



WE'RE DELIGHTED to learn that design guru Karim Rashid's newest product, created in collaboration with the Dirt Devil vacuums, is now available at Canadian Tire. Metro Ottawa News Services



THE ITEM IS a hand-held vacuum called the Kone, left, and it's sleek enough to leave out while it's recharging. A white version with an illuminated base is \$69.99, and coloured models are \$59.99. Metro Ottawa News Services

Instant gratification can create debt

We are a generation suffering from IGS – Instant Gratification Syndrome. We know what we want ... and we want it NOW!

STYLE AT *home*

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Certified Financial Planner Robert Abboud of Wealth Strategies says we're the most indebted society in history. "One or two generations ago, there was a completely different attitude toward money. People would only borrow to buy a house or a car. These days finances have become intangible – a series of numbers and bills, but not real cash."

Big-ticket purchases are a way of life and we must budget for them accordingly. Abboud suggests setting up an automatic savings plan of \$50 a week (\$7 a day – about the cost of a venti latte and biscotti) – into a high yield bank account. In a year you'll



You can save \$2,600 a year if you forego your daily latte and biscotti, financial experts say.

have \$2,600. If that's not enough to buy it, you'll have to wait. Not too sexy – but it'll keep you out of trouble.

"If you must have it now... and you opt for 'Don't Pay A Cent' purchases, divide the free period into equal monthly 'payments' to your savings account so you have the cash set aside. Otherwise, you go from not paying a cent to forking over interest at an eye-popping 24 per cent!" Abboud says.

If you made the buy and have no cash at the ready when your amount is due, Abboud has some suggestions. "Consider skipping a mortgage payment since it's at a much lower interest rate, so the penalty is less. Or borrow from a low interest line of credit, and then pay that off."

Abboud says nobody wants to hear the truth.



We're the most indebted society in history, financial planner Robert Abboud of Wealth Strategies says.

"Banks and financing companies give people false comfort that they can afford more than they can and get richer on the inter-

est. Once you're in the cycle, you feel trapped and it's tough to get out!"

Want to learn more? Check out

Abboud's book *No Regrets*: www.noregretsbook.com.

E-mail Stephanie Egan at stephegan@gmail.com

When delay becomes a problem

Procrastination is a very common thing. We can all sense when we're doing it: it means deferring or avoiding a task by focusing on some other action or task.

Procrastinating can cause you to feel stressed or even guilty. It means lost productivity, can create crisis, and bring oth-

ARRESTING DESIGN
case files

WILL RETURN

ers' chagrin down upon you because you haven't fulfilled your responsibilities or commitments.

It's normal for people to procrastinate to some degree, but when the habit impedes normal functioning, it's a problem; chronic procrastination could even indicate an underlying mental or physical disorder.

We all procrastinate about one thing or another, and as with all of life, you can't sweat the small stuff or you'll go crazy.

So consider whether pro-

crastinating is affecting you physically, mentally or financially – if that's the case, intervention might be needed.

The odd time, one of those self-help books will give the lift you need, and other times, it might be another failed attempt of trying to get life back on track.

Realizing and acknowledging the problem is too big for you to conquer on

ORGANIZED *zone*

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your own is a positive step. Help is available, through social workers, psychologists and/or professional organizers – a little mess intervention can go a long way.

Try decluttering and organizing your personal living space first; you will see and feel the results instantly and that will give



At the end of the day, it's always nice to rest your head in a tidy space, our columnist says.

you the momentum to progress. When you start your day off in an orderly way, you can expect a sense of control and calmness for the day. At the end of the day it is always nice to rest your head in a tidy, clutter-free space.

Take baby steps toward a goal and you will start to see positive changes.

Brenda Borenstein is your professional organizing guru. Look for her column every second Tuesday in Metro, in the home fashion section. For more tips and ideas, visit www.organizedzone.com. Brenda has organized hundreds of homes and says, "There is nothing I haven't seen and nothing that can't be overcome."



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