

RETIREMENT LIVING

Getting Rid of Stuff Can Be a Tough Job



YOU COULD BE a baby-boomer empty nester leaving a suburban home for a city apartment. Or maybe you're moving to an assisted-living facility or a retirement community. In any case, you've likely accumulated a lot of stuff over the decades—and now it's time to answer the wrenching question: What should I get rid of?

Kathryn Gallanis, 59, a retired claims adjuster in Fairfax, Va., is getting an early start on editing her possessions. She and her husband don't plan to move from their 4,000-square-foot house for several years, but already she's gotten rid of dishes, lamps, sofas, chairs, a dining-room table, and eight plastic bins of clothing and books. "We don't have children, and I don't want my legacy to my nieces, nephews and siblings to be a house full of random junk," Gallanis says.

Downsizing to smaller living quarters can be emotionally and physically overwhelming. You can take on the task yourself, or you can hire a professional organizer or senior move manager. These service providers can help you choose which items to toss, whether they're the snow globes you've collected on your travels or clothing that you probably won't fit into again. "Getting rid of your stuff signifies losing control," says Betsy Goldfarb, of Queen City Transitions, a senior move manager in Covington, Ky. "Finding a new and meaningful home for it helps a lot."

Parting with your treasures is easier when the

advice comes from an objective stranger. Last fall, Sharon Lodovic, 73, of New Braunfels, Tex., used an organizer when she and her husband moved from a 2,700-square-foot house to a 1,850-square-foot apartment. Over 18 months, she gave away or threw out one-third of their belongings. "I sat in a chair while the organizer helped me decide what to keep or throw away, and then she bagged it up," Lodovic says. Her organizer taped over the cabinets in her old kitchen to show her how much smaller her new cabinets would be. "I knew that everything that wouldn't fit had to go," she says.

It's never too soon to begin weeding out your belongings, even if you don't plan to move for years. Janet Schiesl of Basic Organization, in Centreville, Va., says that if you have lived in your house for 30 or more years, it could take 150 to 200 hours to downsize. Gallanis estimates that she spends at least one day a month on it, with her organizer coming for five hours or so once a month. "We choose a goal for the day, such as emptying a storage closet," she says.

Don't hem and haw over every item. Touch something once, and then make a decision, Goldfarb says. She helps her clients divide stuff into four piles: gift, sell, trash or move. She starts with easy projects, such as the bathroom closet, and moves up to the more difficult decisions. If you're moving to assisted living or to a place where some or all of your meals will be provided, you won't need to move all of your pots and pans.

You also should focus on quality, not quantity. If you have six easy chairs but will only have room for three, keep only the best of what you have. You can always reupholster furniture if you're keeping mismatched chairs that are now in different rooms. Many senior move managers provide interior decorating services to help you design your new space.

Tackle one room or closet at a time, and set aside one room or area for the boxes and bags you are clearing out. "You don't want to be living in a mess for months," says Nicole Anzia, who owns Neatnik in Washington, D.C.

Parting With Aunt Jane's Chair

Before you donate or sell your stuff, invite your friends and relatives to shop in your house (for free) and grab what you don't want. "UPS loves me," says Gallanis, who routinely ships boxes to her out-of-state relatives.

The biggest dilemmas often involve figuring out what to do with the family memorabilia. "There's a lot of emotion in cleaning out and releasing your past,"

Schiesl says. For example, she says, someone who defines herself as the family meal provider might have trouble giving up the platters and serving pieces she no longer needs. Perhaps that person can give the turkey platter to the daughter or daughter-in-law who makes Thanksgiving dinner, Schiesl says.

Lodovic was surprised and delighted when her granddaughter, then 23, asked for her Royal Copenhagen Christmas collector plates. Lodovic's mother-in-law had given her a plate each Christmas for 20 years. Lodovic's other granddaughter, 21, took some of her prized antique linens, such as lace pillowcases crocheted by Lodovic's grandmother and a few embroidered towels and tablecloths. "Usually young people don't want old stuff," she says. She gave a rug, a stationary bicycle and an antique mirror to a friend who is a pastor for use in his parsonage.

In many cases, your kids won't be interested in your cherished items, such as the chair that Aunt Jane hand-embroidered or the watercolor Uncle Jim painted decades ago. You can preserve memories by taking a photo of Aunt Jane's chair—and then pass the item to a Goodwill shopper who may love it. "Give the kids their baby books and photo albums, and let them transfer them to the cloud or to a digital form," such as a DVD or flash drive, Goldfarb says.

A big benefit to hiring a professional organizer or a senior move manager is that she can help you decide which of your items should go to auction houses, charities, consignment stores, antique dealers and estate-sale companies. Then she can make the arrangements for you. "I can arrange donation pickups, recycle your old electronics, take documents away for shredding, and help you sell stuff on eBay and Craigslist," Anzia says.

You can find a local organizer on the Web site of the National Association of Professional Organizers (www.napo.net). You can find a senior move manager at the Web site of the National Association of Senior Move Managers (www.nasmm.org).

The costs for hiring a professional vary by geographic region and the scope of the job. Most professionals charge an hourly fee, from \$35 to \$125 an hour. Before you hire someone, ask how long the project should take and whether the person charges by the project or by the hour. Also find out if the provider arranges for the disposal of unwanted items by consignment, donation or other means. If you need a design plan for your new home, ask if the organizer or move manager provides this service. **K** —BETH BROPHY

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Take Care to Hire A Reputable Mover

WHEN YOU'RE moving to a new home, you need to choose a reputable moving company. Common among the complaints the Better Business Bureau receives: a bait-and-switch scheme in which a mover quotes a price and then holds your possessions hostage unless you pay an unexpected fee. To avoid problems, follow this advice.

■ **Get it in writing.** Ask for estimates from at least three movers, and be skeptical if one company quotes a much lower rate than the others. Movers should offer to visit your home to assess the job. The cost estimate for an in-state move is usually based on the number of hours it will take. For interstate moves, the cost is likely to be calculated based on weight and distance. Be wary if the mover requires a large deposit or accepts only cash.

■ **Check out the mover's rep.** Go to the BBB's Web site (www.bbb.org) to see whether there are complaints against the company and whether they've been resolved. Interstate movers should be licensed by the Federal Motor Carrier Safety Administration (www.fmcsa.dot.gov). To search for movers registered with the federal Transportation Department, go to www.protectyourmove.gov. Or go to www.moving.org to get quotes from companies that have passed the American Moving and Storage Association's background checks and licensing and insurance requirements.

■ **Make sure you're covered.** Call your homeowners insurance provider to see whether your policy covers your belongings while they're in transit. If your moving truck bursts into flames, your policy may reimburse you, but it won't cover your belongings if they are broken or damaged by the mover.

Interstate movers must offer two kinds of supplementary liability insurance. "Released value" coverage, at no extra cost, insures your belongings at a rate of 60 cents per pound. So if a mover shatters your 30-pound flat-screen TV, you'll be paid a measly \$18. Or you can buy "full value" insurance, which will cover repairs or replacement of damaged goods. Rates typically start at about \$200 for \$100,000 worth of coverage. If you discover while unpacking that something's broken or scratched, you have nine months to file a claim. **K**