

# Life SUPPORT

It's stocktake time.

WORDS CHELSEA ROFFEY

## stocktake: CUT THE CLUTTER

In the world of clutter, Kristina Duke – aka the Decluttering Diva – is the ultimate voice of reason. Her vocab is sprinkled with terms like “floordrobe” and “declutterer’s remorse”, and she has a sixth sense for getting to the source of the issue.

“Think of it from her perspective,” she says kindly of the entrée fork set patiently waiting in the back of the kitchen cupboard for prawn cocktails to make a comeback. “Would Nanna want you to be burdened by it if you’re not getting use out of it? It could bring someone else a lot of joy.”

Duke’s philosophy is all about encouraging people to live more consciously ... and she’s very good at taking the guilt out of re-gifting.

“I’ve never had someone come into my home and ask ‘Where is that thing I bought you?’” Duke reasons. “If I say to my Mum, ‘Thanks Mum, that’s not really my style but I’ve donated it to someone in need,’ she really doesn’t mind.

“We hold onto bits and bobs without always being conscious. You feel obligated to hold onto something because you spent \$400 on it 10 years ago,” says Duke. “Start questioning what you’re doing unconsciously and you can start living properly. Do you really need 100 disposable chopsticks in the top drawer? Do you really need 100 pairs of shoes?”

If you think you’ll be susceptible to “declutterers’ remorse” – a condition that typically leads to repurchasing more of the same “stuff” to fill the sudden void – heed Duke’s advice and go slow, being careful not to clear everything at once. “Lasting results really come down to discipline and a slow and steady approach.”

If you’re lucky, a clearer mindset may not be the only payoff for mastering the art of consciousness in the home: one of Duke’s clients discovered \$20,000-worth of un-cashed cheques that had been “put away in a safe place”.

## CAREFUL CLEARING

- Pace yourself. “Just like starting a fitness regimen. Commit to culling 20 items a day, or donating two garbage bags’ worth of stuff,” says Duke.
- Find the treasures among the trash, and display sentimental items instead of storing them.
- Make technology your friend. Transfer CDs and DVDs to a hard drive, and replace kitchen gadgets with one that combines the work of several.
- Do a handbag stocktake. Swap your bag of bricks for Duke’s approach – she leaves home with a phone case containing credit and Flybuys card, her licence and keys.

## stocktake: YOUR FINANCES

When spending money is as easy as waving a credit card in front of a machine, it’s no wonder household debt is a significant burden for a growing number of Australians. Planning for retirement can also be a worry.

“The main issue is you have to start planning – there are many effective ways of saving, such as superannuation,” says Deborah Kent, director of Integra Financial Services. “A financial advisor will take you through a process of looking at how much you need in retirement to live from and then look at a plan to get you to that goal.”

If getting on top of debt is your primary concern, Kent advises spending quality time assessing the debt you have and ways you can reduce that, before drawing up a budget to track spending. Closer inspection may reveal products such as credit cards or home loans need adjustment to reflect your disposable income.

“Is there a credit card where you could look at the option of transferring this debt to an interest-free offer by another institution? Just remember to cancel the original card,” says Kent. “You then need to do a budget, look at what you are spending and how you can cut down.”

Download apps to track your spending and log receipts to take the stress out of budgeting and tax time. Says Kent: “Having these devices helps make you accountable. It’s like having a Fitbit that encourages you to walk. Finance apps encourage you to save, while apps and emails about shopping encourage the opposite – delete them.”

## THE ART OF SHOPPING AROUND

From credit cards to electricity suppliers, taking the time to pick up the phone and push for a better deal could save you a lot of money.

“It always pays to look for the best deal, particularly when making major purchases, says CHOICE’s Stephanie Baker ([choice.com.au](http://choice.com.au)). “Just because you have shopped with a retailer for a long time and collect rewards points doesn’t mean you’re getting the best deal on offer. When you’re sent a renewal notice view it as an invitation to seek out a better price,” says Baker. “Request quotes from multiple providers, including your existing one, so you can negotiate from an informed position.”

