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The Latest

Clark County Credit Union's Board congratulates departing President/CEO of 30 years



If you've been in one of our branches lately, you've seen lots of activity and the new technology that today's credit union member/owners demand. Our well-known and respected top officer has definitely been a part of causing those changes. "Blue-bar printouts, passbooks, hand-written ledger entries; we certainly moved far beyond all that," observed Wayne Tew, CCCU's President and CEO.

Also telling are the vital statistics of our non-profit organization which he has guided for nearly 30 years. Now, it seems Tew's work is nearly complete as he prepares to leave the post he has held since 1986. His retirement has been set for the summer of 2015.

When the CCCU board of directors sought out a new president back in 1986, the company had \$33 million in assets and 14,000 members, mostly county government employees. "Unfortunately, capital had eroded to about 1.5%. We couldn't have stayed in business in today's environment," recalled Tew. At the time, there were three locations.

Glenn Trowbridge, CCCU's longest serving board member, recalls that "We had low net worth, high loan losses and stagnant growth. Things looked

bad, yet this bright new president came in with high energy and optimism." Trowbridge was complimentary on Tew's ability to clear away the problem areas and set good practices in place. Current assets today are \$550 million with 34,000 members and 5 branches.

When asked about some of the more significant periods during his tenure, Tew spoke of both low and high points. "The year 2001 was very significant. We had our first bonus dividend on the company's 50th year anniversary," he recalled. "We made arrangements to hold an anniversary party in the cafeteria of the new County Government Center downtown. A computer was set up to generate each visitor's personal dividend amount as they walked in the door for the party."

Current CCCU Chairman of the Board, Eric Jorgenson commented, "There was a great air of excitement at the event. Some of our original chartering members were in attendance. Wayne rightly deserved compliments for building our institution to a point where we were even highlighted on the reader board in Times Square of New York City for that accomplishment."

"Our most difficult period was actually the economic recession beginning in fall of 2007, mentioned Tew. "By 2009 and 2010, we had high loan defaults and two years of net losses to the credit union. But we managed our way through it. Now the balance sheet is restored to very good health, enough

to restore our bonus dividend program again.” The bonus program was suspended from 2009 through 2013 and recently paid out a distribution of \$2.7 million in mid-January.

Tew commented recently following the bonus dividend distribution: “Thanks to our members and their continued loyalty, we were able to restore this great program of sharing the credit union’s prosperity.” Since 2001, CCCU has paid out a total of over \$50 million in combined bonus dividends. “Our audit examiners are satisfied with our operations, and I am proud we have been able to provide nationally recognized financial services to our many members over the years,” said Tew.

Tew also made note of large changes in today’s banking world. “The new trend of mergers of big banks and credit unions will shape the next generation of our financial landscape. I’m pleased that we are still locally owned, directed and operated and that we’re growing and poised for a new level of success,” he added.

“I can point very happily to the many volunteers – directors and audit committee members – who have made up the cooperative spirit of CCCU, as well as wonderful employees who helped to shape our success,” Tew noted with satisfaction. Some CCCU staff members have worked with the company for decades. “One individual, Pat Johnson, started with us as a teller after high school before I came to the company. She is still with us, currently serving as our leading mortgage loan originator. I really appreciate the longevity that our staff has shown over the years. This has been a great life experience,” he said.

The board of directors has been involved in developing an on-going succession plan since last year. “We are close to finalizing a selection and will make an announcement in the next several weeks,” said long-time board member Jorgenson. “We are committed to preserving the culture of the credit union at a high level of service quality that our members expect. Wayne has given many years to creating a quality operation and we commend him for a job well-done.”

Among Wayne Tew’s professional credit union credentials include the following:

- Member of the American Share Insurance Advisory Board for 12 years
- Past president of the Nevada Credit Union League
- Past President of the Summit Systems Information Group
- Certified Chief Executive by CUES (Credit Union Executive Society)
- Oft-quoted by local and national financial writers in trade journals and local press
- Active in multiple local and international community involvement organizations.

The Latest

CCCU hosts Congressman Cresent Hardy

A great advocate for our credit union



Pictured at the Tenaya office are (from left) Rick Schmidt CEO/WestStar Credit Union; Andy Hunter CEO/Silver State Schools Credit Union; , Congressman Cresent Hardy, Wayne Tew CEO/Clark County Credit Union.

