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The Priebe Post

Volume 61



October is

Financial Planning Month

A message from Walter Priebe

Financial Planning is not about where you have been but about where you plan on going, looking forward. Financial Planning is a process not a product. It is not just about managing your money but also keeping what you make. My role as a Financial Planner is to help you acquire and build your wealth. My role includes protecting and preserving your wealth and guiding you in your journey to use your money wisely and enjoy your wealth and to help you pass your wealth along to the next generation.

There is not one answer to a perfect Financial Plan. Rather there are many things you can avoid to help your situation. The following are a few popular ways to commit financial suicide:

- Having children too early
- Abusing credit cards
- Maintaining financial dependency on others
- Failing to accurately track income and expenses
- Setting down roots in the wrong location
- Failing to establish a plan for the future
- Marrying the wrong person

It is NEVER too early to create a plan.

I have had the great pleasure to guide hundreds of clients with their financial plan. I have a few generation of families under our umbrella. Like our motto states, I am certainly proud of our past and committed to the future.

Contact our office if you need to update your financial plan or pass our name along if you know of anyone who may need some guidance. As always, we appreciate the referrals.

Walter Priebe

**Priebe Investment
Plans invites you to a**



**On Tuesday,
October 30th
at 12 noon**

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

Topic:

**Long-Term Care:
Acknowledging LTC in
October and Making it A
Part of Your Financial Plan**

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**

Office Address:
2933 West Cypress Creek
Road, Suite 102
Fort Lauderdale, FL 33309



If you were to pass tomorrow, Are all your affairs in order?

Preparing for the end of life is one of those things you know you should do but have you actually sat down and done it? While most U.S. adults age 18 and over have not done the needful, 81 percent of those age 72 or older and 58 percent of boomers (ages 53-71) do, in

fact, have estate-planning documents. The study, conducted in January, asked more than 1,000 respondents whether they had estate-planning documents in case of their death. However, why do so many people fail to tackle or complete estate planning earlier? The top two reasons of the people surveyed: They "hadn't gotten around to it" (47 percent), and they "don't have enough assets to leave to anyone" (29 percent).

Walter invites you to dinner for a discussion on death. If those discussions don't happen ahead of an illness or death, it can leave family members conflicted over what to do. Plan ahead!!

Source: <https://www.aarp.org/money/investing/info-2017/half-of-adults-do-not-have-wills.html>

TRIVIA QUESTION

Have you ever heard of a 'Halloween Strategy' when it comes to stocks and their capital gains?



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.



October is

National Breast Cancer Awareness Month

The Breast Cancer Myth

Drinking milk (or dairy)
Causes breast cancer

The Truth

Several myths persist about the correlation between dairy intake and the increased risk of breast cancer. Over many decades, studies have shown that dairy consumption does not increase the risk of breast cancer.

The Breast Cancer Myth

Finding a lump in your breast means you have breast cancer

The Truth

Only a small percentage of breast lumps turn out to be cancer. But if you discover a persistent lump in your breast or notice any changes in breast tissue, it should never be ignored. It is very important that you see a physician for a clinical breast exam.

The Breast Cancer Myth

Men do not get breast cancer, it affects woman only.

The Truth

Quite the contrary, each year it is estimated that approximately 2,190 men will be diagnosed with breast cancer and 410 will die. While this percentage is still small, men should also check themselves periodically by doing a breast self-exam while in the shower and reporting any changes to their physicians.

Click on the link below for more information of Breast Cancer Myths and don't forget to wear pink for support.

<https://www.nationalbreastcancer.org/breast-cancer-myths>



"Cubs Will Do It Again" Chicago Cubs Anthem by Michael Riser

<https://youtu.be/TzJ6KCW5AQQ>

The Chicago Cubs had a great season last year after coming off an amazing year in 2016 as World Series Champs but they came a bit short in 2017. Currently they are #1 in their division and have won the most games in the NL. As the Post-Season approaches, they are battling one game at a time for the World Series opportunity again. Games starts week of October 23rd.

Walter will certainly be cheering for them and praying!

CLIENT CELEBRATIONS

Client Birthdays

Carlos Araujo
 Juan Baez
 Ana Baez
 Roland Coolong
 Lorraine Cisario
 Sharon Kay Dodd
 LeArda Day
 Meladie Fusco
 Stuart Goodman
 Carol Goodman
 Robert Gerstner
 Priscilla Gabrielle
 Henry Jim Salsano
 Donald Hall
 Rose Hall
 Ilene Lartitegui
 Rolain Lake
 Joanne Loughner
 Ronald McHugh
 Harriet Miltenberg
 Diane Olson
 Anita Boulier-Petty
 Marjorie Palin
 Barbara Ralston
 Peggy Strauss
 Timothy Smith
 Alfred Vaughan
 Jean Whitney
 Mary Lou Priebe *Happy Birthday Mom!*



Wedding Anniversaries

Juan and Ana Baez
 Charles & Marge Ciccone
 David & Maria Ehrenpreis
 John & Linda Leonard
 Robert & Rolain Lake
 Jack & Elizabeth Gomes
 Tom & Cyndi Hughes



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Rosie's

lighter RECIPE CORNER



Pretzel Witch fingers

- 10 large pretzel rods
- 1 cup white candy melts or white chocolate chips
- Sliced almonds
- Green food coloring

Cover a baking sheet with wax paper and place nearby.

In a small bowl, melt the candy wafers per package instructions. Add food coloring as desired and stir until smooth. Dip the end of the pretzel into the mixing bowl and use a spatula to scoop up candy and pat it along the pretzel. Continue until most of the pretzel is covered, leaving one end of the pretzel clean of candy (for easy holding).

Place candy covered pretzel on prepared baking sheet. While candy is still wet, select a fingernail-looking almond slice and gently press to the end of the pretzels. Refrigerate for an hour at least.

TRIVIA ANSWER

The Halloween strategy is an investment technique in which an investor sells stocks before May 1 and refrains from reinvesting in the stock market until October 31, in order to increase capital gains. The Halloween strategy is based on the premise that most capital gains are made between October 31 and May 1, and that the other six months of the year should be spent investing in other investment types or not at all. As you all know this is not our approach but it is a fun fact.