## DO YOU REALLY NEED 100 PAIRS OF SHOES?





**stocktake: CAREER**

Career consultant Rebecca Fraser says an annual review of skills, capabilities, qualifications and experience can help bring clarity when seeking a new direction ([rebecafraser.com.au](http://rebecafraser.com.au)).

If you want an outside perspective, a career coach can offer knowledge of the labour market and suggest suitable training opportunities for upgrading skills – find a reputable coach through the Career Development Association of Australia ([cdaa.org.au](http://cdaa.org.au)).

“Research is extremely important and this includes talking to the industry as well as the people in it,” says Fraser. “Tools such as the Strong Interest Inventory are the most powerful way to do the research quickly and accurately, and provide answers you may not think of on your own.”

“LinkedIn allows you to attempt connection without needing to pick up the phone or interrupt someone in their role. I advise many of my clients to experience a day in a new career through talking to others that might work in the industry, or even getting practical experience.”

Make sure your resume is up to date, simple and tailored to the specific job you’re applying for. “Resumes need to be clear and succinct marketing documents that can be digested within as little as seven seconds,” says Fraser. “If the person reviewing the resume cannot get what they need in this time then you most likely will not receive a call for an interview.” Be aware that some computer programs used to sort through applications cannot read certain graphics and PDFs.

**WHAT TO INCLUDE:**

- Employment history for the last 10 years, summarising earlier roles.
- Detailed explanation of gaps in work.
- A follow-up call to check it’s been received; it’s a chance to build a bridge with the new contact.

**WHAT TO LEAVE OFF:**

- Marital and smoking status, address, hobbies or personal interests unless relevant to the job.
- Physical address – mobile number and email is sufficient.
- Written references – include a name and contact.
- Fancy graphics and fonts.

If you’re returning to work after a substantial time off, don’t sell yourself short – for example, list negotiating and budgetary skills you’ve developed running a household and a family that are directly transferable to the job you’re after.

Gillian Franklin, managing director of The Heat Group, says don’t let fear of ageism get in your way. “Often women think they don’t have the same level of value to offer because they’re older or they haven’t worked for a long time because they’ve taken time out to be a mum,” says Franklin. “Talk about the wisdom and benefit of having experience under your belt because it helps you minimise mistakes and show maturity in dealing with people, you’re more settled and less transient than young people who hop from job to job.”

Likewise, if you’re young, highlight the benefits of coming from a newer generation. “Young women can focus on their energy, drive and ambition. And they’ve grown up with social media, they live and breathe it every day and it’s the way of the future.”

**stocktake: A NEW LOOK**

Wardrobe full of clothes but nothing to wear? We get accustomed to patterns of behaviour, including what we see when we look in the mirror and go shopping for clothes. Often, we end up with the same sorts of things, even if our bodies have changed.

“Items you love, but never wear, might not suit your lifestyle or body shape, so be tough and get rid of them!” says personal stylist Chelsea Brice.

Brice says one simple question can instantly cut your wardrobe by a fifth, making it a tight, smart space, versatile enough to take you across occasions: “Ask yourself, ‘If I were shopping right this second, would I buy this?’ If the answer’s no, it should go.”

Switching your gaze and playing with different styles can help you see yourself through new eyes and recognise when clothes may not be fitting you in the most flattering way.

“Ninety per cent of the time people go straight to those parts of the body they don’t like. Something as simple as trying a different style of top can completely shift the focus to elements that actually look fantastic,” says Brice.

“If you dress with confidence, you’re more likely to act with confidence. I know if I leave the house wearing clothes that feel like me, I’m a powerhouse.”

**TRYING ON FOR SIZE...**

Maximise what you already have. Try items on and look at them with new eyes: see the whole picture, not just perceived flaws.

- Start pairing items you haven’t worn together before. Think outside the square and mix colours, patterns and belts. Experiment with accessorising.
- When considering a new purchase, ensure you can create multiple looks out of the item.
- Ask, “Is it classic, trans-seasonal and does it suit my lifestyle?” And above all else: wear what makes you feel good.



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