



SENIOR NUGGETS DECEMBER 2013

SIMPLIFY YOUR LIFE — GET ORGANIZED!

Now that year-end is approaching, take the time to reorganize your important papers. A simple system for storing your personal, financial, and legal documents makes them easier to find and update in an emergency.

NOTE: Your family needs to know where to find your papers

- ~ File important papers in an orderly fashion.**
- ~ Store insurance policy information at home. Include agents' contact information. Keep insurance records, claims, and policies indefinitely.**
- ~ Discard insurance policies that are no longer valid.**

IMPORTANT RECORDS—Organize tax returns, bank statements, investment records, birth certificates, passports, marriage certificate, baptismal certificate, and divorce and military discharge papers.

BANKING—Keep checks for major purchases and receipts for legal and other services indefinitely. File big purchases with receipts with related warranties.

TAXES—Keep checks that show tax deductions to correspond with annual tax returns. Keep supporting documents for 6 years.

DEEDS—Store in your home. Make photocopies of your home's contents (good proof for insurance if needed). Keep purchases and sale documents pertaining to every home you've owned as well tax returns and supporting documents indefinitely.

CAPITAL IMPROVEMENT—File should include records and receipts for all improvement expenses. Such documentation can help decrease your capital gains tax when you sell your home.



WILLS—Keep a copy of our will at home and leave the original with your attorney or designated executor. Destroy old wills, codicils, and drafts.

Go through files at end or beginning of year. Update beneficiaries as needed.

Keep a 3x5 card of document items, with agents' telephone numbers.

CREDIT CARDS—Making copies/front back will make it easier to contact cardholder firm to cancel card in case of loss or theft.

Best wishes to all having a December Birthday

**Seasons Greetings From Senior Ministries
Remember the Reason For the Season**



TIPS

- ◆ **Take advantage of after-holiday sales by purchasing cards and wrapping paper immediately after Christmas**
- ◆ **Did you know the White House sends greeting cards to anyone age 80+, those celebrating anniversaries 50th and above, Eagle Scout recipients, etc? How do you apply for this? Send a note six weeks before event, submit name of individual, relationship to you, event date (assures card arrives on time). Include your name and address.
Address the note to: The White House, Attn: Greetings Office, Washington, DC, 20500**
- ◆ **Make a wrapping center from an ironing board—perfect and adjustable!**



**Your comments/suggestions for future Senior Nugget topics are most welcome.
Submit suggestions to Vivian Stevens, Senior Ministries Director**