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The Priebe Post

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How Can Budgeting Help me?

A budget is going to give you an action plan and clear picture of where your money is ending up each month. Budgeting will help you achieve the goals you're working toward – whether that's getting out of debt, saving for retirement or just trying to keep your grocery bill from getting out of hand.

When you see planning a budget as simply spending your money intentionally, you can actually find more freedom to spend! Once something has been budgeted for, you'll be able to spend that money without feeling guilty. Many people even say they find "extra" money after they create a realistic budget and stick with it.

Ever hear of the 50/20/30 Budget Rule? Senator Elizabeth Warren popularized the 50/20/30 budget rule in her book "All Your Worth: The Ultimate Lifetime Money Plan." The basic rule is to divide after-tax income, spending 50% on needs and 30% on wants while allocating 20% to savings.

In this day and age, budgeting is as easy as downloading an app on your smart phone. **Everydollar** makes it so easy to start a budget right from your fingertips. Start today and see how much money you can spend by saving!

Priebe Investment Plans is just a click away

Our website has a plethora of information available at your fingertips: Access to your accounts, articles on the latest news from around the world, retirement calculators, newsletters, Priebe radio show archives and so much more.

Browse our site and send us a question. We will post it in our next newsletter.



Priebe Investment Plans invites you to a



**On Tuesday,
May 28th,
at 12 noon**

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

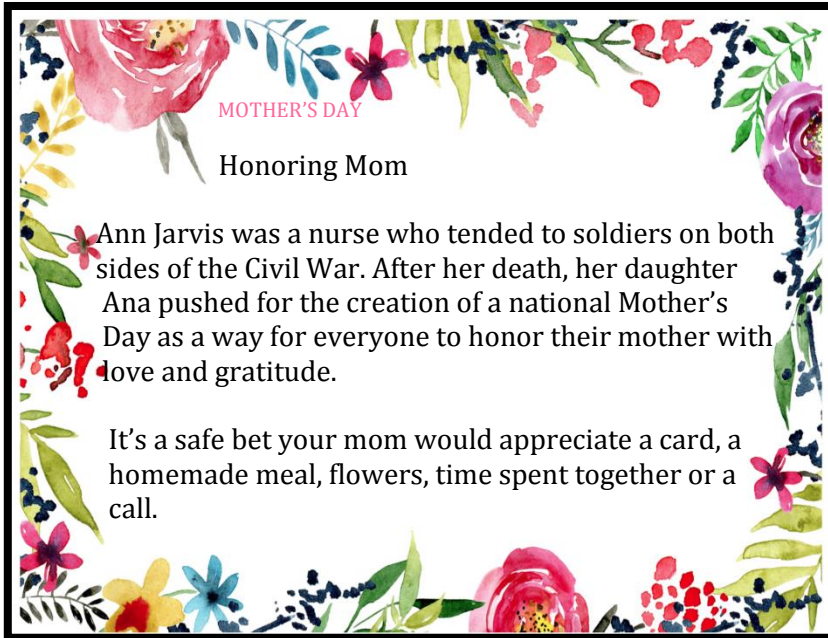
Topic:

Planning to Age 100

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



Active Investing vs. Passive Investing

A 2017 study by S&P Dow Jones Indices showed that about 90% of active stock managers failed to beat their index targets over the previous one-year, five-year and 10-year periods; fees explain a significant part of that underperformance. In their defense, active managers say that the period since the financial crisis of 2008 has been an abnormal one, with many stocks moving in lockstep, rather than trading on their individual earning prospects. Active managers also say that all the money pouring into indexes that treat good and bad companies alike will distort prices, creating more opportunities for those who can spot bargains and avoid overpriced securities, and pitfalls for those who rely on the wisdom of the crowd. Billionaire Paul Singer went further, calling passive investing a "blob" that's "in danger of devouring capitalism." Then there's the questions of whether active and passive investing are becoming more alike: As the number and complexity of exchange-traded funds and index funds grow, passive investors may end up with almost as many decisions to make as active investors used to face. Source: <https://www.ssga.com/investment-topics/equity/2018/2017-SP-Dow-Jones-Indices-Versus-Active-and-Persistence-Scorecard-Reports.pdf>



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.

TRIVIA QUESTION

8 years ago, May 2, 2011, was a very important day for the United States. Why?

Amongst other holidays, May celebrates



Older Americans

A meeting with the National Council of Senior Citizens resulted in President John F. Kennedy designating May 1963 as Senior Citizens Month, encouraging the nation to pay tribute in some way to older people across the country. In 1980, President Jimmy Carter's proclamation changed the name to Older Americans Month, a time to celebrate those 65 and older through ceremonies, events and public recognition.

THANK YOU

We thank you for all the referrals throughout the year! We take great pride in assisting you and your friends and family with all their financial concerns and issues. Thanks again and keep the referrals coming!

CLIENT CELEBRATIONS

Client Birthdays

Jan Auerbach
Salina Baker
Clinton Burnett
Colin Craig
Carol Felner