CCCU staff and management had a visit from Congressman Cresent Hardy last week. He represents the 4th Congressional district in Nevada. Having met with his staff in Washington, D.C. last week, CCCU President/CEO Wayne Tew invited the congressman to visit staff at the Tenaya office in Las Vegas to meet and greet them there.

Congressman Hardy has indicated that he is a fan of credit unions and their not-for-profit structure. Tew commented, "We invite - and are appreciative of - the support we receive from our Nevada congressional delegation, including Congressman Joe Heck and Senator Harry Reid. We rely on our advocates to help protect our non-tax status so that we can fulfill our mission to our member/owners."



Getting Ahead

Retirement Advice From Those Who've Been There

Recently retired men and women share experiences

A recent BlackRock Annual Retirement Survey has shown that more than half of current retirees are confident they will be able to live comfortably throughout retirement. On the other hand, only about one-quarter of those workers that are currently below the retirement age are confident they will have enough income during their retirement ages. There are books and binders full of technical advice out there with intimidating numbers, percentages and formulas. Then there is the advice you can actually relate to, based on what truly lies ahead for future retirees, financially and emotionally.

Ninety percent of confident retirees in the BlackRock survey advised to increase their retirement contribution savings whenever you are able to, 87 percent recommended to make the most of your 401(k) plan, 84 percent suggested to estimate your retirement needs before actually retiring and 83 percent said to review your savings strategy on a regular basis. In that same study, less-confident retirees polled had four major regrets:

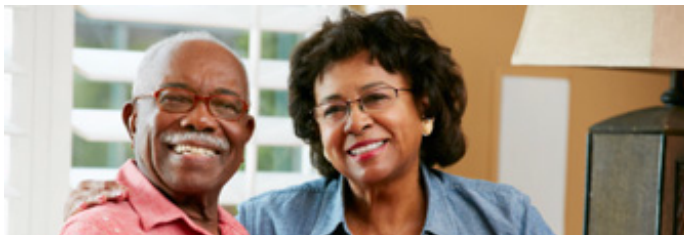
- Not making the most of their 401(k)s
- Not enrolling in the plan early enough
- Not making a financial plan for saving
- Not saving the maximum allowed by their plan

Certified Financial Planner Sophia Bera expanded on some of those thoughts. First, as you make more money, you need to save more money.

"Time is your biggest resource — not money," Bera said. "As your lifestyle increases, you'll have to put away even more money to keep up that lifestyle in retirement."

She added that if you start early and form a habit of putting money away, whether or not you are affiliated with an employer, you will have a better nest egg. Anyone is allowed to open an IRA or Roth IRA, and she said one of the biggest mistakes she sees is people failing to take advantage of a 401(k) when they qualify for a company match.

"Looking back, I wish I had started saving for retirement in my 20s. I didn't start saving until I got a 401(k) through my job at age 40, and I never maxed it out," testified Robyn, age 62, as told to Colleen Oakley of *Forbes*. *Forbes*. "I should have put aside a small amount with each paycheck, even if only a few dollars per week. With interest accrued over the course of 40 years, I would



have accumulated enough of a nest egg to do all of the fun things that I want to do in retirement.”



Joseph F. Coughlin, PhD is the director of the Massachusetts Institute of Technology AgeLab, where plans and decisions about the future of old age are researched. One of the *Wall Street Journal's* “12 Pioneers Inventing the Future of Retirement,” Coughlin compiled some advice from over 200 MIT alumni at least 15 years into retirement. The first recommendation was to create a solid financial plan for the future, and keep in mind that retirement years are a marathon run, not a short sprint.

“Retirement requires continuous preparation and maintenance for the decades ahead,” Coughlin said. “It’s not fun and done.”

Coughlin’s colleagues also advised to continue to work for as long as possible and keep expanding your interests. One of them said, “A man has to have a reason to get up in the morning.”

A man also has to be physically capable of getting up in the morning. Women cited the importance of health more than men, but keeping a fit body is important for all genders as you age.

“Retirement planning is about more than money. Investing in personal health and well-being enables an active, healthy old age,” Coughlin explained. “Moreover, managing your health saves money: Chronic conditions that require medications or present complications are a threat to both physical and fiscal well-being.”

A final idea Coughlin concluded from the MIT alumni was that a strong network of friends and family are important in a healthy retirement — and not just a ‘physically’ healthy one! One woman noted to him that “establishing relationships with younger people becomes even more important to remain active and to replace friends lost as the years pass.”

