



## AN EARLY CHRISTMAS GIFT TO YOU



### You Might Have Unclaimed Property



I wrote about this little helpful tidbit a few years ago. Did you ever wonder what happened to that stock mom owned? Or maybe an old life insurance policy? If you don't know where it went, check the website <https://www.fltreasurehunt.org>, it just may have been abandoned and left to the State of Florida.

This process is called escheatment. Any intangible property, such as life insurance death benefits, utility deposits, bank accounts, uncashed dividend checks, past wages and more are subject to escheatment. Normally, when an institution can no longer locate an individual, after a period of time, they are required by law to escheat this intangible property to the state. Un-

fortunately, most people are unaware of escheated property until mom or dad pass away, at which time, it becomes more of an administration nightmare. You don't need to wait until someone passes away though. You can check the website under anyone's name to see if there's unclaimed property just waiting to be recovered. From time to time, I make it a habit to review the site in search of our clients' lost funds. Recently, I was able to identify several clients' accounts. From unclaimed dividend checks to sales rebates.

**One tip, if you do a search, you will enter your last name and try doing a search only using the first initial of your first name.**

This may bring up a significant amount of results and depending on how the institution had your information registered, it just might prevent you from overlooking something you may be entitled to. Also, in my research, the firm that escheats the property must return the property to the state in which it was acquired.

So, if you lived in New Jersey and retired in Florida, it's a good idea to check New Jersey's unclaimed property division as well. Hopefully, this article will shed some light on the over \$1 Billion dollars of unclaimed property held by the State of Florida and reconnect these accounts with their rightful owners. Happy Hunting!



Well, the holidays are officially here. A time to gather with friends and family and rekindle memories of days past and make some new ones along the way. This Thanksgiving, I'd like to express just how appreciative I am of YOU and thank you for your continued trust in Savannah Court Financial Advisors!

By the time you get this newsletter, I'm sure the clocks have already sprung ahead one hour to my dismay. Thanksgiving falls on Thursday the 23rd, when pure gluttony is not only welcomed, but enthusiastically encouraged! May the holidays bring you and your family together to share joy and happiness! Happy Thanksgiving to each and every one!

Respectfully,  
Scott Weidman, CFP®



## Turkey Tapas Anyone?



This Thanksgiving, to help prevent the spread of food comas, consider setting up a Tapas Bar. Where guests can slowly pick and nibble a variety of morsels without the social pressure of having to eat a full serving of turkey, mashed potatoes and those creamy green beans, until they just about pass out. Just like a charcuterie board on steroids, guests can mix and match their perfect palatable tidbits and slowly nibble all day long. Here is a list of food items that would make a great Thanksgiving Day Tapas Bar.

1. You can still make the traditional turkey, but consider slicing it very thin and displaying it with other delicious deli sliced meats, like roast beef, salami, pepperoni and prosciutto.

2. A cheese platter can be lots of fun on the palate. From mild cheeses like provolone to sharp cheeses like a good sharp cheddar to smoky flavors such as gouda. A variety of cheeses can really add lots of dimension to your Tapas concoctions.

3. Crackers are a must. They serve as a good foundation to a well thought out Tapas tower. But don't skimp on the quality of the cracker. Get a variety of crackers that are different shapes and sizes and flavors. It adds a unique variety to the Tapas experience.

4. For the spicy lovers out there, how about a mix of peppers to kick it up a notch! Just be sure to put a warning label on this dish.

5. Fruits, like apples, pears, cranberries

and figs all add that little something special. When do we ever get to eat figs, anyway? By the way, sliced apples with a sliver of cranberry coated goat cheese, is AMAZING! I highly recommend you try it.

6. -A pickled assortment of artichokes, okra, pickles, olives and garlic cloves can offer a puckeringly delicious addition to the Tapas Bar.

7. A blend of exotic mixed nuts, like cashews, macadamian, Brazilian nuts and hazelnuts will have your guests engaged in the Tapas free for all.

8. Don't forget the dips! Flavored spicy hummus, mustard with the little seeds in it and a nice olive tapenade all make for a wonderful topping to your guests' Tapas creations.

9. And lastly, have a few nice wines to accompany your Tapas extravaganza. A good white, red and maybe even a Moscato for all the sweet tooths out there.

