

## Stop holding onto years-old phone bills!

We asked Janet Barclay of Organized Assistant, a Hamilton, Ont., firm that provides organizational solutions to entrepreneurs, when it's time to toss personal documents.\*

ATM receipts	After transaction appears on bank statement
Household repair bills	Six months
Cable and phone bills	One year
Utility bills	One year
Income tax returns and supporting documents; banking and financial records	Six years
Investment certificates, savings bonds, etc.	Once cashed in
Rent and lease agreements; guarantees and warranties; insurance policies	After expiration date
Vehicle records; receipts for valuables (furniture, appliances, art, etc.)	When ownership ends
Home renovation and property tax records	When property ownership ends
Real estate documents	Six years after selling property
Diplomas and certificates; medical records; power of attorney or will; vital records (birth, death and marriage certificates, divorce papers, adoption records)	Always keep

\*These are guidelines; consult appropriate government/institutional authorities for specific policies and regulations.