

Please send your family, friends, and business associates to our website below to read this FREE “Missing Money” report, or copy/print and e/mail it to them so they too can start searching for and finding *missing money* or *unclaimed property*. They’ll thank you for it!

[www.YorkvilleTwinsBook.com](http://www.YorkvilleTwinsBook.com)

## **Do you have *unclaimed assets* held your name? Are You REALLY Sure?**

### **THIS INFORMATION MAY BE VERY IMPORTANT TO YOU OR SOMEONE YOU KNOW.**

You or someone you know may have money waiting to be claimed from a state government. Millions of Americans have hundreds of dollars each waiting for them in state treasuries holding billions of dollars in unclaimed property.

**Where does this money come from?** The money may be from dividends, annuities, utility and other security deposits. They may be from uncanceled paychecks, lost stock certificates, dormant bank accounts or safe deposit boxes. Perhaps you have money in your name from an insurance policy, uncollected death benefits, or even an inheritance. **One out of every eight adults (1 in 8) has money due them.** There are no fees; it is legitimate, free, quick and easy for you to search a public/government database from the privacy of your home or at the library. If you are skeptical, check with your attorney, tax preparer, local police department or favorite librarian. All of them will tell you this is a legitimate undertaking and legitimate websites. *Discover* the possibilities and rewards. We give stories below and advice and tips to successfully navigate this process. Read and print this article. Share this information with others. Help them find their “pot of gold.” Direct your friends to this website to read the article.

Many articles have been written about this topic. An article by Sandra Block in *Kiplinger’s Personal Finance*, September 2017, pp.11-12, is titled, “Track Down Your Forgotten Cash: States and government agencies are holding \$40 billion. Is some of it yours?” Additional evidence on this topic, cited in a series of national publications, follows. The issue of unclaimed assets is a huge and important problem that has enormous financial consequences to many of our citizens.

## **Rebate Yourself: Find Your Missing Money**

*Missing money* or *unclaimed property* represents “. . . cash or other assets considered lost or abandoned when an owner can’t be found . . .”<sup>1</sup> Each state has laws instructing companies and financial institutions to turn any unclaimed funds over to them after a certain

period of time, where they are responsible for finding the rightful owners.<sup>2</sup> In too many cases states are not finding the rightful owners. States today then hold onto your money and bolster their budgets; they passed legislation to limit people finding their treasure by no longer annually publishing names of people with unclaimed property, once required by law.<sup>3</sup> Citizens therefore must be diligent in searching for and finding assets themselves—money hidden in plain sight.

### **missing money or unclaimed funds**

State governments are holding \$42 billion in unclaimed funds.<sup>4</sup> Over 38 million Americans have money coming to them from state treasuries. “In 2011, in fact, 2.5 million claims were filed and \$2.25 billion was returned to its rightful owners, an average of \$892 per claim.”<sup>5</sup> According to the National Association of Unclaimed Property Administrators [NAUPA], “In 2015, unclaimed property agencies in the U.S. collected \$7.8 billion and returned \$3.2 billion to rightful owners.”<sup>6</sup> Unless claimed, state agencies keep these funds indefinitely (except for safe deposit boxes).<sup>7</sup> If you live in Minnesota, the Department of Commerce is holding onto \$606 million<sup>8</sup> in unclaimed assets for 57,000<sup>9</sup> people *and businesses*—you might be one of those rightful owners yourself.

The Federal government also holds unclaimed funds. “The IRS . . . has about \$1 billion in unclaimed refunds for people who failed to file a tax return. This year, the average unclaimed refund was \$763. You have three years after the return should have been filed to claim your refund, after that it belongs to Uncle Sam.”<sup>10</sup>

**Do a free, quick and easy Internet search at home or at your local library.** Get onto the two government websites below, then type in your name, names of your family members—and don’t forget maiden names—and friends and colleagues at work, your religious institution, groups you belong to, community associations, and businesses in your community. Also search for property for deceased people. Search not only your state, but other states as well. Multiple states (40 or more) can be searched at once with one click on **MissingMoney.com**.<sup>11</sup> Both **MissingMoney.com** and **Unclaimed.org**<sup>12</sup> also allow you to search states individually. Search both sites, as money may be found on one and not the other.<sup>13</sup> Search numerous times a year. Databases are continually updated.