While Bera’s advice focused on finances in retirement, Coughlin’s transcended money into the realm of quality-of-life. Retired author Joyce Wayne offered some suggestions of her own that qualify as both, based on what she wished she had told her 35-year-old self.

Wayne recommended staying married to one person all your life, of course depending on circumstances. Divorce is very expensive, as is splitting assets, paying alimony, etc. Not only will remaining married to the same person fortify your finances for the future, it will also strengthen your emotional stability, with no family-wide crises or rifts. Along similar familial lines, she advised to have children before the age of 35. That gives you ample time to try to subsidize the rising costs of furthering education for them before you retire. Beyond that, she said to choose a career you can imagine doing for 35 years and stick with it.

“Find your niche and become an expert. I did and it repeatedly rescued me from financial and emotional hardship,” Wayne explained.

She said it is best to secure a job with a defined benefit pension, or one with a union, as union fees are negligible compared to retiring without a healthy pension; to find a financial adviser you can trust, or spend the time and energy learning how to invest wisely on your own; and to buy your dream house right off the bat, within your means, of course. Just like divorce, moving is a huge potential expenditure these days. Finally, Wayne offered that it is imperative for a healthy lifestyle in retirement to develop long-standing interests early on — ones that aren’t expensive to maintain and aren’t dependent upon your job or your family.

“In other words, maintain independence of mind and spirit throughout your life,” she said. “Kids move

away. Spouses pass away. Keep something special that belongs solely to you and that you will find satisfaction in during the darkest of times, no matter how your bank account fluctuates.”

The comprehensive advice from retirees determined that planning for a flourishing retirement these days means much more than just saving money and having an IRA. While those are basic aspects, it is also vital to plan to live better physically, emotionally and socially. Just as Wayne concluded, “The overwhelming factor is longevity: not just protecting your physical health and emotional well-being so that you’re able to fully enjoy retirement, but understanding how crucial longevity is to just about every aspect of your life.”

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Getting Ahead

Tax Time Tips

We are in the midst of the reckoning with one of life's two certainties, and it's not death. I'm talking about taxes. Tax time is here! Millions of people have been both dreading and awaiting this moment with anticipation. Some are wondering how they will be able to afford their tax payment. Some are torn between buying a 50-inch flat screen or a new tablet with their refund. Some simply have no idea what the heck is going on.

Tax law is constantly changing, and so are our incomes, family situations, and living arrangements. All of these things affect how much tax we owe, so it's a good idea to look into how these changes will alter your tax situation. A few examples...

You're not in school anymore

I have a friend whose taxes I have prepared for several years now. He entered law school married and graduated with a few kids. During the time he was in school, he received several thousand dollars back from his tax filings each year thanks to child tax credits, education deductions, and the earned income credit. He was accustomed to receiving generous refunds from the government, so it came as a shock to him this year when I let him know that he owed almost a thousand dollars.

He told me he was no longer in a rush now that he's aware that he owes money. He also thought that he should be off the hook from paying taxes since he works for the government. If only it were that simple! Taxes will likely only become a bigger part of your life as you progress in your career.

You're not single anymore

I have another client who started his medical residency in 2014. He made just about the right amount of income (and kids) to qualify him for the maximum earned income credit allowable, in addition to his refundable child tax credits. When I told him he was going to get a \$9,000 refund, he was ecstatic and I think I became his new best friend. It was a total surprise to him (a very pleasant one).

You're not in Kansas anymore

When you moved to Nevada from Kansas (or some other state), you may have been pleasantly surprised that you didn't have to pay any state income tax. Native Nevadans who move out of state sometimes forget that they'll be paying state income tax in their new place of residence, which can potentially cause a financial hiccup if they're not ready for it.

To owe or not to owe

My goal each year is to owe exactly zero taxes. This would signify that I paid the correct amounts during the year and that I didn't let the government borrow any money. Now that I am relatively



settled, accurately estimating my taxes is simpler. It's a lot easier to overlook something when you are in school, moving states for new jobs, and adding children to the family.

Don't be surprised

Marriages, new babies, and new jobs are life events to be celebrated. Why should we dampen the mood by talking about taxes? The answer is that if you don't take your new circumstances into account, the IRS will, and they might even penalize you.

There are many resources available to make sure you are on the right path regarding your tax planning. Although not always simple, the IRS website has calculators and tools that can help you determine if you need to file a return, what your filing status is, and if you qualify to e-file for free. Another website I reference when I'm looking for a simple explanation is taxes.about.com. There is a surprising amount of good information on there.

