



Wrapping up the Year As another year comes to a close, we just want to say thank you for your continued patronage and support over the last year. As we wrap up this year and begin another, just know that Priebe Investment Plans is striving to be one of the best financial planning firms in South Florida. We are striving to serve you by offering more services and creative ideas that we feel will also help you achieve your goals, objectives and desires. Have a great Holiday Season and we hope to hear from you soon!



What Should You Do After a Data Breach?

Credit reporting agency Equifax experienced a massive data breach earlier this year. The breach impacted over 143 million U.S. customers and hackers were believed to have gained access to social security numbers, addresses and other personal identifying information. Given the size of the breach, anyone with a credit report may likely be affected by this breach.

While the breach was made public in early September, the actual data breach occurred between mid-May and the end of July 2017. Your personal information may already be available for sale or for use on the black market. We recommend checking to see if your personal information may have been compromised in the data breach by visiting www.equifaxsecurity2017.com.

If you have been impacted by the Equifax data breach (or any other) the Federal Trade Commission (FTC) has proposed five steps to consider taking. The steps are:

1. Check your credit reports from Equifax, Experian, and TranUnion – for free – by visiting www.annualcreditreport.com. Accounts or activity that you don't recognize could indicate identity theft. Visit www.identitytheft.gov to find out what to do.
2. Consider placing a credit freeze on your files.
3. Monitor your existing credit card and bank accounts closely for charges you don't recognize
4. If you decide against a credit freeze, consider placing a fraud alert on your file.
5. File your taxes early – as soon as you have the tax information you need, before a scammer can.

In the information age, we need to be vigilant with our personal information and personal online accounts. Regular monitoring of our credit reports and using strong passwords are a couple of easy ways to avoid potential issues in the future and stay on top of your personal information.

(Source: <https://www.consumer.ftc.gov/blog/2017/09/equifax-data-breach-what-to-do>)

Priebe Investment Plans invites you to a



**On Tuesday,
December 19th
at 12 noon**

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

Topic: Investment Ideas to Finish the Year Strong

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:
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End-of-Year Tipping Guide: Who To Tip, How Much and Other Rules

When it comes to the end of the year, one of the more anxiety-provoking etiquette traditions we face is tipping.

After all, we want to show appreciation for a job well done to the people who help keep our lives running smoothly. Plus, tipping appropriately can't hurt to ensure continued good work going forward.

As Jodi R. R. Smith, of Mannersmith Etiquette Consulting, put it, "In our culture, there are certain jobs that fall into the tipping range and when you use these people to help make your life easier all year round and you don't tip them, what you're saying is that you don't appreciate them, and some resentment can build going forward."



But like the perpetual Goldilocks question, how much is too little, how much is too much and what's just right? And who should you include and exclude?

Here are the guidelines on who to tip, how to tip and how much. Assuming that this tipping is within your budget (in fact, not being able to

afford year-end tips could be a sign you can't afford the services themselves), Smith says, "When in doubt, be more generous than less. Usually the people you're tipping are working incredibly hard to make ends meet, so be generous."

1. The three groups of people you should tip are the people who help you with your dependents, those who provide you personal services, and the people who help maintain your home.

Examples of people who help you with your dependents are babysitters, other child care workers, dog walkers, etc. Those who offer you personal services include your hair dresser, manicurist, personal trainer, etc. And the people who help you with your home are your housecleaner, newspaper delivery person, lawn care worker, etc.

2. Tip anyone who helps you year-round the cost of one session.

For instance, if you go to the hairdresser every month and one cut costs \$100, you'll tip her \$100. If you pay your dog walker \$50/week, then the year-end tip would be \$50.

For people whose services you use less often, tip them less by the same amount. So, for instance, if you go to the hairdresser every three or four months, then tip \$25-\$30 instead (or give a gift of that value).

3. If you don't know how much to tip, ask around.

In the case of a doorman or anyone for whom the guideline of "the tip is the cost of one service" won't apply, get some intel from others. Maybe you're new to a city or to your building. Do some reconnaissance with your neighbors, to see in what range they tip. (Source: www.mannersmith.com).

PRIEBE INVESTMENT PLANS
WISHES YOU A HAPPY HOLIDAY SEASON
AND A PROSPEROUS NEW YEAR!



HOLIDAY TRIVIA

1. Where is the world's largest Christmas tree?
2. Who was the star of the Christmas movie Jingle All The Way?
3. What is the first name of Scrooge?
4. How many reindeer drive Santa's sleigh (counting Rudolph)?
5. Who once stole Christmas?



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.



Seasonal Affective Disorder

Seasonal Affective Disorder (SAD) is a type of depression that comes and goes with the seasons, typically starting in the late fall and early winter and going away during the spring and summer. Depressive episodes linked to the summer can occur, but are much less common than winter episodes of SAD.

Symptoms of the Winter Pattern of SAD include:

- Having low energy
- Hypersomnia
- Overeating
- Weight gain
- Craving for carbohydrates
- Social withdrawal (feel like "hibernating")

For more information, please go to <https://www.nimh.nih.gov/health/topics/seasonal-affective-disorder/index.shtml>

Client Celebrations!

Client Birthdays

Julia August
 Gloria Breslauer
 Jeremy Baker
 R.C. Collins
 Joseph Cinesi
 Charles Ciccone
 Patricia DePalmo
 Les Dodd
 Joyce Giddens
 Iris Greene
 John Hill
 Nicole Hill
 John Jefferson
 Marsha Kaye
 Rosalie Loughridge
 Ralph Mejia
 Renee Roberts
 David Ryan
 Richard Strauss
 Raymond SanAnton
 Steve Smith
 Susan Apley-Salituri
 Martina Shorkey
 Geraldine Wright
 Cynthia Williams
 Jay Weintraub



Wedding Anniversaries

David and Brenda Mathews
 Ralph and Cheryl Martin
 Ray and Diane SanAnton



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Rosie's

RECIPE CORNER

Walt's Favorite Cookie:

Peanut Butter Cookie

With a Kiss!

1/2 cup unsalted butter, softened
 1/2 cup creamy peanut butter
 3/4 cup firmly packed light brown sugar
 1/4 cup granulated sugar
 1 egg
 1 teaspoon vanilla extract
 1/4 tsp salt
 1 3/4 cup all-purpose flour
 1 tsp baking soda
 4 tbsps granulated sugar, for coating
 1 bag of Hershey Kisses
 Preheat oven to 375 degrees.

Cream the butter, peanut butter, brown sugar and granulated sugar using an electric hand mixer, until they are well combined. Add the egg and vanilla extract and cream again, beating until it becomes light and fluffy. Sift the salt, baking soda and all-purpose flour into the peanut butter mixture. Beat until everything is well incorporated. Scoop using a small ice cream scoop and roll into small golf balls. Place the granulated sugar in a bowl. Drop the cookie dough balls into this bowl and roll to coat. Place on to a parchment lined cookie sheet spaced evenly. Repeat with remaining dough, until all of it gets used up. Bake for 8-10 minutes or as soon as the edges start to turn golden brown. Remove, and with the cookie still in the cookie sheet, make a depression on all sides with a fork. Top with a Kiss!

HOLIDAY TRIVIA

Answer:

1. Kings' Canyon National Park, California
2. Arnold Schwarzenegger
3. Ebenezer
4. Nine
5. The Grinch