

YOUR HOME

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TIPS AND TRENDS TO HELP MAXIMIZE HOME BUYING AND SELLING

KEEPING YOUR FINANCIAL HOUSE **IN ORDER**

Do you have difficulty managing your finances, paying bills on time or finding important receipts or documents when you need them? The Financial Fitness Association offers several guidelines that can help you keep your financial life in order.

Tax returns and their supporting documents should be kept at least three years. It may be helpful to set up file folders with different headings, such as 1099s, medical expenses, and business expenses. As you receive tax documents or pay an expense, put the accompanying document or receipt in the appropriate file.

Have a plan to keep important legal documents, such as wills, powers of attorney, birth certificates, marriage documents, divorce papers, child care orders, trust documents, business agreements and military records, permanently. Wills should be kept in an easily accessible place, and a copy should be kept in a safe deposit box and with your attorney. Note the location of the original will on the copies.

Some documents need to be kept only for as long as they are needed. For example, deeds and real estate documents should be kept for as long as you own a property, plus any additional period for tax purposes. Insurance policies, loan documents, investment information, receipts and warranty information on major purchases should also be kept for as long as you hold the policy, loan, investment or purchase.

Keep monthly bank statements for at least three years to document payments for important items. Cancelled checks may be discarded since the bank statement itemizes these payments, with the exception of those checks that support any tax deductions you might have. Credit card statements can be kept for a year to track expenses or to document a disputed charge.

Following a simple system to keep financial and legal documents organized enables you to find these items more easily, thus saving time and giving you some much-needed peace of mind.



2010 KITCHEN AND BATH DESIGN TRENDS

Before you start a kitchen or bath renovation, consider these top design trends for 2010, according to the National Kitchen and Bath Association.

The most popular kitchen design style is traditional, followed by contemporary, while the Shaker style is showing a strong resurgence. White and off-white shades are popular for kitchens, while beige and bone are more popular for bathrooms.

Cherry and maple wood cabinets are the most popular choices for kitchens, while alder is gaining popularity. The most common finishes are medium natural, dark natural, glazed, and white painted.

Hardwood flooring in kitchens will dominate in 2010, but ceramic, porcelain and natural stone tile remain popular for both kitchens and baths. Granite is still king for countertops and vanities, but quartz is gaining popularity.

In both kitchens and baths, brushed nickel is the most popular finish, followed by stainless steel and satin nickel. For bathrooms, white fixtures are the most common, followed by bisque and off-white.

French door and freezer-bottom refrigerators are popular, while under-counter refrigerator drawers and under-counter wine refrigerators are being incorporated in many of the latest kitchen designs.

In the kitchen, pull-out and pot-filler faucets offer more flexibility for at-home cooks. Combination cooktop-wall oven ranges are becoming more popular while ranges with induction stovetops are more energy efficient. More dishwasher drawers are being installed in kitchen designs for their convenience and their ability to wash small loads of dishes in each drawer, thus saving water and electricity.



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Households spent an estimated \$45 billion on their pets in 2009.

Source: American Pet Products Manufacturers Association



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