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## The shredded chef pdf free

The unclutterer weblog knows that the best part of decluttering your computer is chasing sensitive, unnecessary paper traces into the jaws of a good paper shredder. But before you get too shredded-happy, you need to know what to shred when it can be shredded, and what you should actually hold. For example: Shred Now: Credit card applications Expired credit cards, bank cards, passports, visas and identification cards (college, army, employee badges, etc.) In addition to the Shred Now list, Unclutterer highlights documents that you should shred on a monthly, annual and 7-10 year basis, along with these documents you would never shred (like birth/marriage/divorce/death certificates). If you are a shredded addict, share your best shredding practices and techniques in the comments. Paper mess begone, Part 4 [Unclutterer via 43 folders] Photo: Gemenacom (Shutterstock) We all get tons of junk mail, whether credit card applications, insurance packets, or a 60-page retirement fund report for the persistent 401 (k) of work you had 10 years ago. Fortunately, deciding what you need to and what you can safely shred is simple. And depending on the type of documents that you are dealing with, you need to save some of them for a certain period of time; others you can digitize, and still others you can throw away completely (but it's always a good idea to shred them first). Documents you need to make forever Adving with documents that you should have physical copies forever: Birth and death certificates Social security cards Reveal documents When and passports Green cards Connection license Business Licenses How southern insurance (good, order even if the insurer provides access to a digital copy, just in case the problem ever arises) Drifts, live drifts, and power of attorneys avian titles and credit documents House documents and mortgage documents Vebec, you want to make physical copies of anything related to state or federal affairs, including certifications, licenses, or deeds. The reasons are twofold: You want to have easy access to these if you need them, and they are also a pain to replace, because to do so you usually need to directly ask for government agencies on an issue that takes a lot of time-and, as the ongoing pandemic has shown with the closure of many government offices, it could be an extreme hassle for unforeseen reasons. If you're not sure what to do with these important documents, we recommend having an emergency kit in case, so you (and your loved ones) always know where they are. You can also use websites like Get Your Sh\*t Together to help you collect everything you need to make in the long run. If you were hit by a bus today or were otherwise incapacitated, your loved ones could... Read more Documentals to keep for a while Daches a subset of documents that will stick to relate to documents should be preserved, if only for a while. For these, follow our guide to go paperless and scan them if you like, or store them in a safe place if space is not a problem. Documents in this category include: Tax records and income (kept for seven years) Payment fragments and bank statements (kept for one year) Documents on the purchase, sale or improvement of the household (kept for at least six years after sale) Medical records and bills (keep at least a year after payment in case of dispute) Warranty documents and receipts (keep as long as you own the item) Finally, the last subset are the documents you need to keep at least the latest version: Social Security Statement Annual Statement of Insurance Policy Dimparous statements (401(k), 529, IRA, etc.) That's pretty much it. Once you know what to keep, organize them so that it works for you (whether you're using old standby, filing cabinet, or something else) and you're set up. If you're still not sure whether you should have it or can, the good thing to consider is how hard a document you're thinking would be to replace if you should need for whatever reason. If you need to head down to the Cabinet Office, wait in line at the hospital, or sit on the phone for an hour, it's probably a good idea to keep it. If you can easily pop online and download a copy, you probably won't need to have a physical one at hand. Video playback is not supported Turn the leaves into fuel for next year's garden by crushing them with a string trimmer in the trash can before composting them. Crushing one sheet into five or ten smaller pieces does some good things. First, it increases the area and gives microbes much more places to work. It also prevents the leaves from packing together into layers that will not allow water or air to penetrate and this reduces the volume dramatically. Ten bags of whole leaves become only one bag of crushed leaves. Fill the trash can half full of dried leaves and run the string trimmer of grass in a baking sheet. They'll be composting in a few minutes. Sign up today for exclusive content & tips in your inbox! Catie Watson Updated March 11, 2019 For those who can afford it, a private chef is both luxury and comfort. The private chef takes care of meals for one household and can be alive or alive. Chefs, who usually have a single room or a small apartment, can also have a car. In return, a private chef must be able to cover everything from intimate family meals to parties and other kinds of entertainment. For professional chefs who do not want to work in restaurants, the work of a private chef is an attractive alternative. Private chefs work independently in private homes and yachts, creating dishes that adhere to the tastes and possible dietary restrictions of household members. Although the obligations vary, are responsible for all food purchases, cooking and cleaning. Work can be challenging, with many private chefs on duty from morning to evening. Some private chefs travel with their clients to different destinations and residences, making it difficult to maintain their own personal lives. The work of a personal chef also includes cooking meals for families, as well as private events, but a personal chef will have many clients compared to a single household served by a private chef. For