

BUSINESS NEWS

It's financial spring cleaning time

BY DAVID UFFINGTON
Special to Florida Weekly

Now that tax season is over, it's a good time to do a little financial spring cleaning.

• Did you get a big tax refund? If you did, it means you gave the government an interest-free loan all year. While it's great to get a refund because it gives you money for a project or vacation, you can do the same thing for yourself, and get interest at the

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same time. Adjust your deductions to cover your taxes, and bank the rest each month in an interest-bearing account. At the end of the year you'll have a nest egg the size of your refund, plus accumulated interest.

• Get ready for next year's taxes by setting up a folder system. One folder will do it. Put into it all your paycheck stubs, plus any receipts for uniforms or work expenses and mileage. If you're self-employed, you can still use the one-folder system, just add paper clips. Every month clip together batches of your documentation, such as

phone bills and supplies receipts. You'll be one step ahead next January.

• Reread your will. Does it still reflect your intentions? Has your financial situation changed enough to merit rewriting the will? Do you need a new executor or attorney? Are the minors you made gifts to no longer minors?

• Call your insurance agent and review your coverage for home, auto and life. If your coverage is spread out with different companies, ask about a reduction in cost if you combine home and auto.

• Take care of home repairs before they become expensive. Walk around your house with a clipboard and pen and make note of any repairs needed. Check for loose roof shingles, signs of standing water around the foundation, limbs that need to be cut back, and trim that needs paint. If you plan to do the work yourself, start checking hardware store ads for bargains that are sure to come up. If you'll need a contractor, make calls now before spring schedules get tight.

• Do you have a collection you've been sitting on until the market price increases, such as stamps or sports collectibles? Review what you currently have and consider whether it's time to sell, buy more or continue holding. ■

David Uffington regrets that he cannot personally answer reader questions, but will incorporate them into his column whenever possible. Write to him in care of King Features Weekly Service, P.O. Box 536475, Orlando, FL 32853-6475 or send e-mail to letters.kfws@hearstsc.com.

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D'Jamoos

D'Jamoos added to Shark Shootout board

Naples developer The D'Jamoos Group announces that Chief Executive Officer Joseph D'Jamoos has been appointed to the Greg Norman Shark Shootout Charities Board of Directors.

Founded in 1989 by PGA great Greg Norman, the Shootout exists to help raise money and awareness for children that suffer from disease or social difficulties.

"Since moving the Shark Shootout to Naples in 2001, Joe has been a great sounding board for us with respect to community relations," said Taylor Ives, Merrill Lynch Shootout tournament director. "He is a tremendous supporter of the event."

Ives added that D'Jamoos' responsibilities as a board member include continuing his active role as a leader in the Southwest Florida business community and opening new doors for the Shootout.

Shark Shootout Charities is the organizing body for the PGA's annual Merrill Lynch Shootout. Through proceeds and donations from the PGA Tour's annual event, over \$10 million dollars has been raised to help children's charities. ■

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