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January 2007 MoneyMinute – Time to Update Your Net Worth Statement and Organize those Household papers

By Julie Schatz

A year ago we first sent out the ICM Net Worth Tracking Spreadsheet for you to use. Now it's time to update your spreadsheet with the information from your Dec. 31, 2006 statements. Last year was a good year for our clients and the markets did well, so you may enjoy seeing your progress.

(Note to ICM clients: This isn't an assignment. Don't panic!)

The pages in this Excel tool have been updated. Now you can add or update your goals on the "My Goals" tab.

And what do you do with all of these year-end statements after you've updated your net worth statement? At ICM, we use a handy organization kit with our retainer clients. It is called HomeFile[®] Financial Planning Organizer Kit.* It tells you what to keep and for how long and what you can archive or shred. If this sounds like something you can benefit from, go to <http://www.homefile.net> to order your kit; the cost is \$24.95 plus shipping.

Speaking of filing: Schwab will now maintain 10 years of your account statements, trade confirmations, and tax information all available online 24/7. I am happy to let Schwab be my filing cabinet for all of my Schwab accounts documents. I will, however, keep a copy of all tax related information with the appropriate tax year file.

Best wishes for a super 2007!

* Most of you know that we do not receive any compensation from any company – only from our clients. ICM does not have a business relationship with HomeFile and does not receive anything from them. We just like their product.

The articles page on our website covers planning issues from real estate to long-term care, from investment risk to college funding, and more. See the rest at:

<http://www.feelsonly.com/Articles.html>

Investor's Capital Management, LLC provides financial planning and manages investment assets so that clients can relax and stop worrying about it. Many of our clients are self-directed investors, and we enjoy helping them become more successful by following our professionally designed and monitored portfolios. **Our professional services are cost-efficient, and it's rare when a client doesn't make or save more than it costs.** As independent financial planners, we have a **fiduciary responsibility** to our clients to always put their best interests first. This may seem obvious to you, but in fact it is all too rare in the financial services area.

We are fee-only financial planners. A client's fee is the only payment we receive so that we work solely in their best interests. We do not take product commissions, nor do we gain from any portfolio activity. **No sales pressure - ever!**

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<http://www.feesonly.com/Articles.html>.

OUR MISSION:

Giving clients the clarity and confidence they need to make consistently sound choices. If we may be of assistance in any way during the weeks and months ahead, please call or email. Check out our financial planning services: <http://www.feesonly.com>.

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Rich Chambers, CFP®
Julie Schatz, CFP®
Jennifer Cray, CFP®
Investor's Capital Management, LLC, Menlo Park
Providing Unbiased Guidance to Financial Success
Member of NAPFA and the Garrett Planning Network
650-323-4706 info@feesonly.com <http://www.feesonly.com>

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