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Wrapping Up the Year

The spirit of the holiday season beckons us to pause, reconnect with our loved ones, and reflect on the year. The benefits of downtime are many: time with family and friends, space to think and rest, renewed energy, a fresh outlook and more.

As you are wrapping up the year, make sure your finances are in order. If you haven't set an appointment with us in while, now is a good time to do that. There may be Tax-Planning strategies you can take advantage of or new ideas we can give you to diversify your portfolio before the end of the year.

As always, we are very grateful to our clients for their continued support, patronage and referrals. Have a great Holiday Season and we hope to hear from you soon!



What Science Tells Us About

Preventing Dementia

There are no instant, miracle cures. But recent studies suggest we have more control over our cognitive health than we might think. It just takes some effort.

The Wall Street Journal shares a fantastic article on the subject matter and share what Science says about reducing the Risks of dementia. When it comes to battling Dementia, the unfortunate news is this: Medications have proven ineffective at curing or stopping the disease and its most common form, Alzheimer's disease. According to a recent wave of scientisfic studies, we have more control over our cognitive health than is (continued page 2)

Priebe Investment Plans invites you to a



On Tuesday, December 31st, at 12 noon

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

Planning For the New Year

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. Office Address: 2933 W. Cypress Creek Rd. Suite 102 Fort Lauderdale, FL 33309

(continued)

commonly known. According to a recent report commissioned by the Lancet, a medical journal, around 35% of dementia cases might be prevented if people do the following:

- Blood-pressure control The Framingham Heart Study, which has followed thousands of residents of Framingham, Mass., and their relatives since 1948, shows that our cardiovascular health play a potential role in dementia.
- **Exercise** Regular exercise increases the flow of blood to the brain, improves the health of blood vessels and raises the level of HDL cholesterol, which together help protect against cardiovascular disease and dementia.
- Cognitive training –Many population studies suggest that education increases cognitive reserve, a term for the brain's ability to compensate for neurological damange. The Framingham study found that participants with at least a high-school diploma benfited the most from declining dementia rates, compared with participants with less education. In a separate study, some of the same researchers followed 1,772 people age 65 or older, 207 whom developed dementia. After adjusting the results for age, ethnic group, education and occupation, the authors found that people who engaged in more than six activities a month – including hobbies, reading, visiting friends, walking, volunteering and attending religious services – had a 38% lower rate of develping dementia than people who did fewer activities.
- Diet According to the World Health Organization, several population studies suggest that people with a Mediterranean diet, which is high in fish, fruits, nuts and vegatables, have lower rates of dementia. However, a variation of that diets may offer even more protection against the development of Alzheimer's disease, according to a study release in 2015. Dr. Martha Clare Morris, director of the Rush Institute for Healthy Aging, analyzed data from 923 people ages 58-99, where a total of 158 subjects developed dementia. But among those individuals who remained cognitively healthy, a high proportion had consumed a diet heavy in leafy green and other vegatables, nuts, berries, beans, whole grains, fish, pultry, olive oil and wine (in moderation). Their diets were limited in red meat, butter, cheese, sweets and fried and fast foods.
- Sleep In a 2015 study, Profesor Benca, suggests that participants with sleep problems had higher levels of amyloid deposits in areas of the brain typically affected by Alzheimer's.

(Source: WSJ, November 18, 2019, R1)



If you are over the age of 70 ½, have you taken your Required Minimum Distribution for 2019? Please give us a call immediately if you have not. We can review your IRA's and calculate how much if anything is required.



TuneintoWaltofPriebeInvestmentPlansfrom10am-10:30ameveryWednesday on your1470AMdialand8am-10ameverySundayonyour1230AMdial.PLEASENOTESTATIONCHANGEFORWEDNESDAYSHOWstartingDecember1st.Changeyourdialfrom740AMtonow1470AM.



In the early 1800's, German settlers in Pennsylvania decorated Americas first Christmas trees. Evergreens were pagan symbols of the renewal of life, but the Christmas tree developed in part from the 'Paradise Tree', an evergreen decorated with apples, used in a popular play about Adam and Eve held on Christmas Eve in medieval Germany.



CLIENT CELEBRATIONS

Client Birthdays

Julia August Jeremy Baker **Charles Ciccone** Les Dodd Patricia DePalmo **Terrence Fleming** Joyce Giddens Nicole Hill John Hill Madeline Johnson John Jefferson Marsha Kaye Rosalie Loughridge Ralph Mejia **Renee Roberts** David Ryan Steve Smith **Ray SanAnton** Martina Shorkey Susan Apley-Salituri Geraldine Wright Jay Weintraub



Wedding Anniversaries

James & Judy Christie Ralph & Cheryl Martin David & Brenda Mathews Ray & Diane SanAnton



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Resie's Recipe corner



Hot Chocolate Bar

Hot Cocoa Ingredients:

% cup cocoa powder, sifted
14 oz. can sweetened condensed milk
7 cups whole milk
1 cup heavy cream
1 teaspoon vanilla extract
1 cup semisweet chocolate chips
1 cup milk chocolate chips
1 crockpot

Place all ingredients into the crockpot. Stir to combine. Cook on LOW for 2 hours.

Set up your bar:

Here's your chance to get creative. You can use your counter, a buffet table, a folding table, etc. Set up your area with decorative table cloth or craft paper. I always use brown craft paper and add decorative Holiday touches, such as, evergreen, holly, decorative dishes, decorative napkins, etc. Sept up your crockpot and ladle and surround by the container(s) that will hold your toppings. A few ideas:

- Marshmallows
- Peppermint sticks
- White, dark or milk chocolate chips
- Cinnamon sticks
- Sweetenedcoconut shavings
- Hot Tamales candy
- Peanut Butter cups
- Coco Puffs cereal
- Whipped cream
- Caramel sauce
- Spirits for the adults: vodka, bourbon, Fiireball whiskey , Irish cream, frangelico, or amaretto

I recommend, at minimum, the first three toppings but splurge if you can. Your Hot Chocolate Bar will be all the rave at your next party! Enjoy!