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Taming the Paper Beast

If you are like most people, you have drawers full of old bank statements, financial records, and other important documents. This paperwork does need to be saved for a period of time, but not usually indefinitely. Here are some guidelines for knowing when to keep or when to toss that piece of paper. If you are going to throw out any personal financial documents, you should shred them before placing them in your trash.

- Keep tax returns, bank statements, mortgage statements, and other records documenting tax deductions for seven years.

- Pay stubs only need to be kept until you receive your annual W-2 and have verified that it is accurate.

- Keep records of IRA contributions indefinitely, along with your retirement and savings plan statements. If you receive quarterly statements, keep these until you receive your annual statement, and then keep only that.

- Receipts and bills for large purchases should be kept for the life of the item, in the event you need documentation for a warranty or insurance claim.

- Records related to your mortgage should be kept permanently, including your mortgage contract, receipts for home improvements, contracts with your real estate agent, and other documents related to the sale or purchase of your home.

Thoughts from John Becker

Spring officially arrived on March 20th this year, and since then I've been making a mental checklist of spring cleaning tasks. I'm not exactly jumping up from my chair yet to tackle that checklist, but springtime is motivational and I feel it starting to spark me. I find I fall in love with life all over again as spring arrives and the days get longer.

Everything is new again and it makes me want to be part of it—to make my own space new again, maybe rearrange my office or a room in my home. It's usually about this time of year where I check in on my New Year's resolutions and hold myself accountable. Just how well am I holding to those promises I've made myself? Where is that gym membership card? Hey—maybe I'll find it when I'm cleaning!



Time for spring cleaning!

With spring comes the motivation to renew those promises and to tackle that spring cleaning checklist—to become part of all the newness. Heck, nothing feels better than removing from my fridge those green fuzzy things that I used to call food and burying them in a 13-gallon trash bag.

I like to make space, streamline, get organized. Time to move those old files to the recycling bin and clear away the clutter accumulated over the winter. It makes me feel good to open up my space and let the light fall on flat, uncluttered surfaces.

It also makes me happy to be in a business where I help people share this clutter-free happiness with me. So what can I do other than offer my clients spring cleaning specials? Should you find yourself coming down with the spring cleaning bug, you may wish to accept our offers to help you along!

Happy Spring!

JOHN BECKER

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(707) 571-8313 or info@ftdocs.com

FREE File Box!

For every box of shredding you send us in April,
we'll give you a new file box FREE!



Car Tip

Most car manufacturers recommend changing your oil every 3,000 miles. But many experts agree that you can safely wait until 5,000 miles for that oil change. There are some factors to take into consideration, however, that may affect how frequently you should change your oil. If you are an aggressive driver, use heavy acceleration, often drive at high speeds, or carry heavy loads, you may need to change your oil more frequently. You may also need more oil changes if your climate is extremely hot or cold or if you drive regularly on dirt roads. Finally, the older your vehicle is, the more often it will need oil changes.

Website of the Month

Find Those Missing Pieces



You can get great bargains on board games at yard sales, but you often have to deal with missing pieces or parts. Not to worry. Hasbro offers replacement parts for all kinds of board games. Go to hasbro.com and click on "Customer Service." Then choose "Replacement Parts." You'll find items such as extra dice, Monopoly tokens, Clue cards, Boggle timers, and much more. Hasbro has parts for all kinds of games, including many from Milton Bradley and Parker Brothers. Best of all you usually won't spend more than a few bucks for any parts you need.

HASBRO.COM

Spring Bounty

Spring is the perfect time to enjoy fresh vegetables in season. Although we can get springtime vegetables all year round, these taste particularly good this time of year.



While you are in your local grocery store, keep an eye out for fresh lettuce, cabbage, spinach, chard, mustard greens, and brussels sprouts. Peas are particularly good this time of year, including snow peas and sugar snap peas.

Spring is also the time to watch for asparagus, artichokes, and radishes. And if you've never tried them before, this is the time to expand your culinary repertoire with turnips, beets, and leeks.

