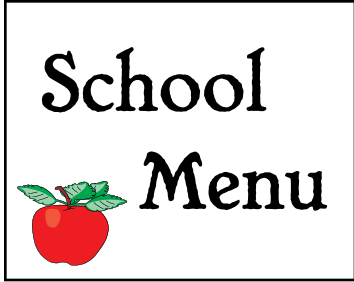




Organizing Family Records and Documents
Where To Keep Them And For How Long

Simply living our daily lives can leave quite a paper trail to organize. We have owner's manuals, birth certificates,



Blackwell CISD
Breakfast

- Monday, May 21**
Poptart or assorted cereal, juice, milk
- Tuesday, May 22**
Pancake on a stick or assorted cereal, juice, milk
- Wednesday, May 23**
Breakfast pizza or assorted cereal, juice, milk
- Thursday, May 24**
Biscuits/gravy, sausage, scrambled eggs or assorted cereal, juice, milk
- Friday, May 25**
No School
- Lunch**
- Monday, May 21**
Hot dog, c hili and cheese, oven fried potatoes, apple and orange smiles, milk
- Tuesday, May 22**
Beef and bean chalupas, spanish rice, lettuce, tomatoes, cinnamon applesauce, milk
- Wednesday, May 23**
Chicken alfredo, savory green beans, sliced peaches, hot roll, fruit, milk
- Thursday, May 24**
Sloppy Joes, pickle spears, corn cobette, multigrain chips, fresh apple, milk
- Friday, May 25**
No School

employment information, military papers... the list goes on and on, making the piles grow around our homes. Here's a list of what to keep, where to keep it, and for how long.

Papers To Keep Permanently

All the items listed below should be stored in a safe deposit box and/or fireproof storage for the home.

- Birth, Marriage and Death Certificates
- Adoption and Custody Papers
- Citizenship and Naturalization Papers
- Separation and Divorce Paperwork
- Settlement Agreements
- Military Documents
- Diplomas and Transcripts
- Audit Records
- Insurance Records
- IRA Contributions
- Medical History
- Employment Records
- Real Estate Records.

Such as Real property deeds, title papers, abstracts, mortgage & lien documents, tax assessment notices, purchase contracts and records of capital improvements. Be sure to include any rental properties.

- Social Security Card – In the past, we were told to carry our card with us, but the SSA now advises that the card not be carried with us, unless we are using it to show an employer or for other specific identification purposes.

Store in fireproof home storage.

- Advance Directives (living will/durable power-of-attorney for health care). Should be placed in fireproof storage in the home or safety deposit box. Copies should be held by your agents
- Insurance policies and records of claims – fireproof storage in home, with list of policies in safety deposit box.
- Inventory of household goods and appraisals – store in safety deposit box with copy in home file. Update once a year.
- Inventory of valuable papers – home file and keep copy with trusted friend. Update annually.

Items To Keep Temporarily

- Will. Store the original signed copy with the probate division of a circuit court or in a safe deposit box that is jointly rented. Keep a copy in your home file. Keep it only as long as it is in effect.
- Passports. Store in home storage or safe deposit box until they are replaced.
- Burial Lot Deed. Store in a safe deposit box for the duration of your ownership.
- Motor Vehicle Titles, Purchase Receipts, and Licenses. Store in a safe deposit box for the duration of your ownership.

Records of Auto Service and Repair. Store in your home file for the duration of your ownership.

Auto Insurance Card and Registration. Store in your vehicle. Some keep copies in home file. Keep only the current cards and registration.

Stocks, Bonds, and other Securities. Store in a safe deposit box with a listing in your valuable papers inventory. Keep for the duration of your ownership plus up to six years if it is needed for tax purposes.

Bank Accounts, Account of Ownership Registers, and Statements, Savings Certificates, list of Credit, ATM and Debit cards, Credit contracts, Records of Credit Payments, and Account Statements. Store in your home file for the duration of ownership. You may need to store them longer if necessary for tax purposes, frequently up to six years.

Cancelled Checks. Store in your home file if they are non-tax deductible spending. Keep

for a minimum of three years.

Receipts and Records of Deductible Expenses, Income and Tax Payments. Store the current year's records in your home files. Put others in fireproof home storage after filing your taxes. Keep for a minimum of six years.

Papers You Can Toss

Receipts not necessary for tax or warranty purposes. Some people keep receipts for everything, but receipts that aren't warranty, insurance or tax related do not need to be kept. If you keep receipts for budgeting purposes, make a weekly time to go through them and record them either on paper or on software to keep track of expenses. Throw away the receipts when you finish.

Warranties And Manuals For Items You No Longer Own

One of the best ways to store warranty information or manuals is to use a binder with clear plastic sleeves. Keep all the information related to an item (receipt, photo, warranty information, user manual) together in one sleeve. When you need to retrieve information it will all be stored together.

Glenn-Bivins Insurance
325-473-6791
GlennBivinsUsa@aim.com
Locally and Family Owned Since 1922
We'll Be Here When You Need Us!
Home - Auto - Life - Commercial - RV
"Insure your home and auto with Germania and save 15% on both; and receive an additional 10% with a Life policy."

4-T Fencing
Ruben Torres
Fencing at its BEST!

Net Wire
Barbed Wire
Pipe Fencing
Corral Building

PO Box 830
Robert Lee, TX 76945
(325) 340-2541
ruben_torres86@yahoo.com

Free Estimates!

DECKER & ARROTT P.C.
ATTORNEYS AT LAW

*Administrative & Eminent Domain Law • Agriculture Law
Banking & Finance Law • Business & Corporate Law
Estate Planning & Probate • General Business Civil Litigation
Mediation • Municipal Law • Oil & Gas Law • Real Estate Law*

NICHOLAS "NICK" E. ARROTT II
104 Pine Street, Suite 712 • Abilene, Texas 79601
Bus. Phone: (325) 773-2255 • Cell Phone: (214) 683-6154
Email: nick@deckerarrott.com Website: www.deckerarrott.com