

Dear Seniors,

Thank you for being a part of S.A.L.T. (Seniors And Law Enforcement Together). The monthly newsletter, meetings and events are all part of a collaborative effort of your local law enforcement to keep you informed on the latest scams and provide information and resources on topics relevant to the health and well-being of older adults.

We hope you are doing well and staying safe at home. We'll let you know when we can safely meet again. In the meantime, we'll try to keep you connected and updated through the newsletter.

If you live alone, please sign-up for our new Senior Wellness Check Program! We have a lot of vetted volunteers who would be happy to call you on a regular basis to check on your well-being. To sign-up, call 564-397-3380 or email

sheriffcommunityoutreach@clark.wa.gov. There is no cost for this service.

If you need assistance, there are resources available:

- Aging & Disability Resource Center 360-694-8144
- Eldercare Locator (services for older adults and their families) 1-800-677-1116 or visit www.eldercare.acl.gov
- Human Services Council 360-735-5733
- Volunteer Chore Services 1-844-851-9380
- Washington Community Living Connections 1-855-587-0252

Until we meet again...be well!



To receive the free monthly S.A.L.T. Times Newsletter, call 564.397.3380 or send an e-mail to: sheriffcommunityoutreach@clark.wa.gov. For other formats: Clark County ADA Office, Voice 564.397.2322 Relay 711 or 800.833.6388 E-mail ADA@clark.wa.gov



Seniors And Law Enforcement Together

S.A.L.T. TIMES

June 2020

Save or Shred: How Long You Should Keep Financial Documents

Having extra time at home right now makes this a good time to go through your documents and papers. Start by getting rid of any papers you definitely don't need, like expired coupons and all of those mailed credit card offers. Then, sort through old bank statement, medical bills, and other papers, filing those that you need to keep into clear categories. As many of us are finding ways to do everything online right now, it might be the right time to switch to online banking and/or go paperless to cut down on paper clutter in the future.

To keep your paper trail under control, it's important to develop a well-organized document-retention process. "Having an organized process will pay you back in the future," said Greg McBride, chief financial analyst at Bankrate.com. "It requires an initial investment of time to trash what you don't need, but after that, it

should be an ongoing process," McBride said.

Here is a guide for how long you should keep different kinds of financial records before putting them through the shredder (and yes, it should be the shredder, not the trash or recycle bin). If you have a shredder at home, put it to use. If not, cutting the papers by hand may work if you don't have an overwhelming amount.

Bills

Bills, bills, bills. If you're like most people, they make up the bulk of what's in your files. McBride says it's okay to shred most bills as soon as your payment clears.

If you've gone in for any big-ticket items, however—furniture, jewelry, computers or other expensive electronics, etc.—keep the bill as long as you have the item. You



never know when you'll need to substantiate an insurance claim in the event of loss or damage.

Tax Documents

Keep tax-related records for seven years, McBride recommended. The Internal Revenue Service (IRS) can audit you for three years after you file your return if it suspects a goodfaith error, and the IRS has six years to challenge your return if it thinks you underreported your gross income by 25 percent or more, according to Bankrate.com. A seven-year window should cover you in either event. Here's the trickier question: What exactly counts as a tax record? Tax returns are a no-brainer.

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Dear Seniors

How Humor Can Ease the Stress of COVID-19

We've all heard the popular saying, "Laughter is the best medicine." But does that type of thinking apply to something as serious as a global pandemic? Most psychologists would say yes. Humor helps people take back their sense of power in a powerless situation and it helps them connect with others—two things we have lost during this pandemic.

Even loneliness has become as crushing as the pandemic itself threatening to overwhelm people every day. Clearly, we need something to lighten the stress load we're all experiencing. And humor could be just what the doctor ordered.

How People Benefit From Laughing

Obviously, the seriousness of COVID-19 is no laughing matter. People are dying every day, and those in the medical field are being stretched beyond what any person should have to bear. But, we all need to find a way to cope with the dangers and limitations we're facing or risk serious mental health consequences.

For some, the answer may be laughter. In fact, laughter activates important feel-good hormones in the brain while also reducing stress-related hormones like cortisol.