Twin brother John and I went to a recent funeral. George, the 94 year-old father of one of our parishioners, died. One of his daughters gave the eulogy. She talked about her dad and mom when they lived on Drew Avenue in Minneapolis. Her mom passed away a number of years earlier and her name was listed in the Remembrance card. I went home and typed in George and his last name. No unclaimed property or funds appeared for him, but his wife’s name was listed three times with her address on Drew Avenue. Listed were two companies with three accounts, with each account owing her over \$100. I alerted this family and they later told me they received \$3,000 after filing for those unclaimed funds. They couldn’t believe it and it cost them nothing. The filing is effortless. It is truly amazing! Like most people, they never thought they had money owed them. I have helped friends, relatives, parishioners and members of associations that John and I

belong to, and found over \$33,317 for them. [Some people voluntarily told us what they collected, however, they were under *no* obligation to do so. Most people do not alert us if they find unclaimed assets, and that's OK with us.] **Finding money yourself is legitimate and not a scam.** You alone deal directly, privately and securely with your state. I don't get involved in any way except to bring this information to your attention as I have done here. Being a retired teacher, I enjoy doing this as a hobby and public service. A few years ago I went through 459 names of parishioners in our Church Directory and found 12 names that I contacted that had \$100 or more coming to them. (In Minnesota, if you have money due you, the state lists it at either *above* \$100 or *below* \$100; no fixed dollar amount is shown. Other states, like South Carolina, will publicly report the asset to the nearest penny.) I also found over \$1,000 for one parishioner and \$435 for another. I found \$4,000 for the sister of another parishioner who had insurance money waiting for her from an old forgotten business claim that she didn't know she won *after* her business closed. I found money for two brothers of our former priest, as well as one of my doctors and children of my attorney. The first parishioner thought it might be a scheme and found out otherwise. Her parents had died in Minneapolis many years ago and there was an insurance policy left to her. The insurance company couldn't find her since she moved, so by law after so many years the company was required to turn the money over to the state.

The Internet lists services that claim they can help you find money—but these services charge a fee. In most cases this is legitimate, after all, they are in business to make money. Be careful, though, since there *are* scammers out there preying on vulnerable people claiming they can help them find their money; they solicit a fee along with personal data.<sup>14</sup> However, you don't have to go this route. You don't have to pay someone a 10% fee or provide sensitive information. Just claim it yourself typing in your name and a state and match it up with an address from their list. It's not complicated, and you fill out a government form that you can download and print when you find property. You can also personally call or visit the state department that holds unclaimed funds, but first do some preliminary searching. Get familiar with this *simple* process. If you find unclaimed money/property in Minnesota, you will deal with the Department of Commerce in St. Paul. In other states you deal with their Treasury Department. In any case, "The treasurer, comptroller or auditor of each state maintains a list of abandoned property and runs an online database that anyone can search by name for free."<sup>15</sup> Since we are a mobile society, start your search with the "all states and provinces" menu before you search individual states. (Canadian provinces and other countries also hold unclaimed property.) Search in those cities and states where you, your children, grandchildren, or other family members or friends have lived, moved, worked or gone to school. Money might have been left in old bank accounts or rental or utility deposits. TIP: Search your old address books for names and addresses; save those address books—they are valuable assets. Be diligent in finding, recording and using middle names or initials. They can help refine and pinpoint your search, especially if you are searching common names like "Anderson," "Smith," etc. Search various spellings of your first and last name (i.e.: J., Joe, Joseph, etc.). Sometimes there might be money waiting for you with a misspelling of your first or last name (i.e., Joeseph). Try various entries. Try searching only for your last name *first*. Surnames alone will give you the greatest number of hits. Then enter first

names along with your last name to narrow the search and try to match it up with an address. City searches also help significantly to narrow the field.

