

MISSOURI ASSOCIATION FOR FAMILY AND COMMUNITY EDUCATION

HOME AND COMMUNITY ENVIRONMENT REPORT

SUMMARY OF WORK DONE IN 2008 Report of Club/County _____

Due Dates: Postmarked by February 15, 2009 to: County Chairman
March 15, 2009 to: State Chairman
Chris Waite
P. O. Box 1212
Poplar Bluff, Missouri 63902

Name of person submitting report: _____

Address _____

Phone _____ County _____ District _____

Valuable Family Records

1. How many attended presentation? _____ County/Club President _____
Home & Community Environment Chair _____ Other _____
2. Was Hearth Fire Series #25, "Someone's In Their Home Asking... What Records Should I Keep used?
____ Yes ____ No
3. How many lessons were presented? By FCE _____ By Other(s) # _____ Hours
4. How many people were reached # _____ FCE # _____ Non-members
5. What was a project/activity that came from this lesson? _____

6. Who participated in the project/activity
____ individual ____ club ____ county ____ other
7. If as a club or county, how many participated in the project/activity? # _____
8. How many were involved in the planning process? # _____ FCE members # _____ Non-members
9. How many hours were spent on the planning process? # _____
10. What was the cost for the project/activity?
11. Media: Contact your newspaper, radio, or TV stations for circulation and coverage numbers.
Please use an additional sheet(s) of paper for information on projects as necessary. Volunteer hours should include preparation, travel, presentation and any follow up (workshop training time may be used).
Newspaper _____ # reached Radio _____ # reached TV _____ # reached

Valuable Family Records

Chris Waite, Home and Community Environment

Years ago my sister-in-law had a home fire. The most devastating part of that fire for me was not the furniture, household furnishings, or clothing that was lost but the family photos. The only pictures she had of the first five years of her son's life were the photos other family members had. That is when I started to think about valuables and documents that I would want to store to have them available in case of a fire or natural disaster.

It is important to have a copy that is easily accessible. So copies of valuable papers can be stored at home while the original copies of important documents should be stored in a safe deposit box offsite.

Things to keep - permanent: (copy at home and copy offsite)



Family Photos – While it is not feasible to place all family photos in a fire proof safe or in a safe deposit box consider placing the negatives or digital photo CD's in one of these places. If there was a fire, family photos could be replaced using the negatives.

Personal documents – birth certificate, shot records, marriage certificate, divorce decree, social security card, passports, diplomas, transcripts and military records.

Family documents – deeds and titles, mortgages, wills, and burial plot deed.

Financial – Stock certificates, bonds, mutual funds, IRA's, auto and homeowner insurance policies – replace when new policies come into effect and after reviewing,

Things to keep – temporarily: (one copy at home)

Monthly bills can be shredded once a new bill has been received showing payment has been posted. Some people like to keep utility bills to estimate yearly consumption, monthly average consumption, and to compare to previous years. Bank statements should be kept about three years. Once the statement has been reconciled it is not necessary to keep ATM receipts or deposit slips, although I usually staple these to the statement.

Receipts, warranties, and operating instructions should be kept until the life of the item has expired or it has been replaced.

TAXES...

According to the Hearth Fire Series #25 "The Internal Revenue Service (IRS) requires tax records be kept for a minimum of three (3) years in case of a tax audit. However, if you omitted income greater than 25% of total gross income, the statute of limitations for a tax audit goes to six (6) years, If fraud is involved, there is NO TIME LI.MIT."

Documentation for items claimed on your income tax includes W-2's, 1099 forms, any documents relating to rental property income and expenses or business related income and expenses, any documents that will affect income such as stocks, bonds, and mutual fund transactions should also be kept.

Valuable Tool

A valuable tool to have is a list of documents including the name of the company, their address, and phone number, the nature of the document and where the document is located, i.e. home file or safe deposit box. Dealing with the loss of a loved one is difficult enough. This list will make handling family business less stressful for your loved ones.

Items to include in the list are bank information including account numbers, location of bank records, checkbook, safe deposit box, and location of the key. Pension sources, military records, real estate, social security, investments, automobiles, income taxes, accountant, and family attorney are other items to include on the list.

Be sure to discuss your wishes with your family so that they are able to carry them out with ease and to deter family squabbles.

Sources: University of Missouri Extension -

<http://extension.missouri.edu/explorepdf/hesguide/famecon/gh3831.pdf>

Hearth Fire Series #25

Someone's In Their Home Asking... What Records Should I Keep?