Laughter also increases the number of antibody-producing cells we have working in our bodies. And, it enhances our T-cells, which are at the core of adaptive immunity and help tailor our immune response. All of this equates to a stronger immune system.



Research also indicates that humor benefits both a person's physical and psychological state. In fact, studies show that humor has the ability to provide pain relief, improve positive emotions, regulate

stress, disengage from distress, and improve interpersonal communications.

There also is a physical release that comes through laughter—it's a cleansing sort of feeling that impacts us both physically and emotionally. Most people feel really good after laughing. In fact, many people report that they feel like a weight has been lifted. And, at a time when so much is weighing us down, it can be very therapeutic to engage in some good-natured humor.

Ways to Add Humor to Your Life

- **Subscribe to Funny YouTube Channels**
There's nothing funnier than watching goofy pet videos. Even videos of babies doing silly things can be entertaining. So, if you're feeling a little down and want a good laugh, just

log onto YouTube and search "popular comedy" or "funny videos."

- **Watch Comedians Online**
Countless numbers of comedians are offering their comedy routines online. Even with social distancing measures in place, many are still putting out new material.
- **Share Old Stories**
Nothing's better than sharing stories about funnier times. Whether you're on Zoom, FaceTime, or on the phone, it's fun to remember the old days and laugh about the silly things you did. Plus, sharing those old stories together helps strengthen bonds and reminds you of how much you have to be thankful for. So, the next time you're talking with a friend or family member, share a "Remember when" story. It's sure to bring a smile to both your faces.

- **Tell Jokes**
- **Play Games**
- **Laugh at Yourself**

So, go ahead and laugh at those funny pet videos or turn on a rerun of America's Funniest Home Videos. A good, solid belly laugh may be exactly what you need to lighten the mood, relieve some stress, and feel better overall.

Sherri Gordon, Verywellmind.com
For the full article, visit: <https://www.verywellmind.com/it-s-ok-to-laugh-even-during-a-pandemic-4843082>



June 15
World Elder Abuse
Awareness Day

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But you should also aim to keep backup evidence for items you claim as deductions, including canceled checks and receipts for things like alimony payments, charitable contributions, mortgage interest payments and retirement plan contributions.

Mortgages and Other Loans

Keep documents related to mortgages and other types of loans, such as auto loans, at least until you have paid off the loan. It might be wise to keep these documents indefinitely in the event you are questioned about whether or not you repaid your loan.

Credit Card Receipts and Statements

When your monthly statement comes in, you should check it against any physical receipts or bank records that record your purchases. After that, feel free to send them to the shredder—unless you used your credit card to buy something you plan to claim as a tax deduction. In that event,

5 THINGS EVERYONE CAN DO TO PREVENT ELDER ABUSE

- 1) **Listen** to older people and caregivers to understand their challenges and provide support
- 2) **Educate** one another about the signs of abuse and how to get help
- 3) **Report** suspected abuse or neglect as soon as possible
- 4) **Build** a community that fosters social connections and supports
- 5) **Reach out** to professional services for support where available

put the receipts and statements in the seven-year safekeeping folder with other tax-related items.

Bank Records

Here it's a matter of picking and choosing what you might need in the future. It's a good idea to go through your checks once a year and to keep those related to your taxes, business expenses, home improvements and mortgage payments. You can shred the others that have no long-term importance.

Property Records

If you're a homeowner, you should keep documents related to the purchase of your home, as well as records of substantial improvements you've made, such as remodeling projects and additions. Keep these on hand for at least six years after you sell the home, Bankrate.com advised. In addition, it's important to keep records of the expenses you may have incurred in buying or selling your home such as legal fees and

commissions paid to real estate agents.

If you're a renter, you have it easier. It is okay to shred rental agreements after you've moved out and the landlord has returned your security deposit, McBride said.

Brokerage Statements

It's a good idea to hold on to quarterly brokerage statements until you've got the annual summary in hand to make sure they match up, McBride says. It's also wise to keep records of purchases and sales of securities in case you need to prove capital gains and losses at tax time. And remember—once you've claimed something on your taxes, it's not a bad idea to keep it for seven years, just in case.

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