



CREATIVE CLUTTER BUSTERS

CREATIVE CLUTTER BUSTERS - DAY 1

Do you have a long overdue doctor's appointment to book? Perhaps your annual physical with blood work? Dental cleaning? Eye exam? Maybe you've got something bothering you and just haven't taken the time to get it checked out. Give it some thought.

TODAY is the day to make that call!

What will you declutter? Physical health ailments, stress from tooth pain, frustration in not being able to see well, and guilt from not making the appointment sooner. Preventative maintenance is key to good health, so even if you aren't experiencing a current health challenge, staying ahead of the curve can make the difference between a simple fix and a major crisis.

Blessings to you on Day 1!

CREATIVE CLUTTER BUSTERS - DAY 2

Do you sometimes borrow and forget to return? Today, we are going to right that wrong.

What do you have lying around or tucked away somewhere that you may have forgotten to give back? A friend's scarf that went perfectly with your favorite winter sweater - LAST YEAR! Your neighbor's electric drill you needed in a pinch when working around your house months ago. What about the Tupperware container filled with yummy leftovers Mom sent you home with? It doesn't get ANY worse than forgetting to return mom's Tupperware!

What comes to mind? Whatever it is, dig it out and make sure it gets returned to its rightful owner today. Is it LONG overdue? Perhaps a small note or gift with the item you held hostage just might make the borrowing easier down the road!

What will you declutter? Physical space, worry, guilt, and mistrust.

Enjoy Day 2!

CREATIVE CLUTTER BUSTERS – DAY 3

Oh the irritation when you need to use something and it's broken.

It's even worse when you KNEW it was broken and had PROMISED yourself you'd get it fixed, only to 'forget' about it until you need it again. Talk about frustration extreme!

"The time to repair the roof is when the sun is shining." JFK

What needs to be repaired in your home? Is there a towel rack half falling off the wall? A window blind with a broken wand? Maybe a leaky faucet, a sticky doorknob, or a drawer that doesn't close properly? A toilet that never flushes right? Items left in various states of disrepair only serve to annoy us over and over again. It's time to stop the madness!

We all have something, or *many* 'somethings' that need attention. Today is the day to pick one and get it fixed!

What will you declutter? Frustration, wasted time & energy, and ongoing dissatisfaction.

Take ACTION and make Day 3 work for you!

CREATIVE CLUTTER BUSTERS – DAY 4

What would you do if your wallet or purse was lost or stolen? Aside from FREAKING OUT, what would be your first step?

It's hard to imagine the sense of loss, confusion, and frustration such a scenario breeds unless you've personally experienced it. Unfortunately, like many of you, I have.

To prepare for such a circumstance, make a photo copy of every card in your wallet. This would include your driver's license, credit cards, frequent shopper cards, insurance cards, etc. EVERYTHING. Just line them all up on the copy machine, eight on a page, and copy away. On some, you may want to copy the back too, but for most, the important information is on the front. Phone numbers can be Googled, but having ID numbers and expiration dates handy is invaluable.

It's virtually impossible to stay calm and remember everything you had in your wallet when you're under the gun to quickly connect with all your banking institutions at once. And while putting holds on accounts and halting the possibility of unauthorized charges is priority, feeling confident that you can and will replace everything in your wallet, including your grocery store VIP card, will help get you feeling back to normal in very short order.

While you're at it, make sure you have copies safely stored at home of any special pictures you carry in your wallet.

SIDE NOTE - A good rule of thumb is to never carry your social security card with you.

What will you declutter? Anxiety, confusion, wasted time and energy, and a whole lot of stress!

Don't pass on Day 4. It's really important stuff!

CREATIVE CLUTTER BUSTERS – DAY 5

Grocery store shopping – most either love it or hate it. Either way, I've a got trick that will make your shopping experience more efficient and effective!

How do you keep track of your shopping list? Ours is on the fridge, so as items are used up or thought of, a note can be made. It has been affectionately dubbed the 'Magic List' – write something down and it magically appears. I'm not sure my endless grocery store runs constitute 'magic', but it's cute. My husband prefers to use the dictation method. He dictates what he wants and I write it down. It's two steps instead of one, but at least he tries!

