



## TAX TIME

With the upcoming tax deadline of April 17<sup>th</sup> the scramble to get our tax return completed has started. As always, consult with your tax adviser before making any final decisions. But do discuss these commonly known tips to reduce your total tax liability: (Source: [www.smartmoney.com/personal-finance/taxes/30-lastminute-tax-tips-1301682539653](http://www.smartmoney.com/personal-finance/taxes/30-lastminute-tax-tips-1301682539653) )

### 7 Overlooked Deductions or credits

- State-tax refunds for AMT taxpayers
- Charitable donations
- Health-Insurance premiums for the self-employed
- Medical Expenses
- Sales-tax deduction in lieu of income taxes
- Moving Expenses
- Domestic Production Deduction

### 6 Common Errors

- Overstating charitable deductions
- Deducting mortgage "points" incorrectly
- Overlooking the "kiddie" tax
- Missing the Making Work Pay credit
- Omitting small interest payments
- Roth Conversions and filing extensions

### 5 Tips for Investors

- Wash Sales – Taxpayers can't take long-term capital losses on stock sales if they also buy shares 30 days before or after the sale.
- Dividends – Only "qualified" dividends get a top tax rate of 15%; others are taxed at ordinary income tax rates.
- Losses - Long-term capital losses can be used to shelter an equal amount of long-term or sometimes short-term gains.
- Employee stock – Be careful with shares that originated as stock, options, restricted stock, or employee stock.
- Incentive stock options – The tax treatment of these options can be advantageous but also is tricky. Expert help is a good idea because there are alternative-minimum-tax consequences both on exercise and sale.

**Priebe Investment  
Plans invites you to a**



**On Tuesday,  
April 17<sup>th</sup>  
at 12 noon**

We invite you to join us in our Fort Lauderdale office for an educational presentation.

**Topic: Keep More  
Money In Your Pocket  
When You Do Next  
Year's Tax Return!**

Join us for a friendly discussion. Bring your spouse, neighbor or friend. Walter Priebe will have a short presentation and will be available to take any questions. Seating is limited. Lunch will be served.

**Please call our office,  
954.974.3266 to reserve  
your seat**

\*\* A second session will be given at 7pm for your convenience \*\*

Office Address:  
2933 West Cypress Creek  
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Fort Lauderdale, FL 33309

# Are You In Your 40's ?

If so, have you started a retirement plan? How full or empty is your basket? Or do you have scrambled eggs in your basket? In other words, have you left retirement money with old employer sponsored programs in several different areas?

It's never too late to start. However, you do need to start. Now is the time to shift priorities and work on your retirement. Here are five steps for getting started if you're 40 or older with little or no retirement savings:

1. **Crunch the numbers** – determine your guaranteed income during your retirement years through Social Security and any other income sources and then estimate your retirement expenses and don't forget to include health care.
2. **Get aggressive** – Put aside as much as you possibly can from every paycheck to make up ground
3. **Play the catch-up game** – maximize your contributions if possible in all retirement plans, and if you've over 50 the IRS allows you to contribute \$1,000 additional in your IRA accounts
4. **Rethink your retirement plans** – you may have to work longer than you expected to continue to fund your retirement
5. **Scale back as necessary** – setting up a detailed plan on how you would like to spend your retirement will give you an idea of how much you should save. Travel and certain hobbies can be very expensive.

Conclusion: The best time to start saving is always now. Make an appointment for more ideas to start your retirement plan today.



## Earth Day 2018: End Plastic Pollution Countdown to April 22

From poisoning and injuring marine life to disrupting human hormones, from littering our beaches and landscapes to clogging our waste streams and landfills, the exponential growth of plastics is now threatening the survival of our planet.

In response, Earth Day 2018 is dedicated to providing the information and inspiration needed to fundamentally change human attitude and behavior about plastics. Go to <https://www.earthday.org/> to take action to End Plastic Pollution!

We welcome SPRING and all the wonderful memories it brings!



## TRIVIA QUESTION

The 2018 Masters Tournament is from Thursday, April 5 – Sunday, April 8. In 2018, Augusta National Golf Club was voted number one Platinum Club of the World. Membership is very exclusive and has drawn criticism. How many members does the club have and what is the cost for the membership?



*Tune in to Walt of Priebe Investment Plans from 10am-11am every Wednesday on your 740AM dial and 8am-10am every Sunday on your 1230AM dial.*



## 10 Brain Exercises That Boost Memory

We don't just lose muscle over time – our brains can atrophy, too. More specifically, your brain's cognitive reserve – its ability to withstand neurological damage due to aging and other factors without showing visible signs of slowing or memory loss – diminishes through the years. That can make it more difficult to perform mental tasks. But just as weight workouts add lean muscle to your body and help you retain more muscle in your later years, researchers now believe that following a brain-healthy lifestyle and performing regular, targeted brain exercises can also increase your brain's cognitive reserve. For the 10 Brain exercises, click on:

<https://www.everydayhealth.com/longevity/mental-fitness/brain-exercises-for-memory.aspx>

# CLIENT CELEBRATIONS

## Client Birthdays

Diego Batista  
 Reina Burnett  
 Robert Blandford  
 Mary Lynn Cotter  
 Robert Christie  
 Bill Collins  
 Patricia Clyde  
 Brenda Coolong  
 Kathy DiStefano  
 Maynard Day  
 Christopher Fidler  
 Jack Gomes  
 Cyndi Hughes  
 Joe Hardie III  
 Wayne Levine  
 Janice McHugh  
 Sean McGregor  
 Richard Massimillo  
 Alan Murray  
*Debra Priebe*  
 Diane Sapol  
 Michele Scipione  
 Martin Shorkey  
 Marc Viens



## Wedding Anniversaries

Jeremy and Salina Baker  
 Walter and Mary Lynn Cotter  
 Roy and Lynette Gobin  
 Sam and Ethel Lagravinese  
 Ron and Janice McHugh



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## Rosie's

### lighter RECIPE CORNER



#### Serrano-Mint Shrimp Wraps

##### INGREDIENTS

1 lb large shrimp, peeled and deveined  
 3 T. canola oil  
 Salt and freshly ground pepper  
 12 leaves green curly leaf lettuce  
 Serrano-Mint Sauce, recipe follows  
 Chili oil, for drizzling

##### Serrano-Mint Sauce:

1 c tightly packed mint leaves  
 2 serrano chiles, chopped  
 4 cloves garlic, chopped  
 One 1-inch piece fresh ginger, peeled and chopped  
 2 t. sugar  
 ¼ c white wine vinegar  
 2 T fish sauce  
 Salt

Preheat the grill to medium-high. In a large bowl, toss shrimp in oil and season with salt and pepper. Grill the shrimp for 1 to 2 minutes on each side or until just cooked through. Be careful not to overcook the shrimp, or they will be tough and rubbery. Remove from the grill.

Place about 3 shrimp in each lettuce leaf. Drizzle with the Serrano-Mint Sauce and with a little chili oil, if desired. Sprinkle with a few cilantro leaves. Roll up the lettuce leaves, and eat immediately.

## TRIVIA ANSWER

Augusta National Golf Club has about 300 members at any given time. Membership is strictly by invitation. There is no application process. Initial membership is believed to cost between \$20,000 to \$40,000 and annual dues are believed to be approximately \$4,000 per year.