



claire

## Talking WM sense

**W**HY is it we come back from holiday feeling ready to change something?

Whether it's our jobs, our wardrobes, or even our boyfriends, we land back at the airport with that unsettled feeling that something new could be around the corner if we get off our bums and find it.

All that daydreaming on beaches, the heat, staring into the expansive sky, and too much wine, it can do funny things to our brains.

"That's it, I'm starting that book/ learning that language/ getting a Gisele stomach/ giving up on whingers", we say, thinking we need a change.

Sometimes we do, sometimes the break itself is enough, but one thing's for sure these resolutions are a whole lot easier to stick to than when we make them ahead of New Year's Day.

More is on our side – the kids are about to go back to school, the shops are filled with fab new stuff, the weather's still slightly rosy, and for a few days at least we really do walk around with drops of Jupiter in our hair.

The approach of September, I've always felt, is the real New Year. New term, new start. We never let go of that feeling from our childhood.

Contrast that with waking up feeling groggy on January 1, trapped wind and regrets from the night before and a Lemsip sachet stuck to your shoulder.

At the end of the summer we look and feel better, and there's more time to set about

doing the things we dream of. Research shows it's the most common time for people jacking in their jobs, those hot, heady days telling us we deserve something better.

So how do we keep that feeling? That desire for self-renewal?

In this week's WM we've talked to five experts who believe the key to a successful life overhaul begins with little steps.

If you're still planning to chuck in your career (there's nothing a few nights over sangria and chat can't sort it, right?), we can't help you draft the letter to the boss.

### The approach of September is the real New Year

can we suggest a tactful way to dispose of the bore indoors.

But we can help with a few basic tips for a clear-out when it comes to some of the more simple things in life – like your wardrobe – and the more serious too, your money and your diet.

On the front of WM, life coach Erin Martin has talked about some of the tools needed to kick-start our brains into ridding themselves of unhelpful clutter, and over the next two pages we've got hints on how to sort out some other bits too.

So open the wine, pull out your accounts, review the cupboards and chuck out the rubbish, leaving you time and, crucially, space, to get on with the new term.

De-cluttering's great for the soul, and never more satisfying than at this most exciting, hopeful time of year.

The grown-up equivalent of a shiny new pencil case, perhaps.

# Lighten up your life

WM brings you expert lessons in de-cluttering...



### Lighten your digital life

**Sadie Fentham at Bridgend-based Simply Efficient virtual business support has five tips for a digital cleanse...**

#### 1. Create an online to do list

Cleaning up your digital profile can help you work smarter, and lessen the risk of meetings and appointments slipping through the net in the midst of all that juggling.

Check your online list every morning for the things you've planned to do that day – even down to buying the cat food.

I use [www.todoist.com](http://www.todoist.com).

It's free and has a simple and intuitive interface that helps you get organised without getting in your way. It sends reminders, integrates with Gmail and Outlook and offers mobile access with browser plug-ins, labels and widgets.

#### 2. Streamline your online accounts

Integrate them all into one system. Use something like [www.gmail.com](http://www.gmail.com). Divert all other email accounts to Gmail and let the system do all the hard work for you.

You can collate calendars and all your email accounts into one place. Nothing will ever be lost either as you

emails and article updates cluttering your inbox. Use a simple tool such as [www.google.com/reader](http://www.google.com/reader) to save time. You can subscribe to your favourite websites and get an alert when new content is posted, letting you keep track of all the latest articles and offers without cluttering your email.

#### 5. Manage your social networking

The world of Twitter has taken us by storm but it can be confusing to the best of us when starting out. Use a programme like [www.tweetdeck.com](http://www.tweetdeck.com) to bring it all together. You can see in one glance what you have tweeted, what others are tweeting and who has sent you direct messages. The great thing is, it is also mobile so once again you can access it 'on-the-go' and save precious time.

And don't forget to integrate Facebook, Twitter and LinkedIn with each other to make handling your networking a little easier. Alternatively use a fabulous little tool called [www.ping.fm](http://www.ping.fm) – post all your messages from anywhere to anywhere.