And yet, even after all this effort, we go to the store and invariably forget something, or didn't realize we were out of a certain necessity and have to run back to the store the very next day. Aggravating!

A simple solution is to make up a pre-printed shopping list. Using a Word document or other similar tool, make a list of ALL the items you buy on a regular basis, everything from eggs to toilet paper to dishwashing soap. Put a small line after each one for a checkmark.

After you've listed the regulars, then list a few popular categories and put some blank lines below them. For instance meats, fruits, vegetables, canned goods, spices, cleaning products, etc.

Finally, fill up the rest of the list with blank lines.

Each week, print out a new list and post it where all family members can see. Encourage them to check and write as they go. The key is BEFORE you head to the store, do a quick scan over the entire preprinted list and compare unchecked items to your fridge, pantry, and cupboards to double check that nothing has been forgotten. This simple step is ridiculously helpful!

It may take you a few weeks to hone the list as you continue to add things you've overlooked, but in the end, you'll have created an extremely useful and personalized tool.

What will you declutter? Aggravation, wasted time & money with extra trips to the grocery store, and complaining family members.

Day 5 is a prime example of how a little effort can make a huge difference. Give it a try!

CREATIVE CLUTTER BUSTERS – DAY 6

Can you say without hesitation that up-to-date insurance and registration cards for your vehicle are in the glove box and easily accessible?

I can! But only after completing my Creative Cluster Buster – Day 6!

For the most part, I'm super responsible about making sure important information is current and available, but lapses can happen and it's always a good idea to double check!

Head out to your vehicles and make sure both the registration and insurance cards are current and handy. And while you're at it, you might as well organize the glove box too! It's crazy how much stuff can accumulate in there!

What will you declutter? Embarrassment, frustration, and potentially money when the officer doesn't have (additional) cause to write you a ticket!

You may never be asked to show your insurance and registration cards, but I suspect if you are, it's going to be an important request.

CREATIVE CLUTTER BUSTERS – DAY 7

When is the last time you backed up cell phone numbers, pictures, and computer data? Unless you have a daily back up service, chances are it has been too long!

This is one of those things that you may not often think about, but in the off chance you have a computer malfunction or your phone takes a dive, it's usually the very first concern that comes to mind. Have you ever experienced that heart stopping moment when you break out in a cold sweat fearing the worst? It's completely awful. And if the worst actually happens, it can have devastating results.

Why live with that worry hanging over your head when there are a variety of easy ways to safely store your important stuff?

As mentioned, you can pay for an 'off-site' daily back up service like Carbonite, most cell phone companies have free data back-up options, and there are also many different external hard drive devices to choose from. It doesn't matter what you pick, as long as you put a cost-effective, secure, reliable method in place and use it!

What will you declutter? Heartache, frustration, worry, and the loss of irreplaceable documents and pictures.

Get started on Day 7 right now! I am!

CREATIVE CLUTTER BUSTERS – DAY 8

Are you going on vacation anytime soon? No? Good! This is the perfect time to prepare!

EVERY TIME I pull my luggage out, I'm immediately reminded of the small suitcase with the broken handle, the larger one that doesn't roll properly, and the garment bag I can't find. My make-up bags have seen their better days and my travel-sized toiletries are almost empty.

Packing for a trip is the worst time ever to figure out that you don't have what you need. So, don't wait until you are packing. Figure it out now!

Run through your packing routine and make note of anything that needs to be repaired, replaced, or purchased, and then work diligently to take care of each item. It's hard to get motivated about spending energy and money on something you don't need this very moment, BUT when it's ready the moment you do need it, you'll be thrilled you took a proactive approach!

What will you declutter? Disappointment, stress, hassle, and chaos.

And just for the record, I'm not 'really' happy you aren't going on vacation anytime soon. It just sounded like a good opening line... Praying that fun travel plans are in your near future!

CREATIVE CLUTTER BUSTERS – DAY 9

Auto, Medical, Life, Property, Dental, Vision, Disability – what do all of these have in common? Many of us have insurance policies for them.