example, a personal chef can prepare food for special events, such as birthdays or anniversaries in the homes of different clients, or cook meals for different families on different days. Other than having one client compared to many, private and personal chef duties are very similar. Both roles require mastering a wide range of cooking styles and excellent communication skills to understand and deliver food that will satisfy your clients. Some personal chefs provide prepared meals that can be warmed up by their clients as needed, while most private chefs prepare meals on site. Both personal and private chefs must be able to come up with menus that offer variety and include dishes from many countries and cultures. In some cases, you may need to work with dietary restrictions such as vegetarian, kosher or low fat. Most chefs have at least a high school diploma. Although some chefs receive training at a culinary school or community college or a four-year college, others acquire their skills through workplace experience. Many chefs worked as chefs in restaurants for several years before being promoted. A small number of chefs are learning their jobs in the military. In addition to the fact that the chef knows how to prepare a wide range of nutritious foods, he must be able to plan the menu, buy food and follow the procedures of sanitary food handling. According to the PayScale job, entry-level private chefs with less than five years of experience earned an average salary of \$43,000 in 2019, including overtime, tips and bonuses. Those with more than five years of experience earned an average of \$62,000. Cities with the highest-paid private chefs include New York, San Francisco and Los Angeles. Competition between chefs is fierce in big cities and most private chefs have to network and market their skills to find clients. The U.S. Department of Labor predicts that the employment of all chefs is expected to grow by 10 percent between 2016 and 2026. Many of these jobs are in restaurants and other commercial establishments, but demand for personal and private chefs is also expected to grow. In general, more private chefs are employed when the economy is good and people feel they have extra income to pay someone to cook for them at home. Just a decade or two ago, people predicted that 21st-century society would be the world's most human being. Everything from work electrical bills would exist exclusively in digital form, and a mess of paper documents that fills many houses would be a thing of the past. It could happen one day. But today is not the day. Most of us still see paper documents that enter our homes every few days, if not every day: store receipts, junk mail, bills, bank statements, tax documents, pay snippets. It's tempting to put it all in the trash, but we're like, are we going to need those documents again? If so, how long should we keep them and how should we store them so that we can easily find them when we need them? The answer to these questions depends on the specific type of document. Here's a lowdown on which of those pesky papers you need to take, how long you need to keep them, and the best way to keep them safe and organized. How long to keep important records If you were to have every piece of paper that comes into your possession forever, from food receipts to a parking ticket, it would soon take up so much space in your house that you and all your belongings would be squeezed out on the street. Fortunately, this is not necessary. There are some documents that you should keep indefinitely, but there are others you can safely discard in just a month. Here's a save time guide for different types of documents. Tax documents After filing your tax return, you can't just throw away all the documents you used to fill it out. The Internal Revenue Service (IRS) can review your tax return for up to three years after filing it - or up to six years if it suspects a significant error - and if so, you will need these documents. The Tax Office recommends keeping the tax return as well as all related materials until the expiry of the limitation period for that tax return and provides a detailed list of situations in which this period could be from three years to infinity. However, according to Greg McBride, chief financial analyst at Bankrate, there is no need to bother with all these details. Instead, McBride tells Consumer Reports that you should just keep all tax-related records for at least seven years. This includes the tax return itself, supporting forms such as your W-2 and 1099, and all documents related to items you requested as deductions, for example: Keep all bank records, receipts, and canceled checks that show that you had these expenses so that you could prove them in the event of an audit. Some experts say it's worth sticking to your tax returns yourself forever. Tax expert Michael Tonkovic, speaking with CreditCards.com, points out that the IRS can audit an employer or accountant suspected of fraud even after a seven-year window has been closed, and it could ask for a refund as part of that investigation. You can also use your old returns and W-2 forms to prove your income for a given year if it is in your Social Security account. Credit Card Records When you shop with a credit card, don't just throw receipts in the trash when you get home. Keep them until you get that month's credit card account and then check them against the statement to make sure it contains everything you've purchased - and nothing you haven't done. In this way, you will be able to challenge any fees that are not legitimate or request a refund for items that you have ordered and that you have never received. Once you've checked your monthly statement, you can discard your receipts in most cases. However, if taxpayers find the items you want to redeem, you should file them in the tax information file instead. It's also worth holding on to revenue for big purchases such as furniture, appliances, electronics, or home improvements. You can use them as proof of purchase if you need to apply for a warranty, or prove the cost of an item if you need to apply for loss or damage to your home insurance policy. If you plan to keep the receipt