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JIM: I'm really looking forward to this program. The reason is I happened to see an ad for a seminar that was being held in my area about decluttering, and I thought it might be interesting because a lot of folks as I'm dealing with them or their family sometimes, they've got all this stuff and sometimes that prevents them from going to that ideal retirement property that they always wanted but what do we do with all the stuff. I sometimes see it with what do we do with all the kids' or grandkids' stuff we've been saving for them. I've also seen too if God forbid someone needs to go to a nursing home and the family is dealing with that or they pass away, what do they do with everything.

A lot of times people don't know where to turn and I didn't realize there's a whole association of professional organizers and coaches that can really come into a family and really help them out, and I can tell you from my own personal experience, I've got a sister-in-law who keeps a lot of stuff, but she was able to come in and talk to my wife when we moved and helped her get rid of everything. We offered to return the favor, at least my wife did. She didn't feel quite as comfortable having someone go through and help get rid of things, but I think sometimes that's what we need is someone who can help us, so joining us today is professional organizer Laura Gramann, and I'm so happy to have you here, Laura. Thanks for taking some time with us today.

01:27

LAURA: Yes, thank you, Jim.

01:28

JIM: So Laura, tell me, what does it mean to be a professional organizer and how in the world did you ever decide to become a professional organizer?

01:37

LAURA: A professional organizer helps people basically live and work more efficiently, so most of my clients right now are living in their homes and they want me to come help them declutter and take control of the chaos, whether that's paper piles or an unruly basement full of lots of treasures. I can also help with people in their offices, again paper is a big issue so I can help them with a lot of files that they have in their office to make desk look great.

There are a lot of ways that a professional organizer can help their clients. I got into it because I've moved across country several times. It's expensive and a lot of effort to move, and when you have a lot of stuff that is expensive, and a real drain on your energy, so I learned to live with less and each time I move I cut back more and more, and it felt so wonderful. I really wanted to share that amazing feeling with people, specifically in the Milwaukee area right now. It's been such a fulfilling experience to hear how people's lives are being transformed by living with less sometimes, but also just taking control of what they already have, and really appreciating all that they have been given in a way that they can find things easily, and they don't feel stressed when they come home from work. They can really focus on things that are important, like their family.

03:06

JIM: I know I can speak from personal experience. It's always been stressful for me, and just knowing that stuff is there, that stuff is there, that stuff is there, and I just really get to it. It's always gnawing at you. My wife and I, we just recently moved and my grandparents had passed away in 2001. We moved just a couple years ago. When they passed away, I have some mementos from them, and some of them I was holding for brothers and sisters who had moved out of the area and didn't want us to get rid of them, and one was a China set that we had in the vanity of the bathroom. We had a cabinet in there. That was the only place we had room to put this stuff, and it sat in there for like 15 years, and when we moved we asked the one sibling who lives in Florida, hey, do you want this stuff, when are you going to take it, because every time they'd come up to visit they didn't want to take. I didn't have room for it when I traveled to Florida to pack it all in and not have it break, so finally we're moving and it's like, I'm not moving it again. It's either going to Goodwill or we're going to take it to UPS and they can ship it. Lo and behold, they didn't even want to keep the mementos but here we're storing it for them for 15 years.

I certainly can appreciate what you do, and sometimes just having someone behind you to just say that's not emotionally attached, be able to successfully challenge you to make a good decision as to whether or not those things are worth keeping, so let me just ask you this, all these papers, I mean, you talk about a business situation. If a business person is hanging on to these papers, how do you convince them to get rid of it? Because obviously they're thinking there's some value or some reason to be holding on to it. In a business, you've got to keep good records, so how do you help a business person out?

04:54

LAURA: Exactly, we determine on what their industry is and what the rules and regulations are for their business. I do have some resources on my web site that let people know how long to keep certain documents. There is definitely something to be said for keeping certain documents, and you often have to. There are different ways that you can store the information. Some people choose to scan everything in and put it in the cloud or keep it on their computer, and a digital version is often just fine. Sometimes the government requires the physical piece of paper, but it fully depends. A good old fashioned filing system is a real safe bet for a lot of people.

