



## What Can Football Teach Us About Money?



The National Bureau of Economic Research found that 16% of players drafted by the NFL Teams between 1996 – 2003 filed for bankruptcy within 12 years of leaving the NFL. But why does this happen? In our opinion, because there is not enough financial

guidance. Although the NFL's Player Engagement Department runs financial boot camps for players and the Player's Association, a union, invests in financial literacy education players are still too often finding themselves in financial dismay.

Phillip Buchanon turned himself into a financial superhero, penning a guide to money, "New Money, Staying Rich." He had to re-invent himself as he navigated the playbook of life beyond sports. Your finances can be like the game of football. Think about your ability to earn income as offense. Your income gets your attention. And your spending as defense. Spending less is like allowing fewer points scored against you in a game. Just like football, how well you play defense will ultimately determine the outcome.

Defense (spending) is more powerful especially in personal finance because of taxes. Simply put, a dollar unspent on an expense, is worth more than a dollar of income. After taxes, one dollar of earned income turns into (for example) 70 cents. Varying with your income tax bracket of course. By saving instead of spending, you allow that unspent dollar to grow. When your income is very high, individuals tend to be very good on offense and spend far less time on defense, by reducing or moderating their expenses.

Our advice to clients is the same. Knowledge is the first step. Know exactly what you are spending every month. We have the tools to help you on both offense and defense. We are here to help serve as your coach when it comes to understanding and managing your expenses throughout your life.

## Priebe Investment Plans invites you to a



**On Tuesday,  
February 26<sup>th</sup>  
at 12 noon**

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

**Topic:**

### **Creating a Budget and a Spending Plan**

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



# Lunch Tracker



If you are trying to stick to a budget, usually the areas that will get you in trouble are eating out. You don't usually have a fixed amount for it and you may spend more than you should. Do you know how much you spend each week and might be surprised. Record what you spend, adjust your habits and save money. Download the Lunch Tracker App and take the 30-Day Challenge to adjust your lunch spending habits. You may save enough money to contribute more into your savings, IRA or even make a large purchase!



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## Couples and Money Should go Hand in Hand



What are you getting your spouse for **Valentine's Day**? How about less financial stress? Marriage is a partnership. Sure, it's tricky to figure out how to not fight about money, but you can learn how to discuss your finances in a more productive way.

Dave Ramsey, National best-selling author on learning to budget, gives us a few tips. Click on <https://www.daveramsey.com/blog/the-truth-about-money-and-relationships>



## February is Heart Health Month.

Heart disease is still the No. 1 cause of death in the United States. High blood cholesterol is a major risk factor for heart disease. Here are some strategies you can use in the battles against high blood cholesterol that will help reduce your risk of heart disease:

- Know what cholesterol is
- Get tested
- Live a heart-healthy lifestyle
- Seek proper treatment
- Get answers

Click on link below for more information from the American Heart Association, <https://www.heart.org/en/health-topics/cholesterol>

## TRIVIA QUESTION

According to a 2017 State of Finances in the American Household survey, how many couples talk daily or weekly with spouse about money?



*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.*



**Sunday, February 3, 2019 at 6:30pm**

Millions around the world will have their 60" TVs on watching one of Americas favorite sport on the 3<sup>rd</sup>. Although this year has been a year of controversy, the tradition stands to be one of the biggest platforms on television. Many artists, such as Rihanna, Pink and Jay-Z have turned down the half-time show but Maroon 5 will perform this year. Most just hope for a good game and a better Superbowl Party!

# CLIENT CELEBRATIONS

## Client Birthdays

Jeanne Anderson  
Carolina Adrianzen  
Rolf Billeter  
Madeleine Billeter  
Karin Dana  
Russell Demarais  
Julie Farbarik  
Rita Feinberg  
Craig Fulkerson  
Tom Hughes  
Natasha Higgins  
Alvin Jagoda  
Cathleen Johnson  
Sandra Kraus  
Phyllis Kraus  
David Mathews  
David Minor  
Michael Martinez  
Barbara Nilles  
Walter Reid  
Sylvia Rosenfeld  
Vicky Williams



## Wedding Anniversaries

Patrick & Lillian DeGasperis  
Ronald & Iris Greene  
Joe & Elaine Renshaw  
Martin & Doris Shorkey  
Greg & Vicki Williams



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*Rosie's*

## RECIPE CORNER

### *SuperBowl Party Favorite*



### *Bacon Wrapped Smokies*

#### Ingredients:

1 pound sliced bacon, cut into thirds  
1 (14 oz) pkg. beef cocktail wieners  
 $\frac{3}{4}$  cup brown sugar, or to taste

Preheat oven to 325 degrees F. Refrigerate  $\frac{2}{3}$  of the bacon until needed. It is easier to wrap the wieners with cold bacon. Wrap each cocktail wiener with a piece of bacon and secure with a toothpick. Place on a large baking sheet. Sprinkle brown sugar generously over all. Bake for 40 minutes in the preheated oven, until the sugar is bubbly. To serve, place the wieners in a slow cooker and keep on low setting.

## **TRIVIA ANSWER**

54% of marriages talk daily or weekly about money and were considered "great" or "healthy" marriages. Whereas, 29% that were considered "okay" or "In Crisis" answered they did not talk about money on a daily or weekly basis. Talking about money can attribute to a healthy marriage.