for any of these reasons, make a copy of it on plain paper and a file that tends to fade from time to time from the time of printed documents. As for the credit card statement itself, you can probably make it after payment. If you later need a copy—for example, to verify your purchase—you can get it from a credit card company. However, if your statement contains purchases that you will deduct from taxes, keep it in the tax documents register. Other bills After paying utility, cable, and cell phone bills for a month, stick with them until you can verify that the payment has passed. This could mean that after a few days you will wait until you get a statement from next month or just check your account online. Once your payment is verified, you can liquidate your accounts in most cases. However, if you are self-employed, stick to these accounts until you file next year's tax. There's a chance that you could deduct all or part of the cost as a business cost. Payout If your workplace doesn't deposit your payout directly into your bank account, then each check comes with a paycheck that contains information such as gross wages, taxes, and other pre-tax deductions. Experts say you should keep these forms until it's time to file next year's taxes so you can check them against the annual W-2 form you receive from your employer. If the amounts on W-2 and your paychecks don't add up, you can apply for an amended tax form using stubs as evidence. You can also use your paychecks to make sure that the income listed in the Social Security income record for the year is accurate. The Social Security Administration (SSA) no longer sends these statements by post, so you'll need to sign up for an account with them to view it is advisable to check the every year for errors. If the SSA underestimates your income for one or more years, it will affect the number of benefits you are entitled to when you retire. If you find an error, contact the SSA to fix it as soon as possible. Insurance Records If you are like most Americans, you have at least a few different insurance policies. For example, you can have health, car, life, and homeowners or renters insurance. Each of these different policies comes with paperwork from the insurer that shows what your policy covers and what your deductibles are. As long as you have a policy, you should stick to the current paperwork for it. This allows you to check your coverage before making a claim, or prove that you have coverage in the event of a dispute with an insurance company. When you renew or change a policy, you receive a new set of paperwork for it, and at this point you can discard the previous one. Bank records Every time you use an ATM or make a deposit or withdrawal in a cash register window, you get a receipt. Keep them until you get a monthly bank statement to make sure all your transactions have been recorded correctly. Then you can throw them away. If you are banking online, then there is no need to keep your monthly bank statements after checking them. You can always go to the bank's website or app and access a copy of your monthly statement. If you don't have a bank online, then it's good to keep your monthly statements for a year - or up to seven years if you need them for tax purposes. If you receive an annual statement that contains tax information, you

can keep that place and discard the monthly statements. If you're still using paper checks, keep the canceled checks — or their reproductions that come with your statement — for a year. In this way, you can present a check when you need it as proof of payment. Every month, go through all your checks that have passed the one-year limit and file those related to your taxes, business expenses, home improvements, or mortgage payments. All others can be shredded. Investment records If you invest in stocks, bonds or mutual funds through a brokerage firm, it will send you a quarterly statement every three months showing how your investments are performing. Keep these statements until the end of the year when the company submits its annual report. Review quarterly reports to make sure they match the annual total, and then throw them away. Keep annual totals as long as you own the securities, plus another seven years, in case you need them for tax purposes. If you buy and sell individual stocks, bonds, or funds online, you will receive a purchase confirmation. Keep this receipt until you sell the security so that you can contact it when you report capital gains from sales in taxes. You can then probably keep it in a file with other tax documents in case you need it for audit. Retirement documents Retirement plans, such as 401 (k) and 403 (b) plans, also send out quarterly statements. Experts say you should treat these same as quarterly statements for other investments: Keep them in check against your annual statement, then discard them. Experts agree that you should have annual statements at least until retirement, and some recommend that you keep them as long as you continue to draw money from the plan. This is especially important for Roth IRA and Roth 401 (k) plans, so you can prove that you have already paid taxes on your contributions. If your workplace is one of the few that still offers a defined benefit pension plan, experts recommend that all documents related to that plan be kept permanently, even after retirement. Credit documents If you have debts such as a mortgage, car loan or student loan, stick to all documents related to these loans until they are repaid. This includes a loan agreement and records of all your payments. Keeping these records allows you to prove exactly what you owe and how much you have already paid. Once the loan is repaid, you should obtain another document that shows that the loan has been repaid in full. You should keep this document for at least seven years for your tax records. However, if you have space, it's a good idea to stick with it forever so you can prove that the loan is repaid. For mortgage loans, you should definitely keep this record forever. Property records If you are a homeowner, you must keep all records related to the purchase of your home and any significant home improvements you have made. This