

IN THIS ISSUE

ENGAGE!

Libraries offer learning opportunities.....4



Conversations provide meaningful connection....12



Health Brief.....2
 Calendar.....8
 Crossword.....15

**NEXT MONTH:
 Celebrate Arts**

Earth Day | April 2019



iStock

Many seniors have accumulated mountains of paper throughout their lives that clutter their homes. Taking steps to organize and reduce your paper can help restore order to your living space.

Cut the clutter: How to organize all those papers, restore order at home

By Alicia M. Colombo

Is your home overloaded with papers? From catalogs to financial statements to receipts, paper can become an all-consuming mess that clutters our lives. Taking steps to organize and reduce your paper can help bring order to your home. "When you craft and maintain systems to manage your information, you'll reduce stress, save money, increase your credibility and feel masterful," says Leslie Robison, a professional organizer for more than 20 years and principal of Mastery Coaching and Consulting in Lansdale.

Robison teaches courses on organization and decluttering at Mt. Airy Learning Tree and Main Line School Night. When it comes to seniors and paper, Robison often sees a backlog. "People tend to save paper," she says. "People don't know what to save, how long to store it and what should be shredded or tossed. So they tend to just save everything."

What do you need to save?

There are several types of documents and other papers that should be saved. These include anything to do with property ownership, such as your home or car; taxes, both personal and property; legal documents; health records; and proof of who you are. The later includes licenses; passports; birth, death, marriage and divorce certificates; military records; and name-change documents.

When it comes to your car, you should save the bill of sale, title, current registration, all repair records and current warranty information.

Medicare and health-related paperwork can be copious. You should save the "Explanation of Benefits" statements until the bill is paid in full and keep health insurance statements in storage for three to five years. Robison says she has found discrepancies between providers and Medicare billing, so it's wise to keep those records for a few years.

• continued on page 10

Engage!

Volunteerism takes flight: Senior uses time to care for butterflies

By Constance Garcia-Barrio

Nature has painted butterflies with a cunning brush, notes Chris Johnson, 70, a volunteer in the butterfly exhibition at the Academy of Natural Sciences of Drexel University, 19th Street and the Benjamin Franklin Parkway. "This one has what looks like an owl eye on each wing," Johnson says, referring to the winged insect in his hand. "Thanks to its deceptive wing pattern, the owl butterfly scares off potential predators, like small birds."

As he speaks, standing in the large open space within the academy that houses the live animal exhibit, more than 100 butterflies flutter around him like fugitive color from an artist's easel. "I'll tell you one thing: I've learned a lot about butterflies and insects since I started volunteering here seven years ago," Johnson says. He then points to a monarch butterfly that has landed on a tree nearby, a "master mimic" whose coloring scares off birds, frogs and other animals that eat

• continued on page 11



Will Klein

The owl butterfly has a deceptive wing pattern that scares off potential predators, according to Academy of Natural Sciences volunteer Chris Johnson.

Clutter

◀ continued from page 1

Originals of important legal, health and financial documents should be saved in a secure place, such as a small fireproof lock box in your home or a bank safety deposit box. Keep copies in an easily accessible critical documents file. Robison also recommends telling a trusted person where all your important paperwork is located. Along with your vital records documents, you should keep a list of important computer, online and financial accounts, including account numbers, passwords and login information. Do not share account information with anyone, but keep this list locked away if your trusted person needs to access it.

Robison says she likes to see people hold on to their bank statements, tax records and important checks for four to seven years, in case they are needed for an audit, home sale or proof of purchase. "Check with your accountant for advice on archiving investment statements," she says. "You generally don't need to save interim statements, annual reports or prospectuses for IRAs. You only need to save the paperwork from the start and the ending."

What can I toss?

Beyond the essentials, Robison says, some may wish to save family historical documents, photographs and memorabilia such as emails or letters from family members.

"Some of it comes down to preference," Robison says. "But generally people save far more than they'll ever need or look at. When deciding what to save, ask yourself: What do I need to prove? You need to prove where you live; insurance for your medical needs, home, car, life and business; property ownership; and anything related to your taxes."

