

Five Smart Things to Do with Your Tax Refund



Do you get your tax refund and just blow it immediately? There are some smart things you can do to make your refund work for you.

1. Pay off some debt, especially credit card debt. Because you end up paying so much in interest charges, paying down a high interest credit card is your best bet.
2. Put it away. Whether you are saving for a home, retirement, or college for your kids, putting extra money away now pays off in the long run. The longer it is earning interest, the larger the fund will be in the future.
3. Use it for a necessity. You may have been waiting to get those new tires or to go to the dentist. Now is the time to do it.
4. Make a donation. If you've been wanting to support a charity near to your heart, but haven't had the funds, do it now. It will help on next year's taxes as well, if you itemize and take the deduction.
5. Treat yourself. If you find that you still have money left over, do something nice for yourself that you've been putting off. Take a trip, throw a party, or buy a loved one a gift. After practicing some fiscal responsibility, you'll deserve it.

Thoughts from Richard Steed

It's April! April means April Fools, April showers and Earth Day. But did you know that April spelled backwards is Lirpa? Lirpa. . . rather sounds like a long, fork-tongued reptile scooting below the dewy leaves in the Brazilian forest, doesn't it?

Or, maybe Lirpa has more of a planetary ring to it: "NASA sent forth a highly-specialized satellite that will monitor the Lirpaen atmosphere for any signs of life (reptilian life, perhaps?)."

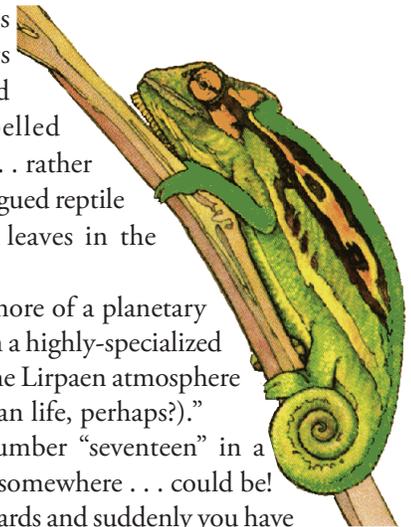
Lirpa could be the number "seventeen" in a remote tribal language . . . somewhere . . . could be!

Spell something backwards and suddenly you have a fresh take on it. This month of Lirpa—er, April—does signal a freshness, a newness, a promise and potential—even if we have to spell things backwards sometimes to remind us of that fact.

Lirpa is a good month to remind you that we're continuously scouting the technological landscape to keep abreast of the latest advances in data security. We look at things frontwards and backwards to ensure we're up-to-date with evolving compliance laws and the latest technology. The industry moves quickly—as will the month of April—and if there's a change in the industry we'll be on it like a Lirpan lizard!

We wish you much success and prosperity these next 30 days. Before we know it, it will be the

Richard



What's Inside This Month?

- Five Smart Things to Do with Your Tax Refund
- Throwing Your Money Away
- By the Numbers: Taxes
- Did You Know: Bats
- Caring for Your Pavement
- Preventing Homework Headaches
- Document Retention
- April Offers!*

Website of the Month . . .

If you've ever seen an old photo that made you cringe and then chuckle, you are not alone. You can find a hilarious collection of uncomfortable yet funny photos at the website AwkwardFamilyPhotos.com. Born in 2009, Awkward Family Photos features pictures from around the world. They all are ensured to make you laugh or at least to scratch your head. And if you happen to have an unusual photo of yourself or your family, you can submit it to the site to share with the world.

Get 5 FREE Storage Cartons!

Buy 25 or more Pacific Records Management cartons and get 5 free anytime in April with mention of this coupon!

Throwing Your Money Away: Three Ways to Be Smarter With Your Money

Even with good budgeting and an attention to where your money goes, you might be surprised to find out how much money you waste. Consider these three ways to keep from throwing your money away.

1. Wasting Food

According to the National Resources Defense Council, the average American family throws out about \$2,300 worth of food each year. This represents a large chunk of a family's food budget. To keep this waste down, try to only buy in fresh food what your family will eat in the next few days. You are able to eat food past the "sell by" and "use by" dates. These are manufacturers' suggestions, but you can use your own discretion to judge if your food is still edible. If you have food about to go bad, freeze it immediately for later use.