■ [www.simplyefficient.co.uk](http://www.simplyefficient.co.uk), 01656 863015



can use [www.gmail-backup.com](http://www.gmail-backup.com) to archive all your emails.

#### 3. Keep your e-mails clean

Another great tip is to keep your email streamlined and uncluttered with attachments. Forget about sending all your documents to colleagues and friends by email and use a tool like [www.dropbox.com](http://www.dropbox.com). It's a free service that lets you access your photos, docs, and videos anywhere at anytime. You can access it on the move and invite specific people to share your folders too.

4. Store the 'read later's' If you're like me, you've probably got tons of offer



### Lighten your diet

Brit designer William Morris famously said: "Have nothing in your house that you do not know to be useful, or believe to be beautiful", and nutrition guru Zoe Harcombe, pictured, says the same can be applied to your diet.

"The diet equivalent is 'have nothing in your larder that you do not know to be healthy, or believe to be worth the cheat', " she told WM.

Here's Zoe's exclusive take on how to de-clutter your attachment to food:

#### 1. Ditch the bad stuff

Ruthlessly go through your cupboards and fridge and ideally get rid of anything with more than one ingredient – definitely anything with more than four. Sugary cereals, biscuits, cakes, confectionery, ready meals, margarine – anything with flour, sugar and/or man-made fats.

#### 2. Stock up on the good stuff

You now have room for cupboard staples – herbs, spices, tinned tomatoes, tinned fish, olive oil, brown rice, oats and similar single ingredient real foods – and fridge staples: meat, eggs, milk, cheese and butter, from animals living freely in our beautiful Welsh countryside; fish; vegetables and salads; and local, seasonal fruits.

#### 3. Don't go back

Don't allow any bad stuff back into your home. Stay focused when shopping. If nature didn't provide it, don't put it in the trolley. If it's got any ingredient you don't recognise (carrageenan or xanthan gum anyone?), don't put it in the trolley. If a food



manufacturer invented it, don't put it in the trolley. You should be able to cut your shopping time in half – you can skip two-thirds of the aisles and you don't need to read labels. If it needs a label, don't put it in the trolley!

#### 4. Don't kid yourself

Don't buy things for other people who might come round. You will eat the empty calories before they do and it's not nice giving visitors junk anyway. Far better to have a Welsh cheese selection, or some local real produce, to offer your friends.

#### 5. See food for what it is

So many people see processed concoctions as treats. They are anything but. Develop a passion for real food and the nutrients and weight loss that come with it. Get to know your farmer, fishmonger, organic veg person and chicken keeper by name – let them fill your food stores and stomach.

One of the joys of adulthood is the freedom to eat what we want when we want. One of the responsibilities of adulthood is to make sure that we make the right, simple, choices. To de-clutter your diet, commit to eating food, the whole food and nothing but the food.

■ **Zoe Harcombe is the author of The Obesity Epidemic**

This week we'll be mostly...

### Getting a head start ...

... on the wardrobe clear-out. There'll be a Designer Boot Sale (minus the car boot) at The Potted Pig restaurant in Cardiff next Monday, September 5. Stall holders will have the chance to sell their unwanted high-end garb from 6pm to 9pm. Contact [designerboot@hotmail.co.uk](mailto:designerboot@hotmail.co.uk) or 07970 228595 for a stall. Browsers can pay £3 for a ticket in advance, or £5 on the door.

### Sacking the stylist ...



... This is Romanian tourism minister Elena Udrea, addressing a press conference in recession-hit Bucharest wearing a star-printed Dolce & Gabbana dress she admits cost as much as many Romanians make in more than a month. And then there was Kate Middleton in her walk-around Birmingham in her McQueen. Insensitive?

### Reliving our youth ...



... Although we were never this disgusting. The new Inbetweeners film is out in cinemas now, where the boys go 'on tour' after their A-levels, and strangely, we fancy it.

