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Savannah Court



March 2025

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Can't Pull The Wool Over His Eyes!

Internal Revenue Service
United States Department of the Treasury

This Product Contains Sensitive Taxpayer Data

Tax Return Transcript

Request Date: 11-01-2012
Response Date: 11-01-2012
Tracking Number: 12345678910

SSN Provided: 000-00-0000
Tax Period Ending: Dec. 31, 2010

The following items reflect the amount as shown on the return (FR), and the amount as adjusted (PC), if applicable. They do not show subsequent activity on the account.

SSN: 000-00-0000
SPOUSE SSN:
NAME(S) SHOWN ON RETURN: JOHN Q TAXPAYER
ADDRESS: PO BOX 101 ANYTOWN, ST 00000-0000-000

FILING STATUS: Single
FORM NUMBER: 1040
CYCLE POSTED: 20111201
RECEIVED DATE: Apr. 15, 2011

any adjustments or changes made after filing. It can also show if you owe taxes, the amount of your refund or any balance due.



As we enter the month of March, I'm looking forward to the warmer weather. Though it wasn't a terrible winter, I always look forward to this time of year. As the clocks spring ahead one hour on Sunday, March 9th, giving us longer days, this month welcomes the official start of Spring. And we know how to celebrate the official start of Spring... with green beer and corned beef and cabbage on St. Patty's Day, Monday March 17th.

On a side note, if you have not received your 1099's for any taxable investment accounts, I've asked Jennifer to begin compiling those that are ready and get them emailed out asap, because I know lots of folks like to get their taxes done as quickly as possible. Happy March!

Respectfully,
Scott Weidman, CFP®



Have you ever filed your tax return, just to later receive a letter from the IRS saying you didn't report all of your income? How did they know that? Well, guess what. For every 1099 you receive, the IRS gets one too. So, they already know what income you had for the year. No surprises. Wouldn't it be nice to see exactly what the IRS sees on your tax records? Well, there is...you can go to IRS.gov and create a sign in and look up your transcripts to make sure what they see if accurate.

IRS Transcripts are official records of your tax information, which the Internal Revenue Service provides

to help taxpayers understand and verify the details of their tax filings. These transcripts can include various types of records, and each serves a different purpose. Here are the main types of IRS Transcripts.

1. Tax Return Transcript - This shows most line items from your filed tax return, including your adjusted gross income (AGI), but it doesn't show any changes made after your original filing. This type is often used for mortgage applications.

2. Tax Account Transcript - This includes basic information like the type of return filed, marital status, AGI, taxable income, and

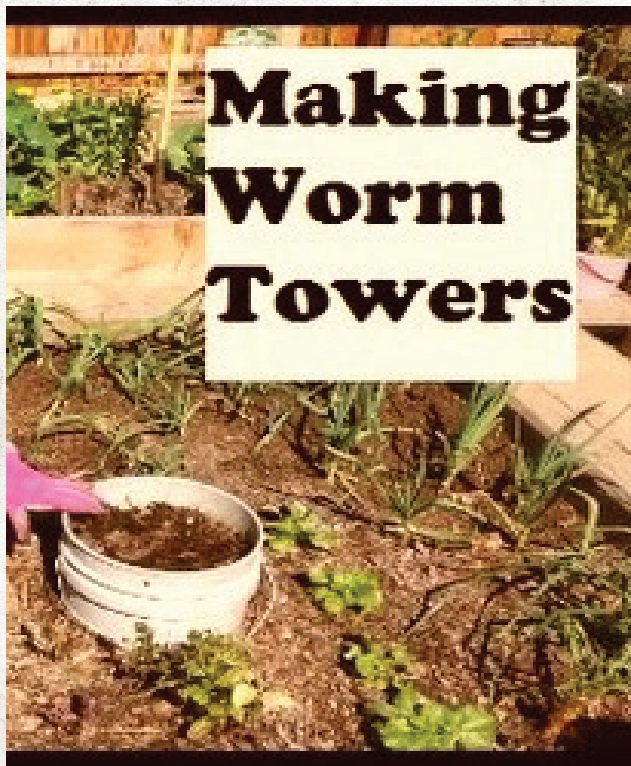
4. Wage and Income Transcript - This shows income reported to the IRS, including information from forms like W-2s, 1099's, and other income statements.

5. Verification of Non-Filing Letter - This confirms that you did not file a tax return for a specific year, often required for financial aid and other purposes.

You can request your transcripts online through their website IRS.gov or by mail. They're free and typically come in handy when you need to verify your income or resolve any discrepancies with your tax filings.



