

AN OPTIMIST'S GUIDE
TO RETIREMENT

LOOKING FORWARD



HOW TO FIND YOUR PERSONAL PATH

Start a second career • Go back to school • Discover ways to volunteer • Expand your social network • Find your spiritual path • Reconnect with your passions, from travel and theater to gardening and athletics

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Q & A: Once You've Seen One Mess, You've Seen them All

An interview with professional organizer Ann Sullivan, author of *The Learning Annex Presents Uncluttering Your Space*.

Q: *Why should I bother de-cluttering my life as I'm thinking about retirement?*

A: One, peace of mind. Managing a lot of stuff takes energy. Two, it saves time. Statistics indicate that disorganization may cost us up to one hour a day. Three, it saves money. Disorganization could account for as much as 15 percent of your budget: buying duplicates, last-minute shopping at premium prices, and late fees on bills. Four, it improves your health, because clutter causes stress.

Q: *When's the best time to start?*

A: Now. Start now. De-cluttering is a continuous process. Americans accumulate stuff without even trying. You have to keep up with it. We get more paper in a year than our grandparents did in a lifetime.

Q: *How do I get started?*

A: First, choose the room that causes you the most stress, and then within that room, what area, and start there. Second, edit your belongings. You'll need boxes marked "toss," "give to family or friends," "donate," "repair," and "place elsewhere." Sort items into like categories, inventory what you have, and get rid of what you no longer use. Third, place items you're going to keep where the activity that they relate to takes place.

Organizing important papers is the most important task. Consult your attorney and accountant about what papers you should keep and where. Have a detailed instruction sheet that advises your representative of how to proceed in the case of an emergency or death. Make sure someone knows where all your important documents are being stored, such as medical records, wills, medical power of attorney, property deeds, and insurance papers. For insurance purposes, video the house and your belongings and put the tape in your safe deposit box in case of fire or burglary. The more documented you are, the better.

Q: *But I love to shop!*

A: How do you want to spend your money? If you know you are going to downsize in five years, think twice about getting new possessions. Ask yourself before you buy something, "Is this really beautiful or useful? Do I need to own it? What will it cost to maintain it, clean it, or find space for it?"

Q: *How do I make some money from what I get rid of?*

A: First, evaluate the time, effort, and money it will cost you to sell various items. Here are the options: 1) Consignment shops. 2) Yard sales, garage sales, flea markets, auctions, and online, eBay. 3) Estate sales: Hire a pro to come in and hold a sale in your house. 4) Tax write-offs. You can make tax-deductible donations to thrift shops or donate to charitable organizations. (For information on how this works, log on to www.itsdeductible.com.)

Pick an organization you have a connection to and ask if they'd like a contribution. For instance, if you have a strong feeling about wanting to help battered women, or cancer survivors, or the local YMCA or YWCA, call to see if they take contributions. A lot of them will pick up. But whatever you contribute should be in good shape: be respectful.

