



What Do We Do This Summer?

This may be a question that you are asking yourself right about now. There are so many things available to do from vacations to taking up a new hobby. The choice is yours but choose you will. If you are a Floridian, Disney and Universal have just made this summer a lot more exciting.

If you are into Theme Parks, Universal has opened a brand-new water park, Universal's Volcano Bay. The park features everything for the thrill-seeker, from daring waterslides to the park's main attraction: Krakatau Aqua Coaster, where four-person canoes slide upward through the mists and into dark twists and turns within the volcano before emerging with a plunge through a shimmering waterfall. It also caters to guests looking for a little relaxation, with a sandy beach, a lazy river and a multidirectional wave pool.

Walt Disney World is opening Pandora-The World of Avatar at Disney's Animal Kingdom. Guests will be immersed in a world where they can explore Pandora atop a banshee in the thrilling Avatar Flight of Passage ride, hike among gravity-defying mountains in the Valley of Mo'ara or boat through a bioluminescent rain forest on the Na'vi River Journey.

Disney is also introducing the updated Magic Band2, which offers more customized options and accessories than before. The wearable device serves as your park admission, FastPass, PhotoPass, and even as your payment method and room key if you're staying at a Walt Disney World Hotel.

Meanwhile, in California, Guardians of the Galaxy-Mission: Breakout! Is a new attraction at Disney California Adventure Park at Disneyland. Whether you're on the East Coast or the West Coast a theme park is a great adventure for summer fun. Be safe and always wear sunscreen.



Celebrates all dads!!

"Happy Father's Day"

Enjoy your day and cherish all the memories.

Sunday, June 18th

Hurricane Season officially starts June 1st and extends through November 30th.

Are you prepared?

The Federal Emergency Mgt. Agency is joining thousands around the country who pledge to prepare and are taking action to be ready for this hurricane season. It highlights the importance of planning ahead to protect our families, homes and communities in advance of the upcoming hurricane season. Anyone that has, unfortunately, experienced a hurricane knows that their effects can be devastating to entire communities and can have long-lasting consequences, including loss of life, flooding or storm surge, and property. Being prepared begins by knowing your risk and taking appropriate actions beforehand. You can start by visiting www.ready.gov/hurricanes.

With these risks in mind, join your friends, neighbors, businesses and community in pledging to be prepared for hurricane season.

How did you do in Economics class?

Everyone should have some basic economic knowledge. It's not that we think you'll become an economist, but the concepts you'll learn from economics will affect the decisions you'll make. A lack of understanding of economic principles can lead you to make some very bad choices. In fact, I'd argue that an economics class could have a major effect on your future happiness.

Take one of the basic concepts of economics: opportunity cost. It's likely you've never heard of the term, even though you are exposed to it many times every day. Let's begin with an expert definition. The Economist website defines opportunity cost as "the true cost of something is what you give up to get it. This includes not only the money spent in buying (or doing) the something, but also the economic benefits that you did without because you bought (or did) that particular something and thus can no longer buy (or do) something else."

Let's translate that definition into everyday English. In its simplest form, it means that to get something you have to give up something else. Pretty simple concept, eh? For instance, suppose you stop and buy a can of soda on the way home from work. You give the cashier \$1.25 and take the soda. In this case, \$1.25 is the price that you paid for having a soda.

The opportunity cost is what else you could have done with that \$1.25. For instance, you could have gone down the street and ordered something off of the fast food dollar menu and had change to spare. You could have put it into an account where you're saving for a big screen TV. Or you might have put it into your 401K account and watched it grow to \$4, \$8 or \$16 by the time you retire. You get the idea.

Opportunity cost is what you give up today or in the future when you make a purchase.

There's another way that opportunity costs work. Suppose that you live and work in Milwaukee, and you're offered a job in Los Angeles. If you choose to stay in Milwaukee, the opportunity cost is the job you turned down and the chance to live in L.A. You'll be giving up warmer weather, but also a higher cost of living. The point is by choosing one thing, you're eliminating others.

