

Reflections

How to Begin Decluttering Your Home

By Evelyn Sullivan

Do you feel your home is a place of calm and peacefulness, or does your home stress you out? Are you tempted to keep things for sentimental reasons, or for fear that you will need them in the future? What if I told you that you are not alone? In fact, I have spoken to many people who have said that holding on to things causes them added stress. A telltale sign is feeling like your home does not bring you joy anymore.

In my observation I have noticed how during the first 50 years of life people acquire things, and the last 50 years they try getting rid of stuff. Decluttering is a popular word used often to encourage people to go through their belongings and decide what is no longer useful or needed. Decluttering can improve your mental and emotional well-being; it allows you to work more efficiently; and gives you a sense of balance. It also can reduce anxiety and



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stress. More importantly, decluttering can help you focus on the things that are important in life, like spending more time with your family and friends.

Another added benefit of getting rid of stuff is it can help you save money. You are probably wondering how this is possible. Well think of it this way: when you can't find an item that you need, you will buy another one. A couple weeks later, you might find the item you were looking for, and now you have two of the same.

So, let's get down to business, where's the best place to start your decluttering journey? Here are six easy steps you can take to start paring down your belongings.

① Choose Where You Want to Start

I always recommend that you begin with the room or space in your home that overwhelms you the most. For example, if your basement is jammed with stuff and you can't even walk into it, this may be a good place for you to start. Perhaps it might be a junk drawer in the kitchen, or the laundry room; and for some it might be the garage or the bedroom. You be the judge!

② Begin Sorting

Once you've chosen the room or space you want to begin decluttering, label four large boxes: "give away," "throw away," "keep" and "not sure." Aggressively go through everything in that room or space and put every item in the designated boxes. After sorting through every item, go through the "not sure" box and start the process again.

③ Say Goodbye!

Now you're ready to throw away anything you don't want and give away everything others might want. This will be a difficult step

because you will see things that you might have second thoughts about parting with. Stop, take a deep breath, and remind yourself of how your home does not bring you complete joy. Tie up those garbage bags and say goodbye to the things that you no longer need. If it's hard to part with the "give away" items, ask someone to take them to the church's donation center, Goodwill or a nearby thrift shop.

④ Grouping Like Things

Now the fun begins! Put like items together. For example, if you are re-organizing a closet, put all your skirts together, followed by your slacks, handbags and shoes; you get the point. Putting like things together will help you keep track of what you have.

⑤ Step Back and Survey Your Space

Look at the surrounding space carefully and visualize where you're going to put your grouped items. Take into account how much space you have for your grouped items. You may have to put some of your seasonal clothing away if you don't have enough space in your closet.

⑥ Invest in Good Storage Bins if Needed

You may need to purchase some storage bins for certain things like shoes. I personally like the clear shoe boxes. Each pair of shoes is in clear box, and I've taken pictures of each of the shoes and placed the pictures on each shoebox. Putting your shoes in their own container will help you keep better track of them.

Decluttering room-by-room can be fun and enjoyable if you have a good plan of attack. So, choose a room, get your boxes ready, play some fun music and begin to watch your home be transformed. A less cluttered life will help you relax more, feel happier and more in control! ■

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Thinking Outside the Box

For those who have already navigated the path of selecting a medical plan in retirement, you know it is a big decision! If you are enrolled through Aon Retiree Health Exchange, your benefits advisor can help you walk through it. Review the chart below for some of the differences between a Medicare Advantage Plan and a Medigap Plan.

If you are thinking about making a change this year, Medicare Open Enrollment is October 15–December 7.

REMEMBER that to maintain HRA eligibility, you must be enrolled in a medical or prescription drug plan through Aon Retiree Health Exchange without a gap.

(That means you can't enroll directly through the insurance company or local friendly agent, and then come back to Aon later and still be eligible for the HRA benefit.)

2021	Medicare Advantage + prescription drug coverage	Medicare Supplement (Medigap) + Medicare Part D (prescription drug plan)
Copayments, coinsurance, and deductibles	<ul style="list-style-type: none"> • Varies by plan • May be more affordable than Medicare supplement plans • No age or health history rating 	<ul style="list-style-type: none"> • Varies by plan • May be a good value if you need frequent medical care • Costs may vary depending on age and/or health history
Doctors and hospitals	<ul style="list-style-type: none"> • Varies by plan • Some restrictions or network pricing for certain providers may apply (HMO or PPO plans) 	<ul style="list-style-type: none"> • You can see any Medicare provider which gives you the most options
Prescription drug coverage	<ul style="list-style-type: none"> • Often included (or available by enrollment in a stand-alone Medicare prescription drug plan) 	<ul style="list-style-type: none"> • Not included, but available by enrollment in a stand-alone Medicare prescription drug plan
Other considerations	<ul style="list-style-type: none"> • Plan can change every year • Some plans may include extra benefits • Medical underwriting not required 	<ul style="list-style-type: none"> • Plans are standardized • No extra benefits available—covers Original Medicare services only • Medical underwriting may be required

Our team is here to help you, so please feel free to reach out via email at SHARP@NADAdventist.org, or by calling 443-391-7338.

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