



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



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 straight jacket 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.
- Husbands (if applicable) need to loosen up and quit using the budget as a whipping tool on their wives.
- If married, spouses need to do the budget together. The preacher said “... and you are *ONE*.”

Click on the link below to obtain a sample of a budget. Put it to use and start cleaning up your debt. Good luck!

Priebe Investment  
Plans invites you to a



Live via  
ZOOM!!

On Tuesday,  
February 23<sup>rd</sup>  
12 noon

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

Topic:

### Should You Pay Off Debt or Save For Retirement?

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, February 4<sup>th</sup>**

Tucker Duke's  
1101 S. Powerline Rd.  
Deerfield Beach, FL  
12pm-2pm LUNCH

**Thursday, February 18<sup>th</sup>**

Rocco's Taccos  
5250 Town Center Circle  
Boca Raton, FL  
12pm-2pm LUNCH

**Have you been on our website lately?**



Our website is not only a portal to view your accounts but also a portal to an abundance of resources. Click on the RESOURCES or MARKET WATCH tabs and get access to videos on financial topics: such as the market, retirement, annuities, saving strategies, etc. The hot topic of the month is 'The Value of a Bond'. Or type in a stock or mutual fund symbol for the latest change in the market. If you have not registered your account through DST Vision, please give us a call to start today.

**L**ove to save money ? We all have this capability through

our smart phones sitting in the palm of our hands. Look up the following apps. You will not regret it:

- |             |               |           |
|-------------|---------------|-----------|
| Groupon App | ShopSavvy App | Drop App  |
| Amazon App  | Dosh App      | Digit App |
| Ebates App  | Flipp App     | Twine App |

**RMD CHECK-UP!** Call our office today to make sure you are taking your RMD for 2021, as required by Uncle Sam!



*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.*

**TRIVIA QUESTION**

Tom Brady and The Tampa Bay Buccaneers make history by being the first NFL team to play in a Superbowl hosted at their home stadium. Make sure you watch on February 7<sup>th</sup> at 6:30pm. Which teams own the bragging rights of having the most Superbowl wins?



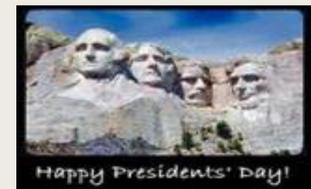
VS.

AFC

NFC

**COVID-19 Vaccine** Seniors

ages 65 and older, and frontline healthcare workers, can call (866) 201-6313 to request an appointment. The TTY number is (833) 476-1526.



# CLIENT CELEBRATIONS

## Client Birthdays

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



## Wedding Anniversaries

Pat & Lillian DeGasperi  
Bill & Julie Farbarik  
Ron & Iris Greene  
Joe & Elaine Renshaw  
Martin & Doris Shorkey  
Greg & Vicki Williams



## TRIVIA ANSWER

The Pittsburg Steelers and the New England Patriots have 6 Super Bowl Wins under their belt. San Francisco 49ers and Dallas Cowboys are tied for second with 5 wins each. We will see if the Bucs make history again and win at home. Go BUCS!!

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Rosie's

## RECIPE CORNER



### Coconut Flan with Orange Caramel

#### **For the orange caramel:**

1 cup sugar  
¼ cup of water  
¼ cup of freshly squeezed orange juice

#### **For the coconut flan:**

6 eggs  
1-14oz can of coconut milk  
1-12 oz can of evaporated milk  
1 cup grated coconut  
¼ cup sugar  
1 tbs. grated orange zest  
3 tbs. corn starch  
Pinch of salt

#### **For the Orange Caramel:**

Combine water, orange juice and sugar in a saucepan over medium high heat to make caramel. Bring to a boil and cook until the caramel starts to turn a light brown honey color, about 7-9 minutes. Do not stir the caramel mix as it cooks, just let it boil. Quickly and carefully pour into ramekins or flan mold.

#### **For the coconut flan:**

Pre-heat oven to 350 degrees. Using an electric mixer, mix eggs, coconut milk, grated coconut, orange zest, sugar, evaporated milk, corn starch and pinch of salt together until all the ingredients are well blended. Pour the flan mixture in the ramekins or flan mold. Place the ramekins/mold in a baking pan with water, the water should fill up to about ½ of the height of the ramekins or mold. Bake for 40-50 minutes for ramekins about 20 minutes longer for a larger mold. It must be set or not wiggle in the middle. Cool down and refrigerate for at least 2-4 hours or overnight. To remove from the molds, bring flans to room temperature. Use a knife to help loosen the edges and place it upside down on the serving plate. Garnish with an orange slice. **TIP:** Asian markets sell frozen grated coconut that works very well with this recipe.