

November
2019

The Priebe Post

Volume 74



Year-End Checklist

The 4th Quarter can be the ideal time to review your financial situation. Please take a few short minutes to read through the Checklist of items to consider before the end of the year and think about for the coming year.

TAXES

- ☐ Project Income for this year
- ☐ Collect cost-basis information on sold securities
- ☐ Review sales of appreciated property like real estate & art
- ☐ Review potential deductions and credits
- ☐ Track donations to charity and review any gifting plans

RETIREMENT

- ☐ Max out 401(k) contributions including catch-ups
- ☐ Max out IRA contributions including catch-ups
- ☐ Analyze Roth IRA conversion scenarios
- ☐ Take required minimum distributions
- ☐ Open a retirement plan if newly self-employed
- ☐ Consider social security claiming options

Investments

- ☐ Confirm investment goals & strategy
- ☐ Review portfolio positions
- ☐ Review asset allocation for rebalancing opportunities
- ☐ Revisit income & savings needs
- ☐ Review outstanding loans & mortgages
- ☐ Review employee stock options

FAMILY

- ☐ Contribute to education accounts
 - ☐ Review & fund trusts
 - ☐ Make any cash gifts to family members
 - ☐ Plan charitable contributions
- ### INSURANCE & HEALTH COVERAGE
- ☐ Review costs of current insurance policies
 - ☐ Review Health Savings Acct.
 - ☐ Identify changes in life, business, or financial circumstances that may require insurance adjustments
 - ☐ Review Medicare enrollment options

CHANGES

- ☐ Did you move/refinance your home?
- ☐ Did you sell a major asset like your home, business, or other real estate?
- ☐ Did you transfer any major financial assets?
- ☐ Did you change jobs?
- ☐ Did you get married/divorced/add to the family?

CHANGES (cont.)

- ☐ Did you lose a loved one?
- ☐ Do you have a parent or other family member in need of assisted living?
- ☐ Is there a severe illness in the family?
- ☐ Did you receive a gift or inheritance?

Priebe Investment
Plans invites you to a



**On Tuesday,
November 26th,
at 12 noon**

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

Topic:

**Charitable
Giving**

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 W. Cypress Creek Rd.
Suite 102
Fort Lauderdale, FL 33309



Care More, Stress Less

*November is Alzheimer's
Awareness Month and
Long-Term Care Awareness Month*

Caregiving for a loved one can be stressful and overwhelming. It can involve long hours, numerous medication regimens, helping with basic daily living activities and countless other tasks. And millions of American happily take on this important role.

These tips and resources can help you do the best job of caring for your loved ones.

Identifying stressors

In a 2015 AARP study, caregivers reported several challenges, including facing complex care situations, emotional stress and financial strain.

Communication was an issue, with caregivers expressing the need for more information on related topics, including how to keep their loved one safe and how to manage their own stress.

Help with costs

If your finances are strained due to caregiving responsibilities, help is available. Some organizations help patient's with medical and care-related expenses. Eligibility, benefits, coverage and rules vary, so research your options. Here are just a few:

www.Needymeds.org - Information and links to organizations that provide financial help with medications and other expenses.

www.benefitscheckup.org – Created by the National Council on Aging, this tool helps people 55 and older find funding resources.

www.patientresource.com – A comprehensive list of organizations that help with a variety of expenses for cancer patient's, although some of the listed organizations help those with other illnesses.

Reducing stress

Get as much help as possible, paid and unpaid. Don't try to do this by yourself. Ask your community for help with non-caregiving tasks, such as meal preparation, errands and child care. Don't worry – they want to help. Don't isolate yourself. Reach out to friends and family. Chat on the phone. Ask for visitors. Ask your church, temple or local community center if they have a program for visiting the ill.

Join a support group, in person or online, to connect with other caregivers in the same situation. It can be comforting, and you may even learn some tips for patient care and stress reduction.

Don't neglect to take care of your own physical needs. Get regular sleep and exercise, and maintain a healthy diet.

Make yourself a priority for a small part of each day. Whatever activity you love to do, do it. Take a bath, meditate, watch TV, read, listen to music, etc. And try to occasionally get out of the house to do something fun.

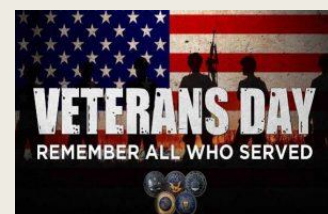
Lastly, try to laugh every day. And don't be afraid of a good cry. Both can relieve stress.

(Source: www.aarp.com)



*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.*

*Special Guest Mark
Manceri, Board Certified in
Wills, Trusts & Estates, will
be on the November 24th
show. Have questions on
estate planning? Email us,
[rosie@priebeinvestmentpl
ans.com](mailto:rosie@priebeinvestmentplans.com) and we will
answer them on the show.*



CLIENT CELEBRATIONS

Client Birthdays

David Barnes
Margrit Billeter
Joan Ball-Curran
Donald Bilder
Walter Cotter
Randall Clyde
Rose Cullen
Pat DeGasperi
Estelle Dorn
Julie Farbarik
Jeffrey Felner
Arthur Forte
Ana Falvey
Dan Falvey
Ronald Giddens
Richard Hostler
Eli Hall
Leticia Johnson
Eddie Kaye
John Holt Merchant
Anna Mejia
Rob Seltzer
Susan Seltzer
Ray Schlichte III
Thomas Sharrow
Don Turner

Cynthia Tighe
Martha Van Hook
Lorena White
Karen Wells



**A BIG CONGRATULATIONS TO, OUR CLIENT,
NICOLE HILL, FOR MAKING THE DEAN'S LIST
WITH A 4.0 AT INDIAN RIVER STATE
COLLEGE! WAY TO GO! KEEP IT UP!**

Wedding Anniversaries

Jose Lara & Sonia Rodriguez
Don & Terry Turner
Bruno & Carol Zupp



This newsletter is for illustrative purposes only and is not indicative of any investments. This material is not intended to replace the advice of a qualified professional adviser. The information provided is not specific investment advice, a guarantee of performance, or a recommendation. This is for illustrative purposes only. This material is not intended to provide legal, tax or investment advice, or to avoid penalties that may be imposed under U.S. federal tax laws, nor is it intended as a complete discussion of tax and legal issues surrounding tax/investment planning strategies. The opinions expressed here are purely those of Priebe Investments Plans and are not endorsed by Newbridge Securities Corporation or Newbridge Financial Services Group, Inc. Securities are offered through Newbridge Securities Corp, Member FINRA / SIPC, and Investment Advisory Services are offered through Newbridge Financial Services Group Inc., an SEC Registered Investment Adviser. Office of supervisory jurisdiction: 5200 Town Center Circle, Tower 1, Suite 306, Boca Raton, FL. 33486. Phone 954.334.3450 Fax 954.489.2390. Specific recommendations can only be based on review of a number of suitability factors including but not limited to the investors financial profile, investment objectives, risk tolerance and the investors review of appropriate offering documents. Past performance is no guarantee of future results. Walter Priebe is securities licensed in the states of FL, AZ, CA, GA, IN, MD, NC, NJ, NY, OH, OK, PA, RI, SC, TN, TX, WA and WI. Insurance licensed in the state of FL and an Investment Advisor Representative in FL.

Rosie's RECIPE CORNER



Easy Pumpkin Bars

Ingredients:

1 can (15oz) solid-pack pumpkin
1 can (12oz) evaporated milk
3 large eggs
1 cup sugar
4 tsp. pumpkin spice
1 package yellow cake mix
 $\frac{3}{4}$ cup butter, melted
 $\frac{1}{2}$ cups chopped walnuts
Vanilla ice cream or whipped cream

Directions:

Preheat oven to 350 degrees.
In a large bowl, beat first five ingredients until smooth.

Transfer to a greased 13x9-inch baking dish. Sprinkle cake mix evenly over the top of the wet pumpkin mixture. Drizzle butter evenly over the cake mix. Top with walnuts.

Bake for one hour or until a knife inserted in the center comes out clean.

Serve with ice cream or whipped cream.

We are very THANKFUL for our Clients!