I received this email from a teacher friend who I was happy to help find missing money:

Thanks for the tip on the missing \$\$ issue. Turns out my mother (deceased) had unclaimed \$\$ . It took a bit of effort, but the \$\$ showed up in the mail yesterday. Unfortunately, it's not enough to do something wild and crazy, but it will cover a day's worth of 24-hour care for my 98-year old dad.

Jan

I remember in the early 1950s when I was very young. I was on a scavenger hunt and found an old bank passbook buried deep in my mom's dresser drawer. The last date of interest added was sometime in the early 1940s (in fact, the interest in those early days was actually *penned—hand printed*—into the bank book, and it was around 0.75% or so). I showed it to mom and said it might be valuable. For some reason she didn't think it was worth pursuing, that it was too old and the money wouldn't be there anymore. We took it to the bank anyway and, after being validated, they added years of interest to the principal. We walked out with over \$600 and closed the account. So, you never know. Just remember, you don't win contests unless you enter them.

Far too many people are skeptical and resigned to the fact that they might not have unclaimed funds, saying, "Oh! There's no money out there for me. I'm smart. Why should there be missing money for my family or me? I know where all *my* money is!" But how do you *really* know unless you check into it? And it costs you *nothing* but a *little time* and *effort* to search. The state is happy to keep or hold on to your money as it generates interest for them and additional funding, and we all know government always seems to be in need of revenue. If you find money and decide to spend it, you will be helping the economy. You might even decide to purchase and read our fun and award-winning memoir, *Yorkville Twins*,<sup>16</sup> which also make great inexpensive gifts (see website). Our book was considered *that good* to have been adopted for *four consecutive years* as required reading for college students in New York in classes called, "The Immigration Experience in New York City." Whether you grew up in a large city or small town, you will find these stories of life growing up 60-70 years ago interesting and revealing.

It was a time when news reports, politicians and leaders were believable in the public's mind. It was a time when teachers, priests and the police were never challenged. It was a time before TV. Some people had telephones. Most didn't. Radio programs which sparked the imagination of children and adults alike were the daily fare. It was a time when many apartments had no toilet [they were in the hallway shared with other tenants] and the bathtub was in the kitchen.

You are invited to reflect upon *your* first 18 years of life, comparing and contrasting those experiences with those of the authors. What was important in life when you grew up? What has changed since then? What has not changed? Where change occurred, was it for better or worse? What has been lost and should be brought back? What might never come back? Why? How was your life story different or similar to those of the authors?

In the past, I've included copies of this "Rebate Yourself—Find Your Missing Money" message with my Christmas/Birthday and other cards. I know I've helped others who I don't even know, far beyond my immediate family and friends. Why should your state or government keep your assets? Exercise that inner detective within you while having fun too. Build our economy, help others including your family and bring a smile to their faces. Good luck and happy hunting! Joe & John Gindele, the *Yorkville Twins*.

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## FREE OFFERS: [www.YorkvilleTwinsBook.com](http://www.YorkvilleTwinsBook.com)

A copy of this "Missing Money" report is also available *free* on our *Yorkville Twins* website. Remember to share this information with others face-to-face, by email, phone, your letters or greeting cards, or by social media. Help other people find their "pot of gold." Other *free* monographs are available, including "Book Club" discussion questions. The "Twins Poem" is charming, delightful, and a fun read in and of itself!

<sup>1</sup> Bergal, Jenni. "Unclaimed property scam sweeping across the U.S: Run if you are asked to pay a fee or for personal data." [Minneapolis] *Star Tribune*. (May 14, 2017).

<sup>2</sup> Chatzky, Jean. "Does your state owe you money?" *AARP The Magazine*. 57, no. 2b, (February/March 2014): 30.

<sup>3</sup> Bjorhus, Jennifer. "Unclaimed cash stashed by state: Total hit \$606 million after Minnesota cut back its efforts to find assets rightful owners." [Minneapolis] *Star Tribune*. (August 31, 2014): 1A.

<sup>4</sup> Chatzky, 30.

<sup>5</sup> Ibid.

<sup>6</sup> Bergal.

