

Murphy Financial Services, Inc.

web site is at www.murphyEA.com

If you misplace your newsletters, or your information sheets that I have given you (i.e. contributions, enrolled agents, etc.), you will be able to find them on the web site.

Please note that our e-mail address is:

sharon@murphyea.com.

PRIVACY POLICY

We do not disclose any non-public personal information about our clients or former clients to anyone, except as instructed to do so by such clients, or required by law. We restrict access to non-public personal information only to IRS or state authorities and we maintain physical, electronic, and procedural safeguards to guard your personal non-public information.

Insurance Documentation

You pay for insurance to protect your possessions in case of fire, burglary, or any other loss. Even though you pay for insurance, if you faced a loss, can you prove that claim?

Make a list now of what you have, when you purchased it and an estimated value. Record the serial numbers. If you have the receipt, that is even better. Keep the

receipts with your inventory list. Make pictures of everything including the receipts.

Store your documentation off site so you don't lose your proof to fire, flood, tornado, or other disaster. This will make your life easier in case of a catastrophe. If you don't have insurance, you can use this documentation for a tax write off.



Health Insurance

If you get health insurance through the Exchange (ObamaCare), make sure to let them know of any changes (i.e. marital status, income level, dependents).

The sooner you get the premium changes the better off you will be when you file your returns. Last year, we had a number of people who owed money when they filed their returns because they didn't tell the

Exchange of a change in status.

If you don't have health insurance because it is unaffordable, make sure you get something in writing showing the premium you would need to pay. If the premiums are too high, you could get out of the penalty.

Without documentation showing what you would need to pay, you will be penalized.

Greens For Health

Adding some greenery can improve your health. Besides reducing stress and calming emotions, plants can also purify the air. Research in the 1980s found that plants remove toxins from indoor air.

Different plants draw in toxins like benzene, formaldehyde, mold spores, nitrogen oxides, and carbon monoxide. Then in turn they release oxygen, cleaning the air. It's an easy way to make your life healthier and your home prettier.



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