Or, have you ever considered how much time a purchase costs you? Suppose that you make \$20 an hour and when taxes are taken out, you end up with \$15. Every time you spend \$15, your opportunity cost is one hour of work. That might not seem like much, but it should cause you to think when you're about to buy a \$30,000 car – that's 2,000 hours or 50 full-time weeks.

There are other economic theories that the average consumer should learn. Most of us are aware of the law of supply and demand. But have you ever thought about it when you want to ask for a raise? If the demand for your services is high, you'll stand a better chance of getting more money. On the other hand, if there are unemployed people lining up for a job like yours, then now might not be the time to have that talk with your boss.

In economics class, you'll also learn about the time value of money. It's another simple theory that crosses your path every day.

The Economist would say that having a dollar today is worth more than having a dollar tomorrow. Doubt that he's right? Then ask yourself why you pay interest on your student loans. The answer is that the dollar you borrow today is worth more than the dollar you'll repay years from now.

Or, if you flip the concept, you'd rather have someone give you a dollar today rather than give it to you a year from now. If you had the dollar today, you could put it in a savings account and earn a little (OK, right now a very little) interest. Or you could put it toward that soda we talked about earlier.

The basic knowledge of economics can be very useful in life. Consider taking up a class or two. It would be extremely beneficial at any stage of your life.



Graduates,

You are about to go into a new chapter in your life. Whether you are entering college, starting an exciting internship, travelling or still deciding on what to do next, the next several months and maybe years will decide who you are. Whatever the decision is, we encourage you to open a savings account or an automatic investment account in a fund. Start out with a minimal amount of money on an automatic basis. It may mean you would have to give up dinner and drinks one night a week or have less Starbucks each month, however, the benefits of investing and compounding every month is extremely beneficial for you and your future. Please contact us to start an investment account today.



Please tune in on Sundays to WBZT
1230 on your AM dial from 9am - 11am.

Client Celebrations!

*"May Your Birthday Be Wrinkle-Free and
Your Age Be Permanently Pressed"*

Client Birthdays

Gloria Schum
Ha Eaglin
William Abbaticchio
Kathleen Gerstner
Suzanne Antonich
Ethel Lagravinese
Kraig Kessel
Anthony Waterhouse
Anne Marie Livingstone
John Chapman
Earle Renshaw
Daniel August
Frances Tucker
Gordon Ernst
Leonard Singer
Kenneth Quick
Brenda Mackenzie
Frances Iorio
Jessie Jones
Matthew Johnson
Lynette Gobin
Melissa Fulkerson
Jon Conley, Jr.

**Arthur Priebe –
Walt's Dad!**



Wedding Anniversaries

Afo & Tiffani Aduloju
Gustave & Marilyn Wander
Donald & Rose Hall
Russell & Ann Demarais
Joe & Pam Hardie
Daryl & JoAnn Britton
Mark & Kelly Paterson
Darma & Edese Sainmervil
Jose & Ilene Lartitegui
Roland & Brenda Coolong
Larry & Jan Auerbach
Walter & Debbie Priebe



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Rosie's RECIPE CORNER



Fun Summer Drink

This lemony, tangy drink gets sweeter, and prettier, as the cubes melt.

Ingredients:

- 11.5 oz. can frozen concentrate strawberry or any berry mix juice
- 24 raspberries, sliced
- 2 quarts water
- 1 1/3 cup sugar
- 1 1/3 cup fresh lemon juice
- 8 lemon slices
- 8 mint sprigs

Pour the juice concentrate and 1 can of water into a pitcher. Mix then pour the juice into two ice cube trays, adding raspberries. Freeze. Combine the 2 quarts of water and the sugar in a medium saucepan. Bring to a boil and mix. Reduce to a simmer and cook until the sugar is dissolved, about 1-2 minutes. Remove from heat. Strain the lemon slice once, from center to rind, then press slits onto eight glasses. Fill each glass with 3 berry ice cubes and the lemonade. Garnish with mint sprig.