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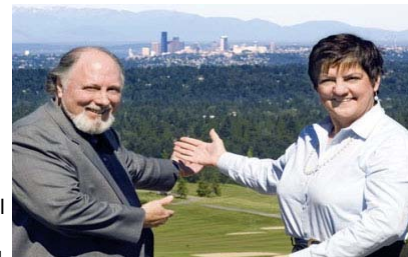


"Circle of Safety" Newsletter

March 2011

Dear Elizabeth,

On Sunday, 3/20, it's officially Spring. Clocks spring forward, the lawn begins to turn green, the leprechauns will be chasing the gold. What a magical month March is. Oh yeah, my grandson, Scott, turns 6 years old too! Magic I tell ya.



It's interesting how many beginning months there are. January begins the year, September is the beginning of the school year, March begins Spring, and April will begin SILVERMARK'S client appreciation calendar by having our annual shredding event. On April 16th (cunningly chosen for the day after tax day so you can shred all those prior, outdated returns and backup documents) the truck will be on-site here in the SILVERMARK parking lot. Bring all of your sensitive documents to be shredded right before your eyes so you can check another thing off your to do list. The event is from 10:00 a.m. until 1:00 p.m. so stop by, say hi, and enjoy a cookie.

Last but not least, don't forget to change the batteries in your smoke detectors. For some, this means no peace or quiet the next time the toast burns or broil the chops longer than they should.

Looking forward to talking with you next month!

Sally

MAINTENANCE IS A MUST!



When March comes it signals for many of us to prepare our Spring cleaning lists. Don't forget to add maintenance to that list. Here are a few things you should do to help transition your vehicle from Winter to Spring.

- Change out your studded tires before April 1st. After that date you can receive a \$124 fine for having them on in Washington state. Traveling or moving and not sure what other states enforce with regards to studded tires? Check out the link provided to the right under Quick Links to get a list of what is acceptable for each state.
- If your car is older than 2002 and you have never had the coolant flushed, it is time to get that done.
- Replace wiper blades if they show signs of chatter, streaks or fail to wipe clean.
- Check your air filter and replace if dirty. Did you know that a restricted air filter can affect your vehicles fuel economy up to 15%! With gas prices lately, every bit helps.
- Rotate your tires and check the air pressure. Doing so will maximize the life of the tire, save on gas and help prevent an accident. It is recommended to rotate tires every 5,000 to 7,000 miles. One way to make sure that happens is to have your tires rotated with every oil change. As for the air pressure, refer to your owners manual or door post for specs. Overinflated tires causes less tire to contact the ground resulting in a car that "bounces" around with less traction and stopping distance. Underinflated tires causes too much of the tire surface to contact the ground resulting in tires wearing

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prematurely, lower gas mileage and overheating. Do your tires squeal when cornering? They might be underinflated. If the last time you checked your air pressure was in July when it was 80°F and now it is 30°F your tires may be underinflated by 5 pounds! For every 10°F drop in outside temperature, your tires lose about 1 pound per square inch. Also, for every 1 pound per square inch loss you lose approximately 0.4% in gas mileage.

Did you like the tips provided and want more? SILVERMARK will begin offering free one hour general auto classes taught by a master mechanic to our clients in May. Be sure to look for April's newsletter with the date and information to register.

April showers bring.....floods?



Did you know it only takes six inches of fast flowing water to sweep you off your feet and water only two feet deep can float away most automobiles? Floods are the most common and widespread natural disasters. Heavy rains combined with spring thaw is a recipe for disaster even for those not living in high flood risk areas because of overburdened or clogged drainage systems. The typical homeowners' and business insurance policies do **not** cover losses due to flooding. You would need a separate flood insurance policy. Luckily such policies are affordable and Tracey or Kathy can answer any questions you may have and provide a quote. Besides insuring your dwelling and contents there are other things you can do to protect your valuables.

- 1) Have an emergency kit
- 2) Know the safest routes to higher ground for you, your pets/animals, and vehicles
- 3) Establish meeting places and phone numbers should you and your loved ones become separated by rising flood waters
- 4) Adopt a drain in your neighborhood and keep it clear of debris and leaves
- 5) Store valuables and chemicals at higher elevations
- 6) Have check valves installed in building sewer traps to prevent flood waters from backin up in sewer drains
- 7) Never cross a flooded area by foot or car - turn around, don't drown



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Spring Shredding

When you Spring clean your file cabinets for the shredding event in April, you might come across something that you don't know whether to keep or shred. Here are some guidelines to follow.

*** Tax Records:** Keep seven years so you can shred 2003 or older. The IRS has three years to audit your return if the agency suspects you made a mistake and up to six years if you underreported your gross income by 25% or more.

*** Pay Stubs:** Keep one years worth. Once they have been matched to your W2 form then you can shred them.

*** Bank Statements:** Keep one years worth. However, some circumstances cause you to hold onto records for as long as you need them such as: related to your taxes, business expenses, home improvements, mortgage payments and major purchases.

*** Credit Card Statements:** Keep at least 60 days worth and apply the same rule as bank statements with regards to special circumstances.

*** Medical Records:** Keep medical bills for at least a year in case of a dispute over a reimbursement. Some experts suggest keeping other records for five years from the time treatment began until the symptoms ended.

*** Insurance Records:** Keep policy information for the life of the policy plus an additional five years.

*** Utility and Phone Bills:** Shred them after you've paid them, unless they contain tax-deductible expenses

*** IRA Contributions:** Until you withdraw the money. You can shred quarterly statements as soon as you match them with your yearly statement.

*** Home Purchase/Sale Improvements:** Until six years after you sell. Improvements you make and expenses such as your real estate agent's commission are factored in when you sell your home, lowering your capital gains tax.

*** Warranties:** Keep until they have expired.



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* **Credit/Debit/ATM Receipts:** Shred after you have matched the transaction to your monthly statement. Keep any that will be used for tax purposes or store returns/exchanges.



TAYLOR CONSTRUCTION
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Client Spotlight

Planning a Spring or Summer project around the house or at your business and need a reliable, honest, experienced contractor? Shop no further! Taylor Construction is owned and operated by Tom Taylor whom has over 16 years experience. Their philosophy is to treat your home and business as if it were their own and it shows through their quality of work, attention to detail, and outstanding service. Taylor Construction is an eastside business that specializes in residential and commercial projects. Services include kitchens, bathrooms, millwork items, interior repairs, major renovations and tenant improvements. You can contact Tom for a free estimate and references by phone at 425-591-1000 or by email at t.taylorconst@hotmail.com.



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Upcoming Events

Shredding event on Saturday, 4/16/11, from 10:00 a.m. until 1:00 p.m. at SILVERMARK, INC. 16398 NE 85th Street, Redmond, WA 98052

Referral Rewards Program

The kindest compliment you can give us is to refer your family and/or friends. As a thank you, we will automatically send you a \$10 gift card to Amazon from our referral rewards program.

Need a notary? Don't forget we offer free notary service to our clients.



We want to give a big thank you to the following for referring their friends, family, and associates to our agency. They automatically received the \$10 Amazon gift card from our referral rewards program.

- * **Pete Hilton**
- * **Roger Martindill**
- * **Laure Adams**
- * **Joanie Leverett**
- * **James Yoon**
- * **Deana Palmer**

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