If you have access to a farmers' market or seasonal roadside stands, you will generally find the freshest fruits and vegetables there. Keep your eye out for these stands springing up, and check your local newspaper for listings of local farmers' markets.

*If your actions inspire others to dream more,
learn more, do more and become more,
you are a leader.*

-- John Quincy Adams

April Events

- 1 April Fools' Day
- 1-7 Laugh at Work Week
- 4 National Love Our Children Day
- 6-12 National Networking Week
- 7 No Housework Day
- 7 World Health Day
- 10 Good Friday
- 12 Easter Sunday
- 12-18 National Library Week
- 13 Thomas Jefferson Day
- 14 International Moment of Laughter Day
- 15 Income Tax Day
- 16 National Stress Awareness Day
- 18 Record Store Day
- 19-24 Consumer Awareness Week
- 19-25 National Volunteer Week
- 21 National Teach Children to Save Day
- 22 Earth Day
- 22 National Jelly Bean Day
- 23 World Book and Copyright Day
- 24 National Arbor Day
- 24-26 Global Youth Service Days
- 25 National Rebuilding Day
- 27-May 3 Astronomy Week
- 28 Workers Memorial Day
- 30 National Honesty Day



April is also:

- Alcohol Awareness Month
- Cancer Control Month
- Celebrate Diversity Month
- Couple Appreciation Month
- National Donate Life Month
- National Poetry Month
- World Habitat Awareness Month
- Spiritual Wellness Month

Astrological Sign:

Aries (Mar 21-Apr 20) & Taurus
(Apr 21-May 21)
Flower of the Month: Sweet Pea
Birthstone: Diamond
Full Moon: April 9

You must be the change you wish to see in the world.
-Gandhi

Internet Tidbit

If you've ever had to split expenses with a friend or roommate, you know how complicated it can get. BillMonk.com is a free service that makes it easy to track expenses between friends. You can even settle up with them instantly online. This service is great for young professionals, roommates, and college students, and can be used for splitting bills like rent, utilities, meals, and evenings out. You can also use it to keep track of books, DVDs, or other items you've lent to or borrowed from friends. To make things even easier, you can use a text message from your mobile phone to keep track of expenses.

All Your Eggs in One Basket

According to the proverb, all of your eggs in one basket is not a good thing. Diversification is a good guideline for many things in life, but especially investing. Investment professionals generally recommend that your assets be allocated into several different investment classes, usually stocks, bonds, and money markets.

As a general rule, the younger you are, the more risk you can afford, meaning that more of your money should be in the stock market. This is because you will have a longer time to recover should the market experience any setbacks.

As you approach retirement age, your goal will shift to preserving capital. At this point, it is suggested that more of your assets be shifted to bonds and money markets. Over time, your portfolio should be reviewed. However, shifting assets too often can be detrimental as well. You may need the help of a qualified financial advisor who can explain to you the advantages and risks of each type of investment vehicle.

By keeping all of your eggs in many different baskets, you will maintain your potential for a return on your investment, while protecting you from loss. If one class does not perform as you expected, you still have the others to buffer any loss.



Travel Tip

With a shaky economy, fewer people are taking vacations. In fact, fewer people are using their frequent flyer miles to purchase airline tickets. This is a perfect time to redeem your miles. You have a better chance of getting to those popular destinations.

Win \$20 gift card to Starbucks!

Each month we'll give you a new challenge of some type. All those who reply with a correct answer are eligible to win. At the end of the month we'll draw a lucky name. Here is this month's mind bender:

Question: What kind of kitten works for the Red Cross?

Last Month's Answer to: What do you call a fake stone in Ireland?

A SHAMROCK

Email your answer to info@ftdocs.com

April is National Volunteer Month

April has been designated National Volunteer Month. Volunteering is a great way to help others, gain new knowledge and skills, and meet other people. There are many places you can volunteer in your community.