2. Wasting Health-Care Money

Whenever you have a choice, take a look at the cost of your health care. Try to stay in network to reduce your out of pocket costs. Take advantage of free or low-cost screenings, immunizations, and check-ups. Switch to generic drugs to reduce your prescription costs. Finally, ask your employer if you are eligible for a flexible spending account, which lets you save on taxes while paying your health care bills.

3. Wasting Money on Interest

One of the biggest ways to waste your money is to get into debt. Paying for something with a credit card or a loan always means that you will pay more for that item, unless you are paying off your bill in full each month. Interest does you no good—it just increases the cost of the things you buy. Be honest with yourself and ask if you can wait to save up for what you intend to buy instead of buying it now and paying for it later.

By the Numbers: Taxes

Americans hire over one million accountants each year for tax help.

- The number of pages in the tax code has increased 16,775 percent in the past century.
- The error rate for a paper return is 21 percent, while the error rate for an e-file return is only half a percent.
- New York City has the highest corporate income tax in the world.
- A \$100,000 earner takes home 10 percent less in New York City than in Texas.

Source: IRS

April Holidays and Events

- 1 April Fools Day
- 1-7 Laugh at Work Week
- 2 Reconciliation Day
- 3 Paraprofessional Appreciation Day
- 4 National D.A.R.E Day
- 5 National Deep Dish Pizza Day
- 6 Drowsy Driver Awareness Day
- 7 World Health Day
- 8-14 Bat Appreciation Week
- 9 National Former Prisoner of War Recognition Day
- 10 National Equal Pay Day
- 11 Barbershop Quartet Day
- 12 Walk on Your Wild Side Day
- 13 Thomas Jefferson Day
- 14 International Moment of Laughter Day
- 14-20 National Library Week
- 15 Income Tax pay Day
- 16 National Stress Awareness Day
- 17 National Haiku Poetry Day
- 18 Support Teen Literature Day
- 18-23 Consumer Awareness Week
- 20 Spring Astronomy Day
- 21 Kindergarten Day
- 21-27 National Volunteer Week
- 22 Earth Day
- 23 World Book and Copyright Day
- 24 Administrative Professionals Day
- 25 Malaria Awareness Day
- 26 National Arbor Day
- 27 National Go Birding Day
- 28 Workers Memorial Day
- 30 National Honesty Day

April is also . . .

- Alcohol Awareness Month
- Cancer Control Month
- Car Care Month
- Defeat Diabetes Month
- International Customer Loyalty Month
- National Child Abuse Prevention Month
- National Occupational Therapy Month
- National Poetry Month
- Prevention of Animal Cruelty Month
- Stress Awareness Month
- Workplace Conflict Awareness Month
- National Donate Life Month
- National Humor Month
- National Knuckles Down Month
- National Landscape Architecture Month

Did You Know: Bats

April 8-14 is Bat Appreciation Week!

- Bats can reach speeds of up to 60 mph when flying.
- The world's largest bat is the Flying Fox which lives in Indonesia. It has a wingspan of six feet.
- The world's smallest bat is the Bumblebee bat which lives in Thailand. It is smaller than a thumbnail and weighs less than a penny.
- There are over 1,100 species of bats worldwide. Forty of them live in the United States.
- Bats make up one-quarter of the world's mammal population.
- Tiny woolly bats in West Africa live in the large webs of colonial spiders.
- There are three species of vampire bats, which live off the blood of animals. There are no vampire bats in the United States.

Have A Question For Us?

We love to hear from all our good friends and clients who enjoy reading our monthly newsletter. If you have a question related to off-site document storage, shredding, media vaulting, or document imaging, please feel free to give us a call or send us an email.

(888) 893-6054 or info@pacific-records.com

Do You Want To Win A \$25 VISA Gift Card?



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 challenge:

A woman is in a hardware store buying something for her house. 1 costs \$.50; 12 costs \$1.00; 122 costs \$1.50. What's she buying?

Last Month's Answer to: *It's black when it falls from the sack, red before you are fed, and gray at the end of the day.*

CHARCOAL

Last month's Winner:

MARGARET REEDY
MAYOL & BARRINGER

Email your answer to info@pacific-records.com

Bumper Sticker Humor

- Nothing is impossible to the person that doesn't have to do it.
- Time is what keeps everything from happening at once.
- I used to be indecisive, but now I'm not so sure.
- If at first you don't succeed, skydiving isn't for you.
- My doctor says I have a multiple personality, but we don't agree with that.