Admittedly, reviewing insurance policies is one of my least favorite things to do. Each policy has its own coverages, limits, particulars, etc. And since I don't deal with most of this on a daily basis, there is almost a learning curve each time I tackle updating my coverages, having to relearn all the nuances of each type of coverage.

But it's WELL WORTH IT!

The time to find out you aren't properly insured is BEFORE you need it, not after. It was AFTER my home was broken into that I understood about the jewelry cap for coverage on my base insurance, and unfortunately, it wasn't nearly enough. Additional coverage was extremely affordable and would have made a big difference, but I wasn't diligent in evaluating my needs. Clearly my agent wasn't either. She has since been replaced.

You will likely have to call more than one agent to go over all your different policies. You may have to deal with hold times, play phone tag, take a few pages of notes, and make some decisions.

But again, it's WELL WORTH IT!

Make sure you are insured with a reputable company, understand the exact coverage you DO OR DON'T have, take time to comparison shop, and are comfortable with the insurance agent(s) you are dealing with.

What will you declutter? Frustration, monetary loss, ignorance, confusion, and irresponsibility.

Are your insurance policies long overdue for review? Make the most of Day 9 and tackle them now!

CREATIVE CLUTTER BUSTERS – DAY 10

Are you in school? Have kids in school? Have a home office? Having the supplies you need on hand can make the difference between stress and success.

If your printer is going to run out of ink, it's going to happen in the middle of the night, guaranteed! Do you own a stapler? It's a great idea to have a box of staples to go with it. Paper clips, scotch tape, and rubber bands are cheap to stock up on, but when you need them, you would pay gold to get your hands on em'. Keep an extra ream of printer paper ready to go, along with white out, glue sticks, and a good supply of pens, pencils, and erasers too.

Want to go really crazy? How about some binder clips, poster board, markers, crayons, stamps, envelopes, post its, etc. I could go on and on. It's much easier to pick up these things in advance when you can shop for great prices on your terms, than with the stress of a rushed trip to the only drugstore open at 11pm.

Call me a nerd but I LOVE having an adequate assortment of office and school supplies around. There's quite a thrill in having WHAT I need WHEN I need it WITHOUT a trip to the store. Even better? Having what my kids needed for a last minute science project, Student Council event, or homework assignment. No better feeling in the world! I love being prepared!

What will you declutter? Wasted time and money with extra store trips, frustration, stress, and delays in accomplishing tasks and projects.

Use Day 10 to create a small stockpile of necessary supplies. When you least expect it, you'll be glad you did!

CREATIVE CLUTTER BUSTERS – DAY 11

None of us particularly relish the idea of handling end of life affairs, but love your family enough to do it.

Having the appropriate documents and designations in place will ensure that your wishes are carried out when you are no longer able to direct them yourself. This, in turn, will take the pressure off family members who are likely already stressed out, exhausted, and grieving. Properly preparing will also reduce the potential for probate issues, which would delay access to funds and draw out the entire settlement process.

Do you have a will? Or a living will? Both are critical.

Insurance policies require beneficiaries, but did you know that you can add beneficiaries to most checking, savings, CD, and investment accounts? You can!

Do you want to leave certain special mementos or items to specific people? If it isn't properly documented, it may not happen.

There are many inexpensive and reliable do-it-yourself kits available, as well as attorneys who have reasonably set flat rates for wills. Living Wills are even available to download from the internet, so there is no excuse to delay.

What will you declutter? Long probate delays, fighting among loved ones, stress and anxiety for your family members, and the possibility that your wishes won't be carried out.

There is, perhaps, no more important day than Day 11. Take this Clutter Buster seriously and get your affairs in order.

CREATIVE CLUTTER BUSTERS – DAY 12

It's inevitable. At some point, someone is going to stop by your home unannounced. And they just might stay. What if, at the last minute, you need to offer your home to an overnight guest?

Are you prepared?

I'm not just talking about the cleanliness of your home, or the space to house visitors, but whether or not you have the essentials on hand to accommodate such a surprise.