Homeless shelters and food banks often receive help around the holidays. It is harder for these facilities to find help other times of the year. If you enjoy working with children, consider volunteering at your local Ronald McDonald House or for the Special Olympics. Turn your love of books into a volunteering opportunity by working in a library or in an adult literacy program.

If you like to work outdoors, try volunteering at a state park or with Habitat for Humanity; who specialize in building homes for low-income families. Volunteers are also always needed in hospitals, senior citizens centers, and animal shelters. Turn your knowledge of business into a volunteering opportunity by working for a charity designing their website or campaigning for a political candidate or issue.

Quotations: Tax Season

The only difference between a tax man and a taxidermist is that the taxidermist leaves the skin. -- Mark Twain

Income tax returns are the most imaginative fiction being written today. -- Herman Wouk

The income tax has made more liars out of the American people than golf has. -- Will Rogers

The hardest thing in the world to understand is the income tax. -- Albert Einstein



First 3 Pickups FREE —

with a newly placed Shredding Console in April



Protect Yourself From Slamming

“Slamming” is the term used to describe the practice of switching a customer’s telephone service, local or long-distance, without permission. It has become increasingly common, and often a customer doesn’t know it has happened until the phone bill arrives. This is an illegal practice and you do have rights to protect yourself.

Many instances of slamming occur during a telemarketing call. To protect yourself, make sure that if you are not interested in switching services, you explicitly let the caller know that you are not interested in their services. Many unscrupulous companies will take an “I don’t know” as an acceptance.

Remember, never sign anything without reading it first. If you receive a letter or notice saying that it is verifying that you have switched services, notify them immediately that you are not verifying the switch.

Check your phone bill carefully each month, and notify your local phone company if you see any strange charges or unfamiliar names on your bill. If you feel you have been slammed, let your



local phone company know you want your former service provider reconnected, and that any “change charges” should be taken off of your bill. You are not required to pay any extra charges imposed by the slamming company. If any of your complaints are not resolved, you can file a complaint with the FCC (1-888-225-5322 or www.fcc.gov).

You can also protect yourself by asking that your local phone company make a note on your account that you, directly, must first authorize any and all changes on your account.

If you are shopping around for other phone service, ask to see all offers in writing first, and be sure you know what you are agreeing to.

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How to Say No

It can be hard for a go-getter to find enough time in the day to get everything done. Often, projects for other people pile up, keeping you from taking care of all the little things in your own life. While it is usually satisfying to participate in volunteer work, you may find that you don’t have the time right now to commit to any new projects.

The best way to avoid this is to learn to say “No” when you are asked for the umpteenth time to work on that overdue report a colleague forgot, to bake cookies for the entire third grade, or to head the annual rummage sale at your church. It can be hard to say “No,” especially if you are dealing with friends or coworkers.

The key is to be truthful, but firm in your response. If you are vague when saying “No,” you’ll simply run into more problems. People who are seeking your help will not hear you declining; they will simply think you need more persuading. It is crucial to be confident and firm in your response, so that they know you will not change your mind with more pressure.

Read over these well-worded excuses to help you next time you are cornered and pressured to commit to a new project.

“Not at this time, as my calendar is loaded for this month.”

“I’ve had several unexpected things pop up in the past few weeks that I need to take care of first before I take on anything new.”

“I’ve seen you working on similar projects and know that you are actually the best person for the job, not me.”

“I don’t have strong skills in that area, so I’m certain I wouldn’t be of any help to you.”

“I have several projects lined up right now. Only when those are finished can I look at adding anything else.”

“My time is very divided lately, so adding this on would compound that issue. I’m confident that I would not be able to do my best on this project right now.”

“I always hope to offer my best on anything I work on, but with my other duties, I’m not able to offer this to you at this time.”

“I’m actively seeking more peace in my life, and this does not allow me to continue with this goal.”

“My family is in need of more of my attention right now, so I am putting the brakes on outside projects for a while.”