



SENIOR NUGGETS - DECEMBER 2016

SIMPLY 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 it easier to find; 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- ~ Discard insurance policies that are no longer valid**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, 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 for files (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 your will at home & leave original with your attorney or designated executor. Destroy old wills, codicils and drafts!

Review files at year-end or beginning of year
Update beneficiaries, as needed

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

CREDIT CARDS: Making copies of 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



Remember - The Reason For the Season!

Season's Greetings from Senior Ministries



TIPS - Utilize after holiday sales by purchasing cards and wrapping paper immediately after Christmas. Great wrapping center - an ironing board!

WHITE HOUSE GREETINGS: the White House sends greeting cards to anyone age 80+, anniversaries 50th and above, Eagle Scouts recipients, etc. How do you do 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, address.
Address note to: The White House, Attn: Greetings Office, Washington, DC. 20500