I can talk you through how to create a basic filing system if that is something you want me to right now.

05:46

JIM: Sure, why don't you do that.

05:47

LAURA: Okay, so for some people this may be very common knowledge and very obvious for them, and others just need a reminder. It's not something that's often taught in schools, and so I'll just run you through what a basic filing system should have. We'll start with hanging folders in either a file box or a filing cabinet, and then oftentimes people place manila folders or subdivided folders within that, so an example might be you have one folder, one hanging folder for insurance, and then within that you might have several different manila folders, one for each case of insurance, so you might have one for auto insurance, another one for home insurance, and another one for health.

Then another example is you would have a hanging folder for health, and then you could have sub folders within that for each person in your family, or maybe for each specialty physician that you go to, maybe it's for your teeth or your back or your eyes, et cetera. The whole purpose is to help you find things really easily, and if you have other family members it's important that everyone is on the same page and that they can find everything really easily as well.

I always recommend that people get a label maker. You can get them often as cheap as $10 on Amazon. It makes things really legible so that everyone in your family can find it, and the whole point is so you're not wasting time trying to decipher someone always handwriting and getting frustrated and flustered trying to find a certain document, especially if it's an urgent situation.

The other component that I like to incorporate into a filing system is a shredder. It's tough to maintain confidentiality sometimes and identity theft is a real problem these days. I try to play it more conservatively with my clients. When it doubt, try to -

07:47

JIM: That's some great advice. We'll take a quick break and when we come back, let's talk about things. I know having a file system is incredibly valuable and with computers today if someone is proficient on that, really gets easy. You might still need to have that file drawer full and maybe have to get rid of some stuff from time to time as it gets outdated, but man, it really makes it easier to find stuff than digging through piles.

Let's take a quick break. When we come back, we'll continue to visit on how to declutter your life a little bit with Laura Gramann.

[BREAK]

09:21

JIM: Welcome back as we continue to visit with professional organizer and professional declutterer Laura Gramann. Before the break we were talking about the importance of getting rid of those piles, getting things organized, and making it easy that anybody could find something.

I've got to tell you, Laura, I deal a lot in financial planning, retirement planning, investment planning, estate planning, and one of the most difficult things typically with every couple, there's the one spouse that takes care of everything. If that spouse gets sick or passes away, it is a nightmare for the family members that come behind if things aren't organized, and it really creates a lot of stress and turmoil at a time where it's harder already to deal with it because you just lost a loved one or you're dealing with a sick loved one and going to doctors and hospitals and all that, and now trying to get the papers organized at the same time when you don't even know what you're looking at is really a strain that can be put on families.

Let's say someone is looking to relocate. They're getting to retirement, maybe they want to downsize. They raised their kids and they have their four, five kids that they raised and they've got boxes full of stuff from old report cards to school books to boots and coats and all this stuff that they saved with their kids, not to mention all the stuff that they might have for maybe entertaining and they're not entertaining so much, so they've got this house, this three or four or five-bedroom house full of stuff. They want to simplify, move to maybe a retirement community or a smaller home but they don't know where to go with this stuff, what do you recommend for them?

10:58

LAURA: This is a great question that I often get. It is a huge undertaking to move, whether you are down sizing or not, and what I usually recommend is to start early. Let's say you want to get your house on the market this spring. Well, you should have been already paring down your items over the past year, because that strategy of slowly chipping away at things makes it a less overwhelming process.

Once you actually get into decluttering and down sizing and just minimizing a little bit, it is great to have a professional organizer, I'll just throw a plug in there for that, but if you can have your spouse or a family member or friend come over and help you sort through your items and decide, should this item be donated, should it go to consignment, should it go to a family member or friend, or does it need to just be tossed. Is it broken, will no one find value in that, and then obviously a file for things that you definitely treasure and want to bring with you.

