putting a false name on the label, like old recipes?" Unfortunately, that's unlikely to prevent someone from taking a look inside. If you don't have room, make some! This would be a great opportunity to clean out your closet, or use a corner of the garage.
- Don't carry your social security card in your wallet or purse – if you are pick-pocketed they will get the most crucial thing to your identity, your personal identification number. If they have this, they can do almost anything.
- Be alert when using an ATM, and if you have a friend with you, have them block others' view. People are looking over shoulders to memorize PINs and using camera-phones to take pictures of the numbers on the debit card itself. If a crook has the number on your card, and the PIN that goes with it, they have access to your bank account.
- Keep your financial records in a locked file cabinet, especially if your home is frequented by strangers. This can prevent both intruders from getting the records, and 'friends-of-friends' from poking in files that are none of their business.
- Check your credit report to see if any odd things are on it that you are unaware of. You can do this online at <http://www.creditexpert.com>, although it is not free. This will tell you if someone is signing up for credit cards in your name without your authorization.
- Always check your bank records and credit card statement thoroughly. A lot of times thieves start by purchasing a small amount of gas at a gas station to see if the card works. If you have a handle on your finances, you will notice an irregular expense, like gas that you did not purchase.
- If you are suspicious of strange items on your bank statements call the bank immediately and look into it. It costs you nothing to be paranoid. This is one thing you should NOT put off. The longer you wait, the more damage you may be responsible for.
- Don't give ANY personal information to someone that calls you. I don't care if they know your mother's maiden name, account number, or anything else. Hang up and call the place they are supposedly representing.

Unfortunately, some of my clients have been victims of this new and frightening kind of fraud. Follow these steps and avoid it happening to you. To get more information on identity theft visit the government site:

<http://www.consumer.gov/idtheft/>

or read this article:

<http://www.msnbc.msn.com/id/5808889/>

EMERGENCY PREPARATION FOR YOUR ANIMAL FRIENDS

September is a time that is glorious, the air is crisp and the leaves are changing to gorgeous colors. September also reminds us of horrible events that occurred beyond our control. It reminds us that always being prepared is essential. Unfortunately, we have to think of such things and be prepared. We not only have to think of ourselves, but our pets.

Start by creating an "in case of emergency tub" that you can take with you. If you have to leave your house quickly, this will contain everything you need to keep your animals healthy. Include the following:

- Black plastic bags – in the event of a disaster the normal habitat for our animals is not available, so we need to have other arrangements for their bathroom situation.
- Extra litter – this is important for cat owners, so that the cat still has somewhere to go. Trust me, you will be happy you have this!
- Harnesses for every animal - this is for their protection. In an emergency your pets will react to your scared energy and may bolt. This is crucial to keep them safe.
- Small cage for a bird – You may not be able to take the bird's full-sized cage, so have a small alternative that you can fit into the car.
- A towel to make a "kitty burrito" – you can use it to wrap your cat tightly, which will let you administer medicine or just keep him or her out of trouble.
- An old article of clothing – like a tee shirt – will help your pet stay calm, since your scent is on it.
- A favorite toy will help keep them feeling as normal as possible.
- Food for a week – use a processed food, sealed tightly, that can be stored for years
- Water supply for three days – don't rely on water being easily attainable.

A medical bag should have the following in it:

- Slippery elm to treat diarrhea – unfortunately tummies tend to get upset when stress occurs.
- Gardening tape – this is great for bandaging wounds and doesn't stick to their fur.
- Gauze – this is a great thing to have to protect wounds from getting infected
- Antibiotic ointment
- Scissors – one always needs scissors!
- Tweezers
- Small magnify glass
- Needle nose pliers
- Medications – nutritional supplements are not as crucial

If you have farm animals, such as horses also bring the following:

- Cotton ropes – don't use nylon, as it will melt if near fire
- Blankets
- Leg wraps
- Hammer
- Wire cutters

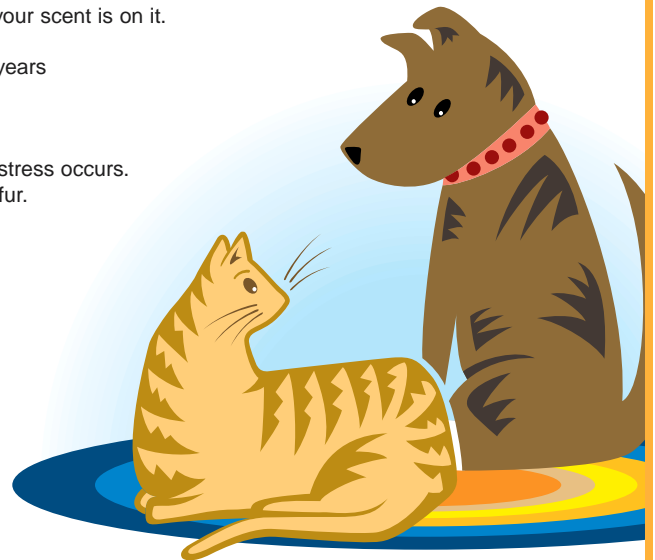
Also consider:

- Id tag or microchip – so you can identify them and have them returned to you. Be sure that your cell phone number is on there.
- Red Cross gives animal CPR certifications. Be sure to get people CPR training too!

Unfortunately, when disaster occurs, you may find your self in a shelter without your pets. What do you do? Where do they go? Are they still at the house or have they run away or worse been killed in the disaster? Below are the steps to be taken when such a horrendous occasion occurs:

- Check all permanent and temporary animal shelters, and re-check every one to three days to see if your animal has been placed there during the disaster
- Check the list of dead animals – if your animal has a microchip they will have a photo – Always a Friend can also provide you with this information.

Keep all of these things current and up to date. Be sure to also have an inventory of what is there, that way when something has been used up it can be replaced.



Leslie will be teaching a workshop at:
Storables in the University Village Saturday, October 9th
from 10am - 11am.
Sign up soon - this class is almost full!

LESLIE STRAKA

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