Hopefully this gave you some ideas to make your Thanksgiving Day a little different and special.



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- Long Term Disability Insurance
- Long Term Care Insurance
- Buy / Sell Funding
- Business Overhead Expense Insurance

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- Hourly Consulting
- Retirement Projections and Evaluation
- Income Planning
- Asset Allocation and Risk Management

### Investments

- Mutual Funds
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### Account Types

- Fee Based Advisory Accounts
- Brokerage Accounts
- Third Party Money Managers
- 401k Rollovers
- IRA's and Roth IRA's

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# Flashback 50 Years Ago This Month

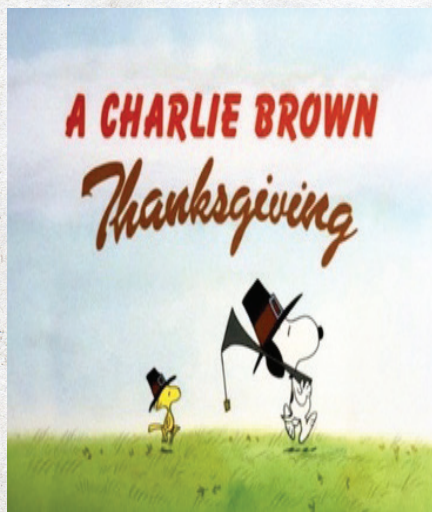


With the most recent events unfolding in the Israeli-Hamas War, looking back 50 years, not much seems to have changed. All throughout the month of November, 1973, shortly after the Yom Kippur War, Henry Kissinger (United States Secretary of State) began his “shuttle diplomacy” and negotiated a Middle East Peace Treaty which was signed

on Nov 11th by Egypt and Israel. The Israeli Defense Forces revealed the death toll was higher than expected with 1854 citizens as casualties. Under a threat of an oil embargo from the Arab oil producing nations, Japan’s government agreed to drop its support for Israel and joined the United Nations in advocating for a separate nation for the Palestinian people, in Israel. At the same time, Saudi Arabia warned the US to stop supporting Israel or they would reduce their oil production by 80 percent and added, if the US attempted to use force they were prepared to destroy their own oil wells!



On November 9th, 1973 Billy Joel released his iconic album, “Piano Man” that would make him a star.



Nov 20th, 1973 “A Charlie Brown Thanksgiving”, which we all know and love, premiered on CBS.



## Tip Of The Month

What is Risk Tolerance? We’ve all heard that term thrown around when talking about investing, but what does it REALLY mean? Well, if you’re investing in a 403b or the FRS Investment Plan, understanding your personal risk tolerance is important, mainly so you don’t screw up your plans.

There are two things that really come into play when we talk about risk tolerance. The first is, how soon are you going to need the money? If you’re planning to retire in the next year and will need funds, you may not be able to weather the next recession without having to sell off shares at a loss if your investments are aggressive. So, assessing your short-term needs is critical to measure just how much risk you’re even able to sustain.

The second is, what I call “the gut check”. If history repeats itself, which it’s been doing all throughout my 23 years in this business, the markets go up and down and eventually make a comeback to hit all new highs, as the economy continues to grow. That all sounds great. But if you owned all of the same asset class, such as growth stocks, your portfolio was like riding a roller coaster this last year and if it freaks you out to the point that you panic and sell, also known as capitulation in the financial world, you probably had more risk than you were comfortable with. By mixing up your assets, like US stock, International stock, Fixed Income and Cash you get a more comfortable and smoother ride.

If you have no idea how your investments are allocated or how much risk you have, give us a call. I’m happy to offer a complimentary review and give you my advice to help make your investing journey more comfortable.



## Idiom Of The Month

# “I’m in a pickle”



In recognition of November 14th, being National Pickle Day, “I’m in a pickle” is a common phrase we all use to describe a challenging situation that’s hard

to get out of. Like, “I forgot to study for my test and today’s exam day. I think I’m in a pickle!” William Shakespeare is thought to be the

first to coin this phrase. But he gave it somewhat of a different meaning. In England, at the time, “pickle” referred to something close to relish and one is “in a pickle” if they’re inebriated. And now you know!