The items that belong to maybe a child that's left the house or a sibling, you should have an honest conversation with that person and tell them, this is something that needs to be removed from my house because I'm down sizing and getting ready for the next adventure in my life and this just isn't serving me anymore, or this is yours and I need you to come take it. Then it's important to give them a deadline and say, you know, if you could please come get this by the end of the month or by our next family gathering, that would be great. If it's not, I really have to take another step forward and I'll have to donate it so I can move on with the process, so that's one way that you can handle items that belong to someone else.

In terms of items that you do want to bring with you, and oftentimes I'll bring it back to paper for a minute, once you've gone through and you've purged the papers that you don't need to keep anymore, your tax, you've done an earmark for your taxes or whathaveyou and you have your final stack or your final filing cabinet that you know you need to keep, it's important for everyone in your family to know how to access it should something come up.

One thing I definitely recommend is that people either have a fire safe box or a safety deposit box, and that there are very specific documents that you should keep in there. Such things as marriage or death certificates, vehicle titles, estate planning documents, passports, social security cards, the list goes on, and again those resources are available on my web site or you can do a search for it. It's important especially if you have these items in a bank safety deposit box, make sure that someone else in your family knows how to access it. You know you mentioned if someone were to fall ill or pass away suddenly, someone else needs to know how to access those things, so then you share it with your children or your spouse, or even your lawyer. It's important, otherwise it's a huge, huge hassle to try to get access to those things, so that is very important.

It's also really great to have all of those really important documents in one central location, so if it's in the fire safe box it's honestly great if there's a fire or a flood, everything is safe and protected in that box. Then if there's a situation where you need to leave the house on short notice, or you just need to grab everything that is really pertinent and important at that moment, you know exactly where everything is, so you're not left feeling frustrated or unprepared or flustered. You need to cause unnecessary anxiety, so it's great to have everything in one central location.

15:03

JIM: One thing I recommend, and I almost make it mandatory now for clients that I engage with, I let them know that at some point in time we're going to have a family meeting. Part of the purpose of that family meeting is make all the family members accountable to each other, and we have kind of what we call an estate organizer, whatever, just a little booklet that they can fill out, and who are the people that they're in contact with, insurance agents, financial advisor, what are the benefits they have, where their discharge papers, all this kind of stuff, phone numbers, policy numbers, account numbers, all that stuff, and who the people are that should be contacted.

One thing I've found, because I see how often it is that people just put this stuff off and all the sudden one day they're not there to do it and the family is left, whether it's a spouse orchids, are left trying to deal with the mess and when they have to be Sherlock Holmes to figure out where everything is, I know in our state we publish the unclaimed property list and it's, most of this unclaimed properties are because someone always passed away and nobody knew they had these assets, so it's important to get the family involved in knowing, not necessarily what you have but at least where to go to if you're not here.

Let me ask you another question. I love the part that you said about setting deadlines with adult children because we kind of did that and we moved. Some of my kids have been out of the house for almost 10 years. When it came to pulling out their mementos, you know, those school projects when they were in third grade and all these things, they haven't looked at it. We get it out, yes, it's sentimental, they haven't looked at it in 10 years and then when you tell them they're getting rid of it it's like, oh, no. Well, then it take it with you. Well, can you just keep it for a little bit longer. It makes it a little bit challenging, but the truth of the matter is if it hasn't been important to them in 10 years, when you pass away if they don't have room for it now they're just going top end up throwing it to the dumpster anyway, so you want to have some clear cut decisions.

When I went to the declutter seminar, one of the things they talked about, in my business I get a lot of trinkets and one of them is coffee mugs. We had a shelf full, we had two shelves full of coffee mugs and it's like how often do we have people over where I'm going to be serving 40 people coffee, so we down sized down to about eight coffee mugs and I figure if people come over and we don't have enough coffee mugs, they'll have to share, so that's one of the things that we did.

When it comes to of items like that, do you have some suggestions like with the coffee cups that you find that you're recommending to people on a regular basis?

17:37

LAURA: Yes, one of the things that is sweeping the globe actually right now is a book by Marie Kondo, The Magic of Tidying Up, and one of the main questions she often asks her clients is, does this spark joy? So when you're going through your items and you're trying to decide whether this is a treasure worthy of coming with you in your next home, you need to ask yourself, is this something that really makes me happy? When I look at it, when I use it, do I feel good about it.