Dedicate a drawer, shelf, or basket and collect items a guest might need when staying with you. For instance, include soap, a washcloth, towels, a toothbrush, toothpaste, shampoo, conditioner, and a razor, etc. Trial size toiletries are perfect. Better yet, the next time you go to a hotel, snag some of the toiletries provided in your room and repurpose them for your guests!

Yes, you probably have most of these items on hand, but gathering up ABU (Already Been Used) items while visiting with your guest will be an unwelcome interruption. Providing an unopened tube of toothpaste and unused bar of soap will make a warm, lasting impression. Feel great about spoiling your guests with a set of matching towels that are always washed and ready to go. Do you have an extra blanket and pillow set aside? Now's the time to be sure you do.

What will you declutter? Stress, chaos, embarrassment, and wasted time and energy.

Day 12 will ensure you are the hostess with the mostess and your guests will feel special and welcome. The cost is minimal but the payoff is great!

CREATIVE CLUTTER BUSTERS – DAY 13

Remember the copies from your wallet you made on Day 4? Where do you plan to keep them?

In your "Grab N' Go" of course!

We developed our GNG as a method to 'Grab' all important documents and 'Go' in the event of an emergency.

What if you had to flee your home or city because of a fire or catastrophic weather event? There are many unforeseen circumstances which might necessitate a quick exit. Are you prepared?

What should you put in your GNG? Along with the copies of all important cards in your wallet, we suggest birth certificates, social security cards, your marriage license, passports, and military ID's. A master list of all banking accounts, insurance policies, investments accounts, etc. is also a good idea. Gather all of your most important documents, including a copy of a utility bill to establish residency just in case.

Having contact information for any important people, along with a road map, is also smart. If phones are down, you may not be able to call, but at least you can get there if need be

In addition, we keep at least \$100 in singles in our GNG; in THIS case, more is better. You might have a credit card with you in your wallet, but what if electricity is out citywide? Having this currency on hand might be the only way to carry out a transaction while also eliminating the need for change.

We have a small, expandable file folder with interior pockets and everything stays organized and compact. In case of emergency, all we need is in one place! As a precaution, we keep our GNG in a fireproof safe with the combination close by.

What will you declutter? Loads of stress, anxiety, chaos, worry, time, and restrictions.

While you can't prepare for everything, Day 13 will make sure you are ahead of the game if the unexpected strikes.

CREATIVE CLUTTER BUSTERS - DAY 14

We end our Creative Clutter Busters series with a party. Your party!

Large or small, we all host. Whether it's a few people over for lunch after church, a weekend family get-together, or a big blow out to celebrate a special occasion, some variation of a party is bound to happen.

Think back to the last party you hosted. Was there anything you needed that you didn't have? I'm not necessarily talking theme specific, but more along the lines of general use party ware.

We love to have to people over. A lot. I complained repeatedly about not having an ice bucket. Either guests would just get the ice from the fridge dispenser or I would put in a plastic bowl. It just bugged me.

So after years of complaining, I broke down and spent a few bucks on an ice bucket with tongs. It's fair to say it was some of the best money I've ever spent. I LOVE my ice bucket! It keeps ice cold for hours, looks great, and is convenient to use. I should have bought it years ago!

What would you like to have on hand? Perhaps a plate, cup, or utensil holder for paper and plastics. Maybe it's just keeping more paper and plastics on hand? I even love having some to-go coffee cups with lids around. One package lasts forever. We don't use them, but if a guest wants to take a cup of coffee for the road, it's fun to be able to send it with them in style!

Would you make good use out of a trough to hold drinks on ice? What about some new tablecloths or candleholders? Do you get irritated by the bugs every time you're outside with friends? Have some citronella candles around; they work wonderfully!

The idea isn't to spend a lot of money or overdo it. Just find one or two items which would make a big difference and invest the time and money to have them at your disposal.

What will you declutter? Inconvenience, frustration, inefficiency, and maybe a few mosquito bites!

Thank you for joining us for our Clutter Buster series. We loved having you along. And remember, decluttering isn't only about what to get rid of. Sometimes it involves strategically figuring out what you need and intentionally taking action to declutter potential problems, frustrations, and other negative consequences by preparing in advance.

Blessings!