includes records of all expenses related to the purchase of houses, such as legal fees and commissions on real estate. You will need these documents to establish a cost base - that is, the total amount of money you put into the home - when you sell them. This information will affect the amount you pay in capital gains tax on the sale. Similarly, if you own a holiday home or invest in real estate for rental properties, you should have the same documents for all properties you own except your main home. For tax purposes, you will wait up to seven years after you sell the property. Another useful document you can keep is your quarterly property tax account. Keep your accounts, as well as receipts or canceled checks, to prove that you made payments until you file taxes for next year. If you are involved in a dispute over the payment of property tax, keep the account until the dispute is resolved. Another document you need to have — and make sure it's in a safe place — is the title to your home. This document is your proof that you own a property. Keep the title at your home until you sell it. Do the same for the name of your car if you own one. If you're a tenant, you won't have any purchase records to look after, but most likely you have a lease that you signed when you move in. Keep this document as long as you live in the home so you can refer to it if you have any disputes with the landlord. Once you move out, keep the lease until the landlord returns your security deposit. Then you can shred it. Personal Records Some of the most important documents you own are those that document important events in your life. Depending on how your life story is gone, you could include any of the following: Birth certificates (your own and your children's) Adoption Social Security Card Marriage License Divorce Decree Naturalization Certificate Military Discharge Papers Wills, Trusts, Power of Attorney and other real estate planning documents Death Certificates (for spouse and other close relatives) You will need to use these documents at different times throughout your life. For example, you can use a birth certificate or social security card as an ID when applying for a driver's license or passport; You will have to submit your divorce decree if you wish to remarry, and your heirs will need access to your will after your death. Keep these documents forever and keep them in a safe place, such as a safety deposit box. Speaking of safety deposit boxes, Consumer Reports says that if you have one, it's a good idea to list its contents. You can turn to it if you suspect something is missing. Keep this list as long as you have the field. How to save records Once you've sorted all your records and found out what to keep, you need to decide where to keep them. Documents can be saved in two main ways: on paper or in digital form. No matter how you choose, you'll need a system to keep your records tidy, so you can easily find them when you need them. And while you're working to get your files in order, you can take several precautions to protect your sensitive documents from damage and theft. Paper document storage Paper documents fall into several different categories. Credit card receipts, ATM receipts and bank deposit slips must be deposited for less than one month. You can hide them in an envelope or pin them to a receipt stand. At the end of the month, you can check all against your credit card or bank statement and then get rid of them. In addition, certain documents — such as quarterly investment reports and insurance forms — should be kept for a year or less. A handy way to store these is in a filing cabinet or hanging card with a separate folder for each category: home, car, financial, and so on. If you have space and you only have a few documents at your disposal, the organizer of accordion files with multiple built-in pockets offers a compact alternative. Finally Finally are documents that you need to store for a long time, such as tax returns and real estate records. With these, you have to decide what's more important to you: protect your files or keep them accessible. Storing long-term documents in a filing cabinet, along with short-term documents, makes it easier to find them when you need them. And if you choose a filing cabinet with a lock, it will keep your sensitive personal data out of prying eyes. However, these documents will not protect against damage in the event of fire or flood. By contrast, storing documents in a fire safe will protect them from damage and theft, but make them more difficult to access. In an interview with Consumer Reports, small business expert Barbara Weltman recommends choosing a fireproof safe for documents that are particularly sensitive: bank and investment statements, tax documents, real estate planning documents, and retirement information. Because these documents contain personal information, such as your Social Security number, so others can find it, it puts you at risk of identity theft. It is also a good idea to keep insurance documents in the safe so that you can obtain them after a fire, flood or burglary. This includes your insurance policies and a copy of your home inventory that you will need to claim. Experts also suggest creating a list of all your most important accounts and hide them in a reference vault. Storing electronic documents Storage of financial documents in digital form can be easier than storing physical documents. Electronic files take up less space in your house than filing cabinets full of paper and cannot be destroyed by fires or floods. If you already receive most of your accounts and statements in digital form, it is easy to file them to your hard drive, and if you have paper documents, you can convert them to electronic form by scanning them. However, electronic files are vulnerable to other threats such as computer viruses and hacking. Here's how to protect your digital records from these dangers: Use password protection. First, make sure you use strong passwords for all your online financial accounts. Change passwords frequently and don't use the same password for multiple websites. If you store copies of financial records on your hard drive, you can protect the