



**The world may change.
The way we care *never will.***

Roughly 97M Americans plan to make New Year's resolutions for 2021. Despite the COVID-19 pandemic, or perhaps because of it, we are still filled with the seasonal spirit that led Benjamin Franklin to advise: "Be always at war with your vices, at peace with your neighbors, and let each New Year find you a better man."

We all have our fair share of vices and room for improvement, especially when it comes to money. So it's unsurprising that financially-themed resolutions are among the most popular made each new year. In fact, the top financial resolution for 2021 is to save more, with a third of Americans on board.

But fewer than 40% of resolution-makers expect to keep their vow for a full year, which is not a good sign for hopes of improved money management. Neither is the fact that more than 7 in 10 people admit to having cheated on a New Year's resolution in the past.

Don't be discouraged, though. We put together a list of the top financial New Year's resolutions to make for 2021:

10 Financial Resolutions for 2021:

1. Make a realistic budget & stick to it
2. Look for a better job
3. Focus on physical health, given its strong connection to financial health
4. Use different credit cards for everyday purchases & debt
5. Sign up for credit monitoring
6. Repay 20% of your credit card debt
7. Add one month's pay to your emergency fund
8. Pay bills right after getting your paycheck
9. Get an A in Wallet Literacy
10. Make sure you have enough insurance for a catastrophe

Stick to your New Year's Financial Resolutions. You will be glad you did.

**Priebe Investment
Plans invites you to a**



Live via
ZOOM!!

**On Tuesday,
January 26th
12 noon**

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

Topic:

**New Year,
New Beginnings**

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 or to get a link to the LIVE zoom meeting.

Office Address:

2933 W. Cypress Creek Rd.
Suite 102

Fort Lauderdale, FL 33309



Referrals! Referrals! Referrals!

We love referrals!! Please tell your family, friends, or neighbor that Walter Priebe will buy them lunch for an opportunity to introduce himself and offer his services and expertise. Two dates are being offered this month. We invite you and a friend or neighbor to come on by for a quick introduction, order lunch to go and

allow him the opportunity for a no-cost, no-obligation first appointment at a later date at your convenience. Please call to book your next lunch with Walt!

Thursday, January 7th
Maggiano's Little Italy
21090 St. Andrews Blvd.
Boca Raton, FL
12pm-2pm LUNCH

Thursday, January 21st
Capital Grille
2430 E. Sunrise Blvd
Fort Lauderdale, FL
12pm-2pm LUNCH

DO NOT LET YOUR MONEY SIT IN CASH!!



You've worked so hard to save your money and build your wealth. Let it work for you by investing it today. Don't let another year go by sitting in your savings account. Call our office for an appointment at our office, your home or via Zoom. We look forward to speaking to you!

RMD CHECK-UP!

It goes without saying that 2020 was a strange year but one good thing was the CARES ACT allowing you to postpone your RMDs, amongst other things. Please make sure you reset them and that you are taking enough out for the year. This applies especially to those who take monthly RMDs. Call our office for an RMD review to start the year out right.



Tune in to Walt of Priebe Investment Plans from 10am-10:30am every Wednesday on 1470AM, 95.3FM and 103.9FM dials and 8am-10am every Sunday on your 1230AM dial.

January is

Financial Wellness

Month. Make an appointment today to make sure your portfolio is well-balanced and review your financial situation.

COVID-19 Vaccine appointments filling up locally,

<https://www.local10.com/news/local/2020/12/30/broward-health-at-capacity-for-covid-19-vaccine-appointments-through-february/>

Will you get the COVID-19 Vaccine ??



CLIENT CELEBRATIONS

Client Birthdays

Rita Barnes
 Ronald Blasingame
 Judy Christie
 Joseph Cisario
 Beatrice Cronin
 Janice Carlson
 Sergio Castillo
 Jerry Dick
 Gloria Kay Dick
 Ann Demarais
 Pam Hardie
 Jose Lara
 Edese Sainmervil
 Elizabeth Sherwood
 Carol Singer
 Lori Sitton - **Walt's sister!**
 Jan Wiles



Wedding Anniversaries

Bob & Kathern DiStefano
 Stew & Irene Jacobs
 Alvin & Bryna Jagoda
 Rick & Marilu McDonough
 Marty & Sindee Winkler
 Tony & Karen Waterhouse
 Pete & Jean Whitney



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Rosie's

RECIPE CORNER



Eggnog Latte

Ingredients

For the Eggnog:

4 cups unsweetened almond milk
 6 egg yolks
 2/3 cup raw honey
 1 tsp ground nutmeg
 1 ½ tsp ground cinnamon
 1 tbsp whole cloves
 1 tsp pure vanilla extract

For the Eggnog Latte:

2 cups strongly-brewed coffee or espresso, hot
 1 ½ cups eggnog (recipe above)

In a kitchen blender, add egg yolks, unsweetened almond milk, raw honey, ground nutmeg, and ground cinnamon. Blend for a minute or until smooth. Pour the mixture into a sauce pan, add whole cloves and heat over medium heat. Cook the eggnog for about 10-15 minutes until it starts to thicken and slowly cook the eggs. It will be frothy at first. We want the mixture to get hot, but not simmer or boil. If it gets close to boiling, you can whisk vigorously and temporarily remove from the heat. Once the eggnog has thickened, turn off the heat and stir in the vanilla. Strain the mixture using a fine mesh strainer to remove the cloves, then pour into an airtight container and refrigerate for 6-8 hours.

To make the eggnog latte, combine hot coffee, eggnog and a sprinkle of nutmeg into a blender. Blend until frothy. Serve immediately. Garnish with nutmeg and cinnamon, if desired.