When something changes in your life, don't forget to do a little research in order to avoid tax surprises. You might as well familiarize yourself with basic tax rules because the only thing that will release you from your tax obligations is life's other certainty, and we hope that doesn't come any time soon.

Mark Tew is a CPA, CCCU member, and Nevadan at heart. He enjoys writing about and helping others with personal finance. He is also a husband, father, volleyball player, and mostly retired skateboarder. He currently lives in Michigan with his wife and 3 children. He can be found here

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News & Events

Meet Your Windmill Branch Employees

"A bend in the road is not the end of the road, unless you fail to make the turn." – Author Unknown. Change is inevitable, but as long as you are willing to adapt, it doesn't have to be painful. There have been a lot of changes at the Windmill branch over the last year. From the newly expanded parking lot to new employees and everything in between, our staff at Windmill definitely adapted well. With over 80 years of collective CCCU experience, you can be sure these professionals can handle anything that comes their way.

Shown in the image below, from left to right: Miki Sorman (MSR), Kourtne Sossei (MSR), Denise Spina (MSR Supervisor), Alyson Michaels (Assistant Branch Manager), Lisa Dean (MSR), Sonja Hanna (MSR), Lori Egan (MSR).

MSR = Member Service Representative



Creson Oakley (pictured below), Branch Manager, has been with CCCU for 23 years. She's practically a Henderson native and her bubbly personality makes her a pleasure to work with. On her weekends, you can usually find her at a UNLV baseball game watching her son play or attending a play that her daughter is performing in.

Alyson Michaels (pictured below), Assistant Branch Manager, has been with CCCU since 2005 and is your go-to-gal for anything related to consumer loans. Alyson stays busy outside of work by coaching soccer and spending time with her kids.

Denise Spina (pictured below), has been with CCCU for 34 years and opened the Windmill branch in 2001. Denise is the Members Service Rep Supervisor and continues to provide top-notch service with her years of expertise. For those members who have been around for 28 or more years, you may

remember tiny Denise being pregnant with her twin girls.

Dan Edelman (pictured below), better known as “Dan the Car Man” has over 20 years of experience in car sales. He knows everything about every car and will help you find the car that fits your needs.

Terri Kight, your mortgage loan officer, has been with CCCU since 2003. With her certifications and years of experience, you’re in safe hands with this expert. Terri is a Las Vegas native and lives close to the Windmill branch with her husband and their 2-year-old son.

Joe Zagata is your loan specialist. He joined CCCU in mid-2014 and brings with him 5 years of lending and management experience. Originally from San Diego, California, Joe has lived in Las Vegas for 10 years.



News & Events

Longtime members celebrate their new SUV

Congratulations Al and Angela!



Longtime members Al and Angela Ghilarducci love their new Ford Escape that they purchased from Matt Haugh in Members Auto. The process was so quick and easy that Angela even posted to CCCU's Facebook page: "Thanks Matt! We LOVE our new car and the 6 hours of saved time that it would have taken at a dealership." This is the third vehicle Al and Angela have purchased from Members Auto. In fact, Angela used to work at Clark County Credit Union, so she knew she was in for an awesome deal with no hassle.

New – Used – and We Take Trade-Ins

Get the vehicle you want without the headache, hassle, and hours lost at a dealership. Just let your Members Auto representative know what you're looking for and they'll take it from there. For more information, visit the Members Auto website at membersauto.com or give them a call at (702) 939-3115.



Lifestyle

The Best-Selling Cars in America

These models are popular for a reason

When a vehicle is a perennial best-seller, it didn't happen by accident. Each of the vehicles that appear in the top-10 list holds a wide appeal for buyers looking for safe, reliable and convenient transportation. Here are three vehicles: a mid-size sedan, small SUV and a pickup that frequent the American roads.

Toyota Camry

The Camry is the best-selling car in America for the 12th straight year, but that didn't stop the engineers at Toyota from drafting an all-new model for the 2015 model year. With an MSRP starting at \$22,970, the newest Camry is an excellent choice for buyers looking for a vehicle with a rock solid reputation for reliability.

With a four-cylinder engine that can achieve up to 35 mpg highway, an available V6 that pumps out 268 horses, or a super-fuel efficient Hybrid model, the Camry offers something for everyone. And with its recent redesign, and plethora of convenience and safety features, don't expect sales of the Camry to slip anytime soon.

