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Overwhelmed? How to deal

Try this 7-point strategy for those stretches when your life goes from being merely busy to feeling totally insane. By N.R. Rand

How does it happen? One minute you are at one with the universe. The next, all is chaos: Your husband's oldest, dearest friend arrives for a long-overdue, horribly timed visit. Or the babysitter quits. Or the holidays approach. Whatever the reason, your once-organized life has become a disaster area. The cupboards are bare, 17 loads of laundry await you in the basement, and time, never something you had in abundance, is entirely too limited. Here are a few ways to keep on coping when you feel as though you really can't anymore.

Make a room of your own. If you're starting to hyperventilate, give yourself a place to breathe. Georgene Lockwood, author of The Complete Idiot's Guide to Organizing Your Life, recommends creating a "sanctuary." Decide which room is most essential to you and make order. Use a modified version of her box method: one for trash, one for things you have to put away, one for things you should pass along. Into the throwaway box goes the carved trout lamp your mother-in-law gave you. Put away the full wardrobe hanging from the exercise bike. Give away the handmade woolen shawl your husband's best friend brought back from his latest excursion to Latin America (the peasant look never did suit you).

Make a list. You're in your tidy, calm room. The door is closed. You're actually alone. Unfortunately, now you have to face the future. Deborah Gussoff, the founder of In Order, an organizing consulting firm, suggests making a master list. So take out pencil and paper and force yourself to step outside your own life and view it as a stranger would. Now write down everything that has to be taken care of.

Prioritize. Now divide that list into sections, recommends Gussoff. On the A list, place everything that will

have immediate consequences. Family members really do behave better if they've eaten, so make sure you have enough food in the refrigerator to placate them. Pay the most pressing bills (your mood will not improve if the lights go off just as you're stepping into a hot bath at the end of the day). Make a run to the toy store for the one big gift your child is clamoring for-the last thing you need is to become a homicidal maniac during the Christmas rush. Everything else can be tackled when order has prevailed, or at least put in an appearance.

Accept help. This is no time for martyrdom. Let

a friend pick up the kids. Divvy up the household tasks. Add 50 cents to your older son's allowance and show him how to load the washer.

If you can afford to, call in a professional. A one-time head-to-toe housecleaning could lift several thousand pounds off your back and maybe even knock a few items off your master to-do list. A money-management consultant could help you organize your finances and finally make a few decisions about them.

Repeat to yourself, "It's not forever." You feel overwhelmed because you are overwhelmed. You also feel overwhelmed because you think you have to do everything you've always done, and more. Don't beat yourself up. Terry Ward, a Manhattan-based

organizational consultant, says most people who feel overwhelmed also feel guilty about things they aren't accomplishing. But "disorganization isn't a moral failure," she says. Dump the guilt. The more flexible you can be, the better you'll cope in the long run.

Treat yourself. And then, finally, the holidays are over. Your houseguest leaves. Now you need a vacation. Someplace warm. Someplace barely above sea level. You can almost hear the rustling of the palm trees, the drumbeat of the waves. No? Tonight, at least, forget cooking. You're all going out. It doesn't matter where. You're celebrating. And you don't even need to tell anyone why.

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