<sup>7</sup> Ibid.

<sup>8</sup> "State-By-State, Minnesota, Minneapolis." *USA Today* (September 2, 2014): 4A.

<sup>9</sup> Bjorhus, 1A.

<sup>10</sup> Block, Sandra. "Track down your forgotten cash: States and government agencies are holding \$40 billion. Is some of it yours?" *Kiplinger's Personal Finance*. (September 2017): 12.

<sup>11</sup> Chatzky, 30.

<sup>12</sup> Ibid.

<sup>13</sup> Ibid.

<sup>14</sup> Bergal.

<sup>15</sup> Ibid.

<sup>16</sup> **Gindele, Joseph and John. *Yorkville Twins: Growing Up in New York City in the 1940s, 1950s, and 1960s*. Golden Valley [MN]: Golden Valley Publishing, LLC, Revised Edition, © 2015. [320 pp.]**

Gindele, Joseph and John. *Yorkville Twins: Hilarious Adventures Growing Up in New York City, 1944-1962*. Golden Valley [MN]: Golden Valley Publishing, LLC, First Edition, © 2012. [328 pp.]

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## For those interested in learning more about our award-winning\* book...

*Yorkville Twins: Growing Up in New York City in the 1940s, 1950s, and 1960s* [ISBN: 978-0-9839337-6-2] is a laugh-out-loud memoir by retired twin teachers Joe and John Gindele, born of Czech and German immigrants [remarkable parents who lived unremarkable lives] in a family of seven during World War II. It is the story of our adventures and misadventures, struggles and successes growing up over 70 years ago on Manhattan's Upper East Side in a tough ethnic neighborhood called Yorkville. This is not

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a heroic story, but one of love, discipline, hard work and sacrifice, tenacity and ingenuity to become productive members of society. It is a story of two imperfect and somewhat crazy guys—who think and work outside of the box—with a passion for life. Loaded with hundreds of insightful anecdotes including over 100 vintage photos, it is serious, tragic, educational, entertaining, historical and fun—**full of humor, wisdom, and frank talk.** [Mom use to say, “*Bez práce nejsou koláče.*” “Without work, there are no ‘kolaches’ (Czech sweet rolls).” In essence, without work there are no rewards! This was the immigrant mantra that built our country, and it was constantly drummed into our heads and the heads of other immigrant and first-generation children.

More than a memoir of a 1950s working class neighborhood, it is about life rich in friendships and those experiences and observations that have shaped us into being who we are. It is the story of the realization of the ultimate dream immigrant parents wanted for their children in this great country called *America*. Devotees of Bill Bryson, Garrison Keillor, Thomas Pryor and others who recount memories of *their* childhoods will love this book. **Expect to (1) Renew childhood memories, (2) Live the immigrant experience, and (3) Have lots of fun laughing.** “Ya Sure, You Betcha!” *Hold your breath! Here comes trouble!*

**The book is \$19.95 with autographed copies signed by both twins.** *This book is a collectible.* Use your credit card for immediate and convenient ordering by using the secure PayPal credit card feature. [PayPal acts as the go-between banker in the background. A PayPal account is NOT required to order online. Just use your credit card as you normally would; we NEVER see your credit card number. We use PayPal’s shopping cart to process your transaction. Your credit card information is NOT seen or stored on our site and millions trust PayPal, so you can be assured that your information will remain private.] If you prefer, you may order the book by mailing a check or money order (made payable in U.S. funds to “Golden Valley Publishing”) to: Golden Valley Publishing, Dept. RBY, 3540 Yates Ave. No., Minneapolis, MN 55422. Add \$4.00 shipping/handling. For delivery to a Minnesota address, add \$1.51 MN tax. Purchase two or more books and save 20% - 40% though our website, [www.YorkvilleTwinsBook.com](http://www.YorkvilleTwinsBook.com).

\*Besides being adopted as required reading for college students, *Yorkville Twins* was honored winning a coveted award at the prestigious 23<sup>rd</sup> annual Midwest Book Awards (Social Science category) from books submitted by authors from 12 Midwestern states.

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