"For the last 12 years, the sales crown has been Camry's to lose, and the competition from Honda, Mazda, Kia, Hyundai, Chrysler, Ford and others - to say nothing of compact and midsize crossovers - has gotten stronger than ever," according to AutoBlog. "But after driving the 2015 Camry, we'd say that this Toyota's spot at the top of the charts seems as secure as ever. For now."

Honda CR-V

The CR-V is one of three Honda models that appears on the top-10 list (the Accord and Civic being the other two), and for buyers who put their focus on practicality and utility, you can't do much better. With major enhancements for the 2015 model, the CR-V was named Motor Trend's 2015 Sport/Utility of the Year[®], as well as the top spot in *US News* "Affordable Compact SUV's" list.

Starting at an MSRP of \$23,445, the CR-V puts a major emphasis on value and safety with a rearview camera, Bluetooth HandsFreeLink and SMS Text function, all added as standard equipment. And with a maximum of over 70 cubic feet of cargo capacity, the CR-V is ready for nearly anything you throw its way.

"Honda's CR-V is already known for its efficiency and utility and the 2015 CR-V enhances those

qualities,” according to Edmunds. “The refreshed 2015 Honda CR-V gets a new engine and transmission aimed at further improving efficiency plus new safety, comfort and convenience features. If you're shopping for a top-shelf compact SUV, the CR-V remains one of your best bets.”

Ford F-150

Named the North American Truck/Utility of the Year, and the best-selling truck for 37 consecutive years, the Ford F-150 is all-new for 2015. Starting at an MSRP of \$25,420, the biggest news for the 2015 F-150 is a 700-pound weight reduction that results in improved fuel economy and dent and ding resistance.



America's best-selling truck is available in a slew of trim levels, from the entry level XL to the luxurious Platinum, and four engines are available with two critically acclaimed EcoBoost models, too. The F-150 features best-in-class towing and payload, as well as cutting edge technology and features like a 360-degree camera and the all-new BoxLink system.

“The latest F-150 rises to the occasion, offering excellent capabilities, great gas mileage, an impressive new engine, a dramatically improved interior and a wide range of new high-tech gadgets,” said *AutoTrader*. “Yes, it's true that the 2015 Ford F-150 may not look very different from last year's model, but we can assure you that it's fully redesigned and worthy of a spot at the top of your shopping list.”

When you purchase any vehicle, you do your research. However, picking out the right loan is just as important as the price you pay. Stop by today to see all of the loan options we can provide for you.



Lifestyle

Five Great Women in History

Five important stories for Women's History Month

Women's History Month arrives again this March. If you are interested in having a discussion about important women with your family or friends, or if you would just like to learn more about women's history for your own knowledge, here are five important stories worth telling.

Edith Wharton

Author Edith Wharton is responsible for such classic works as "The House of Mirth" and "The Age of Innocence," which seek to illuminate the problematic condition of upper class society in New York during the turn of the century as well as to shed light on the difficulties of being a woman in a man's world at that time and place.

Not only do her fictional stories teach women important life lessons, her own accomplishments make her an inspiring figure. She has the distinction of being the first woman to win a Pulitzer Prize in 1921 for "The Age of Innocence."

"The book has inspired several stage and screen adaptations, and the writer Cecily Von Ziegesar has said that it was the model for her popular Gossip Girl series of books," according to History.com.

Alice Paul

It is important to learn about activists who have been central to the women's rights movement, and Alice Paul is certainly one to know. Paul was an activist who worked tirelessly with her colleagues to pass an equal rights amendment for nearly 50 years.

In March 1972, they were successful in convincing Congress to propose for ratification the amendment that stated, "Equality of rights under the law shall not be denied or abridged by the United States or by any state on account of sex."

Although 22 out of 38 required states immediately ratified it, an anti-ratification campaign was successful in working against it. Unfortunately, the ratification deadline expired in 1982, and the amendment was never passed.

Sandra Day O'Connor

Stanford Law School graduate Sandra Day O'Connor was the first woman appointed to the United States Supreme Court. President Ronald Reagan nominated her in 1981, despite her judicial experience being only a few years long. She was sworn in after being confirmed by the Senate in a decisive 99-0 vote.



By the time she retired in 2006, she developed a lasting reputation as an important and thoughtful judge.

“She also made it clear that the high court's role in American society was to interpret the law, not to legislate,” according to WomensHistoryMonth.gov.