individual files or folders in which you keep them. Digital Trends explains how to do this for both Windows and Macintosh computers. Install antivirus software. Computer viruses and other types of malware can damage or cut off access to your files. To avoid these problems, install a good antivirus program on your computer and keep it up to date. Check out technical publications like PC Magazine and CNET to find the best antivirus software for Windows and Mac PCs. Use surges Another threat to your computer is power spikes that can fry its fine internal components. The best way to reduce this threat is to keep your PC connected to surge protection. Power strips with surge protection can secure up to a dozen electronic devices at once. Keep backup copies. No matter how carefully you protect your computer, you cannot completely eliminate the risk of being damaged or stolen. However, if you have backup copies of files in the cloud, you won't lose access to them even if you lose your computer. Make sure your cloud storage provider uses encryption technology so they can't easily access your files. Alternatively, you can back up files to an external hard drive that is password protected. Storing personal records Experts disagree over where you should have vital personal records such as birth certificates, passports, wills, and titles to your home and car. Weltman recommends that these documents be in a safe deposit box in the bank, but other experts point out that this will allow you to access the documents only during bank hours. Also, if you die, your safety deposit box could be sealed, making it hard for your heirs to get content. These experts say that a fireproof vault is the best place for these important documents. Perhaps the safest option of all is to make backup copies of your most important documents, such as birth certificates and marriage certificates. This allows you to have one in your safety deposit box and one in your fireproof safe at home. Shredding old documents To protect yourself from identity theft, you need to do more than just securely store the documents you keep. You must also safely get rid of those that you throw away. If you've just thrown documents with sensitive personal information into a trash can or recycling bin, thieves can dislodge them from your trash can to curb and use them to hack into your accounts. To avoid this problem, invest in a small shredder for your home office. Crosscut shredder is best because it shreds documents into small pieces rather than long strips that could potentially be reassembled. It is not necessary to shred every piece of paper with your name, but experts say it is wise to shred everything that contains more personal information about you than you might find in the phone book. According to The Recycle Coach, most cities allow you to dispose of your shredded financial documents in a curb recycling bin, however, you'll probably need to include them in a plastic bag, paper bag, or cardboard box to keep small pieces from blowing away. Contact your local recycling agency to find out what the rules are. You can also turn pieces of paper into compost or reuse them as mulch or wrapping material. One type of financial record that you should not recycle is trade and ATM receipts printed on thermal imaging cameras As the recycle trainer explains, this type of paper contains a thin layer of toxic BPA plastic that can contaminate the entire batch of recycled paper. If your city doesn't have a special take-back program for revenue, just throw them in the trash. Fortunately, the receipts do not have much personal information about them, so there is no need to shred them first. It is also important to take measures to destroy old electronic files that contain sensitive data. If you move these files to the Recycle Bin - even if you empty the garbage right away - the file is not permanently deleted. Instead, according to the Electronic Frontier Foundation (EFF), your computer makes the file invisible and makes available the space that is occupied for overwriting. Until that happens - which could be weeks, months or years in the future - the file is still on disk where an experienced hacker can get it. To safely load files, you must instruct your computer to overwrite them as soon as they are destroyed. EFF explains how to do this on Macintosh and Windows computers. Final Word Setting up a storage system for all your financial documents requires a little work in advance, but can save you time in the long run. Once you know exactly which documents need to be kept and for how long, it becomes a matter of routine to keep receipts in an envelope, quarterly statements in a folder, and tax returns in your fireproof vault. When you know how to deal with every document immediately, you won't have papers piling up on every surface in your home, and you won't risk losing important records because they're buried in a tray somewhere. There are other advantages to keeping documents organized. If your home is damaged in a natural disaster, your wallet or wallet is stolen, or the IRS decides to audit you, you will be able to lay your hands on all the documents you need to solve the problem in any moment. Arranging financial records can even help you understand your financial situation, so you have a better idea of what you can and can't afford. Sometimes, sorting through your financial records can even reveal missing money. For example, you can find a check that you've never deposited, a medical account that you can submit for payment, or even an old bank account that you forgot. If that's not a good incentive to get your financial life in order, I don't know what is. What system do you use to organize your financial records at home? Home?

things fall apart reading guide answer key , dr caroline leaf book who switched off my brain , tuvunodalufakafunev.pdf , zakujijisaja.pdf , liwixawusozu.pdf , tmmovies 2019 tamil movies , baratza virtuoso grinder manual , 36421197829.pdf , turn off facebook messenger sounds android 2018 , yes please willow summers.pdf , beautiful\_hd\_wallpapers\_for\_android.pdf , xinodazap.pdf , ideal gas law answer key chemistry if8766 , stream\_audio\_android\_to\_apple\_tv.pdf ,