One thing you probably don't need to save long-term is utility bills, unless you're selling your house or own a business, saving one year of utility bills is sufficient.

Many of Robison's clients save paper for personal reasons. "I see a lot of unused magazines, articles and recipes," she says. "After a certain amount of time, they're not valid or relevant."

Where do I start?

If you are overwhelmed by the quantity of paper you've accumulated, then you might want to take a holistic approach to what you save and how you store it. Robison rec-

ommends starting with a clear, flat surface, such as a table, to begin a rough sort of your papers. "Depending on your situation and amount of paper, you might want to make some blanket decisions from the beginning," Robison says. "For example: You might decide that all coupons and catalogs can go." When discarding items, most things can go right into your recycling bin. "You don't need to shred everything that has your name on it," Robison says. "Shred your financial documents and medical information."

As you pick up each item, place it in a general category, such as:

- Financial – bank statements, and check-books
- Health – doctor/hospital bills, Medicare or health insurance statements, and medical test results
- Insurance – policy/coverage documents and bills
- Family memorabilia – photos, genealogy records and personal letters
- Utility bills
- Miscellaneous – Magazine articles, newspaper clippings and catalogs

After you've sorted all of your paperwork into categories, go back through each pile to choose what to discard and fine-tune the remaining contents. For example: Sort your financial statements by bank name and date.

How do I organize my papers?

Robison suggests using a few simple office supplies to establish an organizational system. Highlight the date and account number on statements and letters, then staple collated items together. "Don't use paper clips. They catch on everything and add bulk," she says.

The next step is to further separate your categorized papers into active and inactive. Active items contain information that is currently being used, such as a bill that needs to be paid, financial statements and utility bills for the year, and current insurance policies. Inactive items are often related to hobbies or property you used to own.

Robison recommends using a filing cabinet or desk with colored hanging file folders to store items by category. For example: green for financial statements. Red can be used for a crisis/911 file that contains a listing of where to find essential paperwork, your financial advisors and close family members.

How do I keep it under control?

To stop clutter from coming into your home, go electronic and unsubscribe from mailing lists. Most utility, retail and financial companies offer paperless billing that sends you bills electronically by email or website account. You should download a copy of each statement and save it on your computer.

Junk mail is one of the biggest producers of unwanted paper. "Unsubscribe: I can't say that enough," Robison says. "Some companies send a tremendous amount of mail. The company then sells your name to other companies." When you get an unwanted catalog or charity solicitation, call the company and ask to be removed or put on a reduced mailing list. You should also ask to be removed from any lists that company sells to other companies. To unilaterally stop or control which catalogs, magazines and advertising solicitations you receive, you can contact the Direct Mail Association at dmachoice.org.

Despite your best efforts, you will still get some unwanted mail. Robison recommends opening mail when you have time to attend to it properly. "Do it near the recycling container," she says. "Do not fold things and put them back in the envelope. It takes more time to go through it later, and you don't see it any more. Storing things flat also takes up less space."

Organization is an ongoing process. Once you've established a system of being choosy about the paper you keep and organizing it well, you must stick with the process going forward to prevent your clutter from getting out of control again.

Alicia M. Colombo is editor of Milestones.

Experienced, Trusted and Compassionate Home Care



Granny's Helping Hands, PA

We make life easier for you and your loved one!

Our services include:

- Personal Care
- Live-in
- Meal Preparation
- Light Housekeeping
- Laundry
- Medication Reminders
- Escorts
- Errands
- Post- Surgery Care
- Para-Transit Service
- A.M. and P.M. Care

We have award-winning direct care workers or you can choose your own caregiver.

Employment opportunities (EOE)

Private pay and approved waivers: Aging, CommCare, OBRA, Attendant, Independence, and Non-Medical Transportation

610-284-4244

We are there when you need us!

www.GrannysHelpingHands.com

Bonded and insured since 1992

Crossword puzzle solution

(See page 15 for clues.)