You know, there are certain clients that I've worked with when we're purging through their closet, and they pull out a sweater or something and they even say to me out loud, oh, I hate this thing, and you have to ask yourself, why are we hanging on to it then, how is it really serving you, and could it be serving someone else better. If you have extra winter boots or coats, could that be going to someone less fortunate who could really benefit from that. You just have to really be honest with yourself, and sometimes that's why it's great to have an objective third party friend, family member, or professional organizer, come and ask you these tough questions.

In my job I don't make my clients get rid of things. They have to be comfortable making that decision themselves, but I ask them the questions that guides them to making the right decisions, so they feel that they are only keeping things that are very valuable to them and that are very meaningful and important, and are a good resource. Obviously you can't ask that question about a bag of batteries that you have. Does this bring you joy? Maybe not, but you have to ask, is this something that will serve me, is it going to be useful to me in the near future.

You can't keep everything you think you might use or you might finish that project, or if this could come in handy, or I know that part belongs to something, I just can't figure it out right now. In the long run it will not benefit you to hang on to that. You will definitely feel the weight of your things, and it's best to just get rid of the things that are not making you happy and are not serving you right now, and that way it makes space for new wonderful things to come into your life.

19:58

JIM: When we moved I decided if I haven't touched this in a year, it's gone, and we were able to get rid of a lot of stuff that way. Now, there were a couple exceptions along the way, and we got rid of a lot of stuff, and now that we've moved the place that we've moved to has small closets. I don't have all the storage areas that I had, so the stuff that we moved the first time, then now all the other stuff is gone, the decisions done. Now we're going through phase two and we're continuing to get rid of stuff, and it's interesting having gone through the process we did. I don't really miss anything.

20:31

LAURA: Good.

20:32

JIM: I think I'm going to miss something when I get rid of it, but right now I can't even think of what I all got rid of because I hadn't looked at it forever, and then when it was time to move I had to get rid of it.

You mentioned your web site a couple times, Laura. If people would like your help, I don't know how you can help people at a long distance, but I know you've got some resources on the web site, tell people how you can help them and where would they go if they want your help.

20:56

LAURA: Great, thanks for asking. My web site is PiecesIntoPlace.com, that's the name of my company is Pieces Into Place, and on the web site there is a page called Resources, and on there you will find some of my favorite organizational products that I like to recommend, some of my favorite apps for your phone that are great at helping you stay organized, and also some resources like what types of documents should I be shredding versus recycling, how to deal with a messy family member, and then how long to keep certain documents. This is really relevant to our talk today.

People can reach out to me through my web site. I have done virtual organizing sessions before. One of them was in Taiwan, so that was a really fun experience for me. There's a lot that can be done over the phone or over email with folders in the space as well, or I can do video chat, so I can make it work. There's a lot that can be done even if we're not in person, and I at least want to help people get started heading in the right direction. It's really amazing how much work we can get done even in a one or two-hour session, and people feel instantly motivated and inspired and empowered to make new decisions to really improve their life through organization.

22:24

JIM: Well, Laura, I'm sure you've helped a bunch of people out there, even with some of your simple ideas that you gave today, and I can speak from personal experience. It's just like financial planning. I tell people don't go it alone. You don't know all the tools and resources, and people get emotional about their money or emotional about their stuff, it's hard to make a decision and if you've got all this clutter in your life, I know it's a stressful situation and it's really stressful if you don't deal with it and dump it on your people that come after you, whether it's a spouse or your kids or grandkids or whoever it might be, so getting organized can be a real blessing for the whole family.

Thanks, Laura, for joining us. I look forward to maybe having you on again real soon.

23:06

LAURA: All right, thank you so much, Jim.

23:09

JIM: Thanks for joining us this week, and tune in again next week as we explore another phase of the Real Wealth process, and remember if anything you heard in today's show you'd like to get more information about, contact your Real Wealth advisor. Also if you feel that any of this information would be helpful to a friend or family member, just click the Forward To A Friend.