### Knitting something useful ...

... instead of the half-finished mittens for the babies who are now 17. Animal lovers are being challenged to knit an animal blanket for homeless cats and dogs to donate to shelters ahead of Make a Difference Day. It's on October 29 so better get started now. Visit [www.csv.org.uk/difference](http://www.csv.org.uk/difference) or call freephone 0800 284 533 or email [difference@csv.org.uk](mailto:difference@csv.org.uk)

### Switching off ...

... we tried Big Brother so as not to be spoilsports but we're just not into it. We'd take nice but dim Amy Childs (pictured) to work every day and have her say 'shut aaap' in our ears til 5.30 over watching another five minutes of Jedward. Very annoying telly on Channel Five.



### Lighten your wardrobe

It's no coincidence we feel happier in our outfits on holiday, when we have less choice instead of a closet full of daunting things we never wear. Capsule your clothes as if they're for your suitcase.

Anna Palierni, pictured,

South Wales-based stylist and fashion writer, says: "Sort your wardrobe into three piles.

"One pile for pieces you wear and love, one for pieces you haven't worn for months but hope to at some point and one for your old rubbish. Make sure you're honest with the latter!"

"You'll soon see a



pattern emerge of classic 'you' styles. Have a flick through a few fashion magazines. Is there anything that resembles pieces from your 'like to wear again' pile?"

"Pieces that will work for the new season include shift dresses, denim shirts, midi and pencil skirts, faux fur, leather, tassels, floral

prints and snakeskin accessories.

"Feed any such pieces into your 'love' pile and either bag up the rest for charity or have a clothes swap evening with friends and a few bottles of wine." **Tip:** Invest in good quality basics. They'll freshen up any trend pieces carried on from past seasons and will come in handy for layering up when the weather gets a bit chilly.

**Tip:** Never underestimate the power of a classic white shirt. I know we tell you this every season but trust me, it will always come in handy and will work great with the androgynous trend coming up for autumn/winter.

■ <http://diaryofadeadbarbie.blogspot.com>

### Lighten your money worries

**Chris Griffiths, head of money at Cardiff-based price comparison site Confused.com, explains how to lighten the financial load**

#### 1. Review yourself.

Check that direct debits and other payments set up on your account are up to date. For example, many people are paying insurance for phones they no longer have, or handing over say £15 every month to DVD rental services – yet have never borrowed more than one movie. Magazine subscriptions as well – if you've been signed up for more than a year, cancel and re-subscribe. You could benefit from another free gift and a reduced rate subscription.

Also, moving your payments as close to payday as possible will make it easier to work out how much money you have left for



the rest of the month.

#### 2. Do you match up?

Match your current account to your lifestyle. Regularly overdrawn? Look for an

account with low interest rates on authorised overdrafts. The average rate is currently 14.2% APR\*. If you're paying more than this,

shop around. Regularly in credit? Switch to an account that rewards you for this. Nationwide's Flex account offers free travel insurance and competitive interest rates on loans and savings.

Halifax's Reward account pays £5 a month to those in credit. Santander's Preferred account offers £100 cash, 5% interest on balances up to £2,500 and a free arranged overdraft for a year.

#### 3. Switch

Switch to a 0% balance transfer credit card. This time last year the longest interest free period on a balance transfer card was 16 months, now it's 21 months.

Some of these cards are aimed at prime customers at those with good credit records but Confused.com offers a free Card Matcher tool that shows you how likely you are to be accepted before you apply.

#### 4. Take help

[www.mylostaccount.org.uk](http://www.mylostaccount.org.uk) is a free service that helps you trace your lost accounts and savings. A friend of mine ended up £100 better off after tracking down an old savings account opened for her when she was a child by her grandmother.

#### 5. Use your apps

There are many clever smartphone apps that can help you budget. iXpenseit allows you to set up a budget and record your daily outgoings by category, making it a good tool for tracking your spending. You can use your phone's camera to take pictures of your receipts so no more digging crumpled ones from the bottom of your bag trying to remember what you've spent where. It costs £2.99 on iPhone.

■ **Average of authorised overdraft rates (APR) as at August 15, 2011. [www.confused.com](http://www.confused.com)**

WM

**Contacts**

**Editor:** Claire Rees

**Write to us:** WM, Media Wales, Six Park Street, Cardiff, CF10 1XR

**Email us:** [claire.rees@mediawales.co.uk](mailto:claire.rees@mediawales.co.uk)

**Call us:** 029 2024 3778