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handle papers, particularly mail, you MUST have a system. Mail comes as the *good* (letter from Grandma), the *bad* (monthly bills), and the *ugly* (advertising). Ads are usually 90 percent of the mail! One look will tell you if an item is worth keeping. Place a cross-cut shredder nearby to dispose of unwanted mail as it arrives. Scan letters and bills to cut down on paper stacks around your desk. There are quite a few apps available that will turn your phone into a scanner for this purpose.

## Keys

Make it a rule that you only carry the keys you use everyday. I have only three keys on my ring: for the house, the car, and the mail. For keys you use occasionally—such as the outside shed, lock box, and RV—keep them on a separate ring in a safe place.

## Purse

Learn to carry the bare essentials in your purse. It's human nature; no matter what type of bag you have, you will probably fill it to its capacity and then some. Author Mary Hunt advises: "Ditch the bag that's the size of Nebraska in favor of something small and compact."<sup>4</sup>

**"When you live surrounded by clutter, it is impossible to have clarity about what you are doing in your life."**

KAREN KINGSTON

## Financial Dysfunction

In some homes the kitchen may be very presentable, but not so the office, particularly the files devoted to household finances. To organize your financial life, maintain files that relate to regular monthly invoices, such as credit cards, banks, telephone, electric, travel, etc. This system makes it less painful to complete your annual tax return. Having a family budget will make it easy to know what you are spending or where you should cut back. Set up online bill pay when you can. You can also set up online giving to your church, designating a regular amount for tithe, church budget, and conference advance.

## Conclusion

Journalist Ciji Ware wrote about decluttering her house, describing how the process of taking control of her clutter was a freeing experience! "When the unneeded possessions were gone, I felt that we had cleared the space not only in our house but in our lives," she said. When you declutter your space, you will feel more in control of your life and more confident about meeting your future goals!<sup>5</sup>

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# The STEWPOT

A POTPOURRI OF PRACTICAL IDEAS to help you become a better steward

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## TAKE THE SAG Out of the CLOSET ROD

BY GORDON BOTTING, DRPH, CHES, CFC

**H**ave you heard of Henderson Island? It's a 14-square-mile coral atoll in the South Pacific. Thirty years ago, it was a "near-pristine island ecosystem," according to the United Nations—made up of white sandy beaches and nearly 60 species of flowering plants. Unfortunately, its beauty is in the past. Today, it is known for 38 million pieces of plastic garbage, 18 tons of fishing nets, toothbrushes, water bottles, razors, helmets, and other trash washed there from around the world. The island has the misfortune to be in the

path of an ocean current that carries garbage from countries all over the globe.<sup>1</sup> Henderson Island is not alone as an ocean garbage dump. A recent survey of the Arctic Ocean concluded that it's littered with approximately 300 billion pieces of trash, including plastic

**"That's what your house is, a place to keep your stuff while you get out and get more stuff."**

GEORGE CARLIN



STEWARDSHIP is a total lifestyle. It involves our health, time, talents, environment, relationships, spirituality, and finances.



**“Many people keep every piece of paper sent to them...”**

bottles, bags, and fishing gear.<sup>2</sup> It's sad that we've allowed our planet's beauty to be tarnished by garbage. We may not believe that we have any control over clutter on a global scale; however, many of us allow our own islands—our homes—to be encumbered, littered, and filled with unnecessary clutter. Occasionally, we get to a place of desperation and try an all-out spring cleaning, or at least we vigorously attack the mess in our garage.

But the truth is that our full closets, packed cupboards, and brimming garages are not the result of laziness. According to professional organizer Amanda Sullivan, they are often caused by something you may have never thought of — FEAR. This fear can take a number of forms. Sullivan lists some common fears that impel people to keep stuff they don't need—and some ways to break through the fear.

#### **Fear of Financial Insecurity**

Every so often, I read news stories that follow a typical pattern. A man or woman

has been living in squalor, seemingly in abject poverty. But upon his or her death, the police find thousands of dollars under the bed, in the refrigerator, and in the bedroom closet. These people had enviable incomes but worried that they might be in need someday, so they filled their houses with stuff. Feelings of financial insecurity are to blame when boxes of household items, clothes, papers, and tools are saved because someday they just might be needed. **Break through** - Find out the cost of something that you're saving “just in case.” You'll probably discover that you could afford to buy it if you ever need it. On the other hand, if you find out it's expensive, sell it! The money you receive could help you feel less financially insecure.

#### **Fear of Missing Something Important**

Many people keep every piece of paper sent to them from their bank, mutual fund manager, and stock company. They often can't understand the financial jargon, but they

keep the paper as a safe option. **Break through** - If uncertain about keeping a document, ask your tax preparer or financial advisor what to keep. Most financial paperwork sent out by banks and other companies can be found online, so you can shred those piles of unread financial statements.

#### **Fear of Losing an Opportunity**

Many home offices are cluttered with fliers about upcoming events, potential vacation destinations, restaurant reviews, etc. **Break through** - If you are afraid of missing opportunities, develop a filing system—in real folders or on your computer—with a folder for each category.

#### **Fear of Being Less than Perfect**

I know one lady who has dozens and dozens of shoes because she insists that every outfit must have a perfectly matched pair of shoes. Perfectionists want the perfect item



Iuanateutzl/iStock/Thinkstock

for every situation, and they cram their houses with options. **Break through** - Sullivan suggests that you “practice imperfection” to break this habit. Every day, intentionally do something that is not 100% correct. For instance, select a pair of shoes that is not perfect

for your outfit or put something away in a place that isn't just right. People won't even notice, and the world will go on.<sup>3</sup>

Below are some suggestions for other ways you and your family may begin to reduce your household clutter:

#### **Books**

If you have walls of bookcases full of precious volumes, try freeing up some space by purchasing books on an iPad or Kindle. You usually can buy them at half price! If you prefer the feel of a traditional book in your hands, then once you have read it, put it in a box. When the box is full, donate it to a local school or a mission school or college. The librarians will appreciate your thoughtfulness.

#### **Mail**

I once worked for an

organization with a director who kept every sheet of paper that crossed her desk.

When she left, it took the next director at least a month to go through her 35-plus boxes of notes. He couldn't just throw them all away because he was afraid he might destroy something of importance to the organization. This experience taught me that when you



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