

## SENIOR NUGGET – DECEMBER 2022



### THE MEANING OF THE CHRISTMAS WREATH

Every Christmas wreath is more than just a decoration ...

It is a special reminder of Jesus, the reason for our celebration.

The circle of a Christmas wreath is a never-ending ring,

A reminder of eternal love from our Lord and King.

The Christmas wreath is a sign of welcome, inviting all to enter in ...

A reminder of Christ's invitation for all to come to Him.

The middle of a Christmas wreath is a bare and empty space,

A reminder of what life would be without Christ's love and grace.

So, each time you see a Christmas wreath hanging from a door,

may your heart rejoice in the One that Christmas is truly for!

~~ Holly Gerth ~~

At the year end, many people wonder about personal documents, etc. and ask the question:  
What documents should I shred and what should I keep? See guidelines below.

First, buy a fire-proof file and shredder! NEVER, EVER, throw out documents with your name, address, account numbers, or other personal information on them!

Cut up expired credit cards, shred ATM receipts, and even used airline tickets.

**THE FOLLOWING PHYSICAL DOCUMENTS YOU NEED FOREVER!**

- Birth and death certificates
- Social security cards
- ID cards and passports
- Marriage license, divorce papers, military discharge\*
- Any type of insurance policy (good to keep even if they have a digital copy)
- Wills, living wills, and powers of attorney
- Vehicle titles and loan documents
- House deeds and mortgage documents
- Naturalization papers (proof of citizenship)
- Baptismal certificate
- Pension plan documents
- Business License

Retain above, in case they are needed, and have easy access to them. To replace the above can be stressful, time-consuming, and costly!

\*Veterans & spouses are eligible for ‘free’ burial at any military cemetery, need discharge proof

If you are unsure what to do with important documents, we recommend keeping an “in case of emergency kit” so you always know where they are. Share data with a trusted relative or friend.

**HOW LONG SHOULD YOU KEEP DOCUMENTS?**

Tax Files - 7 years      Bank statements - 5 years      Pay stubs - 1 year

Bank records - five years      Income Tax records – 7 years

Home purchase, sale or improvements – Keep at least 6 years, after you sell

Medical records and bills (one year after payment - in case of disputes)

Warranty documents and receipts - keep as long as you own item

**KEEP MOST RECENT COPY OF:**

Social security statements      Annual insurance policy statements

Retirement plan statements (401(k), 529, IRA, etc)

Once you know what to keep, **organize them in a fire-proof filing cabinet** and you are set.

**Senior Ministries wishes you a very Merry Christmas and a Happy New Year**

