



Downsizing 101: Keep it Simple

Downsizing your belongings can be emotional and difficult. As the owner of your stuff, getting rid of belongings might mean the realization of hobbies you will no longer have time to get to or letting go of the past. Going through stuff can be like going through a life-review process and can involve reliving your life through a special coffee cup, a certain chair, a vase, or a family soup pot. However, having the choice to downsize is preferable to being forced to do it or not have the opportunity at all.

When it's time to start, here's a checklist to keep it simple:

- First, discuss your plans with family members and friends. Have them tell you which items they would like. Don't assume they want something, ask them first. When you pass down possessions, attach the history of the item to it.
- "Who Gets Grandma's Yellow Pie Plate?" is a workbook from the University of Minnesota that has detailed lists to complete and questions to answer for both the older family members and for surviving heirs. It also gives different ways that families can divide non-titled property.
- Sell smaller or more expensive items and antiques on eBay or at a consignment store. Look under Consignment or eBay on YellowPages.com.
- If you have a lot of large items, call an auction house to see what they will sell for you. Look under Auctioneers in YellowPages.com.
- Donate the remaining items to the Goodwill, shelters, Thrift stores, Salvation Army, Hope Rescue Mission, etc. and take a tax write off. Value items at thrift shop value; go to www.salvationarmyusa.org for a valuation guide or Turbo Tax will calculate fair market value of donated items.
- Recycle as much as you can. Don't throw it in the landfill if it can be recycled: metal, hazardous waste, tires, electronics, glass, cardboard, plastic, batteries, tv's, etc. For Berks County, Pennsylvania call 610-478-6362 or go to www.co.berks.pa.us/swa for the next clean-up dates in the county. For other counties, go to the blue pages in your phone book, the county's website or go to www.earth911.org to find out where to recycle just about anything.

Finally, downsizing can be an appropriate time to talk about sensitive information with family members that they may need to know.

- The location of the will and if it is current or needs an update. A copy should be with the executor.
- Any DNR (do not resuscitate) orders and other end-of-life directives should be clearly spelled out.
- Organ donor directives.
- Location of military discharge papers for a military burial.
- Location of insurance policies, bank accounts, and key to safe deposit box.
- Any hiding places for money and valuables.

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