



Topic of the Month:

## BUDGET, BUDGET, BUDGET!

The dreaded “B” word, **Budget**. The only other word that starts with “B” that might generate a worse reaction in most people is the word bankruptcy.

Unfortunately, the word budget has gotten a bum rap – it is basically just a PLAN. When you budget, you’re spending on paper, on purpose, before the month begins. But many people view a budget as a straightjacket that keeps them constrained. Freedom and budget just don’t seem to go together.

However, when you see that a budget is just spending your money with intention, you’ll actually experience more freedom than before. Many people say they’ve found even more money when they created a realistic budget and stuck with it.



Here are some pointers:

- Give it three to four months to start working. It won’t be perfect the first time you do it.
- Spend every dime on paper before the month begins.
- Over-fund your groceries category. Most people underfund that category.
- If married, spouses need to do the budget together. The preacher said “... and you are *ONE*.”

Most Window computers come with Microsoft Excel which will have budget templates created where all you have to do is input numbers and it does the work for you. Mac Computers have the Numbers program which have similar budget templates created, as well. Get to know the tools on your computer to help you with your budget.

Priebe Investment  
Plans invites you to a



**On Tuesday,  
February 20<sup>th</sup>  
at 12 noon**

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

**Topic: Budget,  
Budget, Budget!**

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  
Road, Suite 102  
Fort Lauderdale, FL 33309

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## Useful Cleaning Hacks For Your Car

Speaking of budgeting, do you like to maintain your car squeaky clean without having to pay big bucks every week? Below are a few useful cleaning hacks for your car:

1. Remove bumper bugs with Pam. Spray Pam on the bumper of your car and then wipe with a cloth.
2. Clean your air vents with a foam brush.
3. Keep your car fresh with scented wax. Ever wonder what to do with the wax that is on the bottom of your favorite scented candle? Put the wax into a small jar with some holes cut into them, and wait for them to melt.
4. Get sticky messes, like a gummy bears out of your carpet with an iron. Take a thick piece of paper, like a paper brown grocery paper bag, and put it on the sticky upholstery. Then take the hot iron and put it on the paper for 20-30 seconds. The sticky mess will stick to the paper and off your carpet.
5. Clean your vinyl and all the nooks and crannies and hard to get to places with a toothbrush, warm water and dish soap. Then soak up the water in the nooks and crannies with a Q-Tip.
6. Have stains on your fabric seats? Use this simple solution: 1 cup of Distilled Vinegar, 1 cup of Club soda, ½ cup of blue Dawn dish soap, spray bottle and soft scrub brush for fabric. Put it all in the spray bottle, spray it, let it sink in, scrub it and then let it dry.
7. Wipe your wiper blades with rubbing alcohol for streak free blades.
8. Buff your dash and interior door panels with extra-light tasting olive oil, which has a lighter scent. Take a tiny bit of the olive oil, put it on a cloth or towel, and rub it in circles on your dash.

## Have You Been On Our Website lately?



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- ✓ View your accounts in a consolidated report
- ✓ Check how a particular stock or mutual fund is doing through our **Market Watch** tab
- ✓ Listen to archived radio shows
- ✓ View short videos through our **Resources** tab about interesting topics, such as: Retirement, Tax Burdens and Behavioral Finance.

Don't delay! Visit our website today and send us a message!

## TRIVIA QUESTION

Philadelphia Eagles will take on the New England Patriots on February 4<sup>th</sup> in the 52<sup>nd</sup> Super Bowl. The Eagles seem to be the underdogs, as they have never won a Super Bowl. However, how many times have they made it to the actual game?



*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.*



**High Uric Acid Levels are linked with Congestive Heart Failure.** ( Source:

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5432699/> )

**So how do we get our Uric Acid levels down?**

If you've ever had gout, which is caused by high uric acid levels, you know that you need to get on a gout diet to prevent another gout attack. But high uric acid levels are also associated with congestive heart failure. Please refer to the link below from the Mayo Clinic for ways to lower your uric acid levels and not just prevent a gout attack but also prevent a heart attack. <https://www.mayoclinic.org/healthy-lifestyle/nutrition-and-healthy-eating/in-depth/gout-diet/art-20048524>

# Client Celebrations!

## Client Birthdays

Jeanne Anderson  
Carolina Adrianzen  
Rolf Billeter  
Madeleine Billeter  
Russell Demarais  
Karin Dana  
Craig Fulkerson  
Rita Feinberg  
Mackenzie Ross-Fidler  
Natasha Higgins  
Tom Hughes  
Alvin Jagoda  
Cathleen Johnson  
Karen Julius  
Sandra Kraus  
Phyllis Kraus  
David Mathews  
Michael Martinez  
David Minor  
Barbara Nilles  
Sylvia Rosenfeld  
Walter Reid



## Wedding Anniversaries

RC and Judy Collins  
Pat and Lillian DeGasperis  
William and Julie Farbarik  
Ron and Iris Greene  
Earle and Elaine Renshaw  
Martin and Doris Shorkey  
Gregory and Vicki Williams



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## Rosie's

### RECIPE CORNER

*This is for the New England fans at your Super Bowl Party!*

#### Clam Chowder Dip in a Bread Bowl

1 15 oz. can clam chowder  
8 oz. cream cheese, softened  
1 c. freshly grated Parmesan  
1 clove garlic, minced  
Juice of ½ lemon  
Kosher salt  
Freshly ground black pepper  
1 boule, top part removed (bread bowl)  
Dried parsley, for garnish  
Saltines, for serving

Preheat oven to 350 degrees. In a large bowl, combine clam chowder, cream cheese, Parmesan, garlic and lemon juice and season with salt and pepper. Transfer mixture to bread bowl and place on a baking sheet.

Bake until completely warmed through and bubbly, 20 to 25 minutes. Garnish with dried parsley and serve with saltines.



## TRIVIA ANSWER

The Philadelphia Eagles have appeared in the Super Bowl twice: in 1980 and in 2004. They were defeated both times. Whereas the Patriots have been to nine Super Bowls, winning 5 of those 9. It is safe to say the Eagles are the underdogs!

GO  
EAGLES!

