



“If you have debt, I’m willing to bet that general clutter is a problem for you too.”

~Suze Orman

The Necessities of Life

Do you know that a professional organizer can...

- Provide the needed support to minimize frustration.
- Offer valuable time-saving techniques.
- Systematize the flow of paper for less clutter, less duplication, and less stress.
- Teach simplification techniques and life management skills.
- Help you to increase your energy level.

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While reading *Walden* by Henry David Thoreau, I recognized that life in 1854 was dramatically different from life today, and I would never want to return to those days of hardship and sacrifice. However, I did discover that there are similarities in our views about dissatisfaction, disorganization and discomfort.

With today’s buffet-laden table of choices, we have daily decisions to make: some are easy, some are quite difficult, some enslave us to our possessions and others push us deeper into debt. More often than not, without thinking, we fill our environment with more than we need while searching for ways to stave off a sense of unhappiness as well as the creditors. We are in debt — financially, emotionally and mentally — because we confuse the necessities of life with the luxuries that are readily available.

Thoreau stated, *“It is desirable that a man live so compactly and preparedly that, if an enemy takes the town, he can walk out the gate empty-handed without anxiety.”*

How many of us in an emergency situation could just get up and walk out empty-handed without anxiety? Most of us would find it difficult to determine what things of value or necessity we would grab if we were forced to vacate our homes and offices. Many of my clients would say that the photos are the one thing of value that they would want. Others may decide that another object would be better. For me, I would want the one thing that would allow me to rebuild my life — adequate backup of my computer documents. Maybe it would be a good thing to set aside a few moments and determine what your necessities of life are, or decide if you could even walk out empty handed without anxiety.

No matter what you decide, it is imperative to know the difference between a necessity and a luxury if we are truly seeking a debt-free life. Our purchasing power and available options are so much greater than in Thoreau’s time. Yet, those choices have obscured the line between needs and wants.

I've written this before, but I am compelled to repeat it because it gives you the opportunity to ponder the importance of investing in a life rather than buying a lifestyle. So again, consider the following:

- We need to eat, but we don't need filet mignon.
- We need to be clothed, but we don't need overflowing closets and drawers with famous labels.
- We need shelter and domestic comfort, but we may not need a 3 or 4,000 sq. foot home.
- We need a means of transportation to get to work, but we don't need a Mercedes.

"There are no shortcuts to any place worth going."

- Beverly Sills

Consider the words of Thoreau carefully. *"While civilization has been improving our houses, it has not equally improved the men who are to inhabit them."*

I challenge you to take time to ponder what is truly a necessity for you and shy away from lifestyle trappings and the consequence of debt. Recognize that less is best. Less household clutter means less time to clean and less to search through when you are looking for something. Less means more breathing space and more time to enjoy the fragile moments. Do as Thoreau did: He threw out the pieces of limestone on his desk that required daily dusting. All he really wanted to do was sit in the open air, for *"no dust gathers on the grass!"*



Disaster Preparedness

Disasters can strike quickly and without warning. However, you can cope with most situations by preparing in advance and creating a disaster preparedness plan.

If something happens, you may not have much time to act or think about your options or plan your next step. It is impor-

tant that everyone knows and understands what to do and when to do it. The key to survival is organized planning.

Need help? Call me at 860-747-8962 or send me an email and we will get started on your plan. Knowing what to do is your best protection.

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Potential Disasters

- Fire or flood
- Hurricane/Tornado/Winter storm
- Outages (power, telephone, gas)
- Hazardous materials spill
- Theft/Burglary
- Vandalism
- Loss of wallet, address book, cell phone, calendar, PDA
- Loss of business records
- Illness or death