Susan B. Anthony

Susan B. Anthony was raised in a Quaker household that instilled in her a sense of the importance of activism and human rights. She was a teacher for 15 years before she began taking part in the temperance movement. She spoke publicly for the Daughters of Temperance in 1849 and later went on to be an integral part of the formation of one of the first temperance organizations: the Woman's State Temperance Society of New York.

Anthony worked with fellow activist Elizabeth Cady Stanton to publish the journal “The Revolution” in 1868, which not only focused on women's rights but also African Americans' rights. She helped lead a group of women to try to vote at the polls in Rochester, New York in 1872 and was arrested for her efforts. This didn't stop her from campaigning for suffrage, and she even published three books about the movement.

When she died, four states gave women the right to vote, and the movement gained success in the subsequent years until all women had the right to vote when Congress adopted the 19th Amendment in 1920.

Amelia Earhart

Amelia Earhart has captivated the imaginations and hearts of people across the globe since she became the first woman to cross the Atlantic in an airplane in 1928. That trip took over 20 hours, and when she landed, she was an instant celebrity. She became a best-selling author with her book about the famed flight, was an editor at Cosmopolitan magazine and won numerous awards. When Earhart tried to become the first female pilot to circumnavigate the globe in 1937, she tragically disappeared after her plane left New Guinea. Her plane was never found.

There are important women who made history in the arts, sciences, sports, politics and every other field, and a month isn't long enough to discuss them all. These five stories each represent a unique

moment to give a wide scope of women's history.

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Lifestyle

Five Spring Cleaning Tips

Tricks to making spring cleaning less daunting

It's almost spring time, and that means you're ready to shake off those winter doldrums with a little house cleaning and yard managing, right? If you just let out a groan, you might need a little motivation to help you get started.

"For many, performing a deep and thorough spring cleaning can often be overwhelming," says Marie Stegner, consumer health advocate for Maid Brigade, the leading maid service company.

Luckily, there are ways to make the process a little more manageable. Follow these steps to help you kick start your spring cleaning — and feel good about it:



1. Make a list of rooms - It sounds simple, but by listing out each room of your house or apartment — including those that tend to be forgotten about, like the utility room, laundry room, garage and closets — it makes it easier to determine the tasks for each. Once you have your list, walk through each room and write down the duties that need to be taken care of. These are likely things that don't get done on a daily basis, such as washing the windows, scrubbing the baseboards or cleaning behind furniture.

2. Divide and conquer - Cleaning takes time — especially if it's a good, deep clean — so there's no need to rush it. Take a look at the list you wrote and create a schedule of when you'll do what. The key here is to be realistic. No one can properly clean an entire house in a day from floor to ceiling, and there's no rule that says you must have it all done by a certain time. Try estimating how long each task will take you, and how long you want to spend cleaning each day. Then decide which days you'll do what task in what room, and make a schedule.

"It's a date with yourself," says Michelle Passoff, a New York City 'clutter consultant.' "That means no

television, no phone calls, no repairmen, no interruptions." It's also important to schedule breaks in between tasks to avoid feeling burnt out.

3. De-clutter before cleaning - "There's something about spring that makes us want to clean, but the job can be overwhelming," says Passoff. "Especially if you've got so much clutter that it's getting in the way of what you need to clean."

One of the easiest ways to go about de-cluttering is to purchase three different plastic bins and label them "keep," "toss," and "donate/sell." You might be surprised at how much that clears out clutter. When you go through your "keep" items, think about better ways of storing and organizing these items. For example, if you've compiled a lot of DVDs that were scattered on the ground of the kid's play room, is there a bin or decorative basket you can store those in?

4. Download an app - There are a number of apps that you can download to help give you the motivation to tackle your spring cleaning. For example, there's "Tody," which allows you to designate areas in your home you'd like to clean, and how often the task should be performed. There's also "BrightNest," which lets you know of all the tasks, chores, upgrades and more you can do around your home. In addition, check out "HomeRoutines," "EpicWin," and "Chorma"— the latter especially if you're dividing the spring cleaning amongst your family members.

5. Reward yourself - For each task you complete, treat yourself to something you enjoy. It could be something simple, like a glass of wine or an episode of your favorite TV show, or something even more indulgent like a new pair of shoes or a trip to the spa. When you're cleaning, knowing that there's a reward at the end, you're more likely to get the job done. Plus, rewarding yourself helps keep you motivated and have more incentive to get back to work.

Follow these tips and you'll be on your way to a more clutter free tomorrow.