APRIL SERVICE AWARDS

Celebrating Pacific Employee Anniversaries

10 YEARS

Jerry Pineda

6 YEARS

Sanjay "Jay" Prasad

6 YEARS

Tony Douglas

Keep on sowing your seed, for you never know which will grow—perhaps it all will. – Albert Einstein



3 months FREE secure Destruction service

Get 3 months of free Secure Destruction service when you sign up for a new Secure Destruction account with a one-year agreement. Just mention this coupon! Email info@pacific-records.com for more information.

Caring for Your Pavement

The front of your home is like a welcome mat and is an important part of the first impression of your home. The pavement or asphalt in the front of your home makes a statement about the condition of your home and can contribute to the good look of your dwelling. If properly maintained, an asphalt surface can last up to 15 years or more. To properly care for your pavement, plan on sealing cracks and applying a seal coating, which involves putting a protective coating on the surface of the asphalt to reduce water penetration and exposure to ultra-violet rays.

If your driveway or sidewalks have cracks in them, you can fill in the cracks to prevent further erosion. Cracks develop due to temperature changes which causes expansion and contractions of the material. When moisture from rain or snow slowly seeps into the natural cracks that develop in asphalt, you get a condition called alligatoring. The moisture slowly erodes the base and sub-grade, which leads to instability of the surface. This will lead to more cracks when you drive your vehicle over it. Eventually, this condition leads to potholes, when the pavement starts to break away and forms a hole.

The other natural enemy to your pavement surface is sunlight. Ultra-violet rays cause the oils in the pavement to oxidize and become brittle. Bits of the pavement eventually wear away due to traffic and weather, reducing the thickness of the surface over time. This damage is characterized by the appearance of small rocks on the surface, as the top layer is torn away.

If your driveway is showing signs of wear, you may want to consider repairing cracks and resealing your pavement. If it is already old and showing considerable wear, you may be faced with doing an overlay of more asphalt on top or having to replace your driveway completely. But if you have a newer driveway, take the time to do some preventative maintenance, and you will be pleasantly surprised at how long your pavement can last in good shape.

Preventing Homework Headaches

Spring fever can affect people in many different ways, but for children of school age, it can mean more difficulty in completing homework each day. You may find yourself needing to help your child more than before with homework, but it is important for children to learn how to complete this work independently. Here are some tips to help ease the difficulty for both you and your child.

- Take care of your child's physical needs first. Offer a healthy snack and an opportunity for some physical activity before settling down to tackle homework.
- A regular schedule for homework will be beneficial, as your child will know what to expect and will not be tempted to put it off. Set a regular schedule and plan on sticking to it.
- Make sure your child has all of the materials and supplies he or she needs to complete each assignment. You may want to set up a designated area in your home in which to do homework, with plenty of school supplies, pens, pencils, paper, and other necessary items.
- Offer an incentive if your child is struggling to complete daily assignments. You may wish to have a sticker chart to track progress, with an outing or prize at the end of week given for a full week of completion.
- Finally, plan on taking breaks during homework time if your child is not able to concentrate for long periods of time. A kitchen timer will let your child know when to start homework and how long breaks will last.

Document Retention

The “seven year itch” doesn't apply to just marriages – it goes for office documents, too! Though the “seven year rule” commonly used as a guideline for how long to retain business documents does sometimes apply – for tax-related records, for instance – many types of records require more than this suggested time period to be efficiently managed.

Retention periods vary greatly depending on the type of records your business may hold. Some records need to be kept for only a few years, while other vital documents need to be retained indefinitely. It's crucial you familiarize yourself with the legal and regulatory requirements by state and industry. Costs can add up when you retain unnecessary files for too long or get rid of them while they still may be subject to legal and regulatory retention requirements. After you understand this framework, you can organize your records to create an appropriate retention framework.

Once a framework is in place, it can be distributed throughout the organization as a guide for storing records. When a file is created, it can be assigned both a specific retention period and destroy date. The resulting process assures that records are stored no longer than absolutely necessary, allowing your business to not only meet compliance standards, but to also lower storage expenses. By efficiently managing document retention you will not only reduce storage costs, you will quickly find your staff costs are reduced as a function of the streamlined system.

NEWS You Can Use is a free monthly newsletter from your friends at

Stockton (209) 320-7771 • Sacramento (916) 649-7360 • Fresno (559) 475-7892
Modesto (209) 343-4630 • Napa/Solano County (888) 893-6054

PACIFIC
SINCE 1866
RECORDS MANAGEMENT
www.pacific-records.com