



HEALTH-CARE PLANNING

Health-care costs in retirement are rising twice as fast as the average annual increase in Social Security Benefits, making health-care costs one of the biggest expenses retirees face. Over time, retiree health-care costs for today's workers could exceed their gross Social Security payments.

The third annual "Retirement Health Care Data Report" (Source: www.healthcare.gov) projects that lifetime health-care premiums for Medicare Parts B and D, supplemental MediGap insurance and dental insurance for an average 65-year-old couple retiring this year will be \$321,994 in today's dollars. When deductibles, copays, hearing, vision and dental out-of-pocket costs are added, total lifetime retirement health-care costs could be much much more.

When creating your retirement income plan, this should be a major factor. Please give us a call when you are ready to create a plan or if you'd like to adjust your current situation.

Our website has informative videos on the topic, as well. Click on the link below for more information:

<http://www.priebeinvestmentplans.com/Social-Security-and-Medicare-Update:-2016-Trustees-Reports.c7611.htm>



Happy Independence Day America!

MLB's 88th All-Star Game Comes to Miami

For the first time ever, this once-in-a-generation event comes to Marlins Park on July 11, 2017 and Walter Priebe wouldn't miss it for anything in the world!



NATIONAL ICE CREAM MONTH

July is National Ice Cream month and boy are ice cream cravings in full swing.

The International Dairy Foods Association's annual Ice Cream Technology Conference in March of this year held in Henderson, Nevada hosted their annual *Innovative Ice Cream Flavor Competition* amongst other competitions. The Innovative Ice Cream Flavor contest drew 29 total entries. *Sweet me Strawberry Rhubarb Cobbler Ice Cream*



entered by Kemps LLC earned first place. The fantastic flavor includes vanilla ice cream with vanilla bean specks swirled with a strawberry rhubarb variegate and cobbler topping pieces. For more information on the other entries and finalist, click on the link below:

<http://www.idfa.org/news-views/news-releases/article/2017/03/20/baked-buttery-flavors-take-the-cake-at-idfa-s-ice-cream-technology-conference>

So next time you are at your local ice cream parlor enjoy the trendy new flavors. They work hard to get where they are.

FIREWORKS SAFETY TIPS

The Miami-Dade Fire Rescue Department wants to remind the public there are certain precautions that should be taken when handling fireworks this July 4th holiday. Parents are also reminded to ensure the safety of their children by closely supervising personal fireworks use, and by purchasing only legal fireworks from approved vendors during this holiday season. It's important for parents to be present when fireworks are ignited, and to ensure that the materials are lit in an open area away from homes, vehicles and any combustibles. Young children should not be allowed to handle fireworks. Parents should teach children to be prepared, safe and responsible.

When handling fireworks remember the following safety tips:



- Light fireworks in a safe area, such as a driveway or other paved surface.
- Keep fireworks at least 25 feet away from grassy and vegetated areas.
- Never attempt to relight or alter malfunctioning fireworks. After allowing them to stand for several minutes, discard in a pail of water. Keep a hose and bucket of water nearby.
- Light one firework at a time, and move away quickly. Fireworks should never be held or thrown. Remain a safe distance away from the devices.
- If clothes catch fire, remember to STOP, DROP onto the ground, cover your face, and ROLL over and over until the fire goes out.
- Always have a bucket of water and a fire extinguisher nearby.
- The Miami-Dade Fire Rescue Department stresses that adults consuming alcohol while discharging fireworks are a significant contributor to fireworks mishaps and are likelier to suffer injury.

Even sparklers, which burn at over 1,200 degrees Fahrenheit, can be dangerous if used improperly.

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Trivia Question

July 19, 1969, which man made history for our country through the NASA program? And how did he address the billions watching?



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



These days you're probably thinking about the beach, the mountains, or a road trip with the family. But summer, when life may be a little slower and your mind a little less cluttered, is actually a good time to do a quick midyear financial reality check.

A midyear checkup can accomplish several things. You can stop and think about your financial goals, such as saving for retirement, a house, a child's education, or a financial cushion, and then make sure that you are investing appropriately for those goals. And while you are looking at your accounts, take care of "housekeeping" items, too, like checking beneficiaries, which isn't complicated but can have serious consequences if neglected. Please give our office a call, 954.974.3266 or email rosie@priebeinvestmentplans.com.

Client Celebrations!

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

Client Birthdays

Cheryl Martin
 Doris Shorkey
 David Ehrenpreis
 Maria Ehrenpreis
 Jennifer Schlichte
 Michael Fauver
 Michael Farbarik
 Tiffani Aduloju
 Afo Aduloju
 Lynn Fields
 Jean Whitney
 Michael Wilensky
 Simone Lagravinese
 Bruno Zupp
 Steward Jacobs
 Vito DePalmo
 Dixie Deffendall
 Karen Lee Haines
 Robert Dana
 Kristina Stephens
 Judy Collins
 Maud Murray
 Jeffrey Peterson
 Jemenia Rodrigues
 Juliana Vadala

The best assistant Rosie Merino

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Wedding Anniversaries

Ron & Joyce Giddens
 George & Ha Eaglin
 Ralph & Ana Mejia
 John & Debbie Hill
 Anthony & Ester Gerardi
 Craig & Melissa Fulkerson
 Steve & Sandy Smith
 Christopher & Mackenzie Fidler
 Maynard & LeArda Day
 Jeffrey & Carol Felner
 Alan & Maud Murray



Rosie's

RECIPE CORNER



Patriotic Covered Strawberries

Ingredients:

- 16 oz. white chocolate chips
- 2 tbsp. shortening
- 1 lb. fresh strawberries
- Blue sanding sugar

In a double boiler, melt the chocolate and shortening, stirring occasionally until smooth. Dip the strawberries in the chocolate mixture. Lay on wax paper to cool for a few minutes then dip into the blue sanding sugar. Make sure to leave some white chocolate showing for a patriotic look. Enjoy!

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Trivia Question

Answer:

With the direction of the NASA program, Neil Armstrong made a successful trip to the moon on July 19, 1969. He addressed the world the next day by saying, *"That's one small step for man, one giant leap for mankind."*