Urban Worm Composting



The weather's starting to warm up and it will soon be time to get out there and start tending to your gardens. At least that's what I'm planning to do. I was going back through some old articles in our past newsletters and thought this would be a fun one to share again. Enjoy!

If you're like me, an experimental horticulturist, you don't like to waste anything. We live in such a disposable world today, right? Wouldn't it be nice to know you can not only save some of the trash going to the dump but also enrich your flower

beds at the same time? Composting is where it's at! Yeah, I know, if you're living in some sort of gated community, you probably can't have a heaping compost pile in your backyard without your neighbors complaining. But what if you could compost right in your flower bed, unseen to the passerby? About a year ago, I stumbled on yet another great idea on YouTube and put it to work in my own flower beds. An underground worm composter.

You just need a 5-gallon bucket, drilled full of holes in the sides and bottom to allow worms

in and water out. By burying it up to the lid it remains hidden and you can dispose of your kitchen scraps, like eggshells, lemon rinds, vegetable cuttings, etc. right in your flower beds and no one will ever even know. Because it's buried in the ground, all you see is the lid and to make it even less conspicuous you can set a potted plant right on top to keep any animals out. But it's inside, where all the magic happens. Those little squiggles somehow find their way into your worm composter and consume all of that kitchen waste, leaving nothing but wonderful worm castings behind for your plants to thrive on. So, get out there, get planting and become an experimental horticulturist yourself! Happy gardening.



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- ▶ Business Overhead Expense Insurance

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- ▶ Income Planning
- ▶ Asset Allocation and Risk Management

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- ▶ Equity Indexed Annuities
- ▶ Fixed Annuities
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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



meeting at the garage of Gordon French in Menlo Park, Ca. 24 year old Steve Wozniak was in attendance but couldn't afford the Intel 8080, so he began searching for a cheaper 8-bit substitute. After finding the MOS Technology 6502 processor, Wozniak worked at trying to modify it to hook it to a standard keyboard and connect directly to an ordinary television. Later, Wozniak, Steve Jobs and Ronald Wayne would join to form the megalith known today as Apple, Inc.

Here's a little history for you computer buffs out there. On March 5th, 1975 The Homebrew Computer Club held its first



On March 6th, the key 26.6 second section of the "Zapruder film", the home movie which had inadvertently filmed the assassination of John F. Kennedy on Nov 22, 1963 was shown for the first time on television, broadcast by ABC News on "Good Night America".



the long running TV series, "Gunsmoke", titled The Sharecroppers, was telecast. The show had a spectacular 20 season run.

And finally, on March 31st, 1975 the 635th and final original episode of



On March 7th, the 114th and final episode of "the Odd Couple" was broadcast on ABC television network.



On Thursday March 27th, construction began on the 800 mile long "Alaskan Pipeline" that would transport crude from Prudhoe Bay to Valdez.

FRS Questions?
Call Scott
386.299.2893

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Financial Tip Of The Month

Spring Cleaning For Your Finances

As you're eagerly preparing for tax season, March is the perfect time of year to do a financial deep clean. Here are some suggestions to refresh your finances and get on track.

- Declutter Financial Accounts** – Do you have savings but earning no interest? Rates have risen considerably and even money markets have a respectable yield on cash now. How about those pesky Credit Cards? Are you carrying debt on credit cards that is eating you alive? Consider consolidating them with a zero-interest rate offer.
- Organize Your Budget** – with the help of a budget spreadsheet you can easily track your monthly expenses. Do you have subscriptions that are auto-debiting from your account that you no longer use? Consider cancelling them and immediately redirecting that money towards a financial goal.
- Credit Report** – once a year you can request a copy of your credit report at www.FREECREDITREPORT.com to make sure everything looks on the up and up.
- Emergency Fund** – Make sure you've adequately funded an emergency fund. You don't want to find yourself having to tap that 401k, especially if the markets are down, in the event of an emergency.
- Set up Financial Automation** – By systematically saving into your Retirement Accounts, Emergency Fund, Christmas Savings, Home Improvement/Maintenance Fund, etc. small incremental contributions really add up, just when you need it the most.

Hopefully these tidbits of Financial Spring Cleaning gets you on your way to the Financial Security you want.



Idiom Of The Month

“Can’t Pull The Wool Over His Eyes”



To elaborate on the main story of this month’s newsletter, “You Can’t Pull the Wool Over His Eyes” is a common phrase meaning the inability to bamboozle or trick someone. This saying originated in the early 1800’s in the United States when wealthy people in the 17th and 18th century Britain

often wore wigs made of wool. The thought of pulling their wig over their eyes would allow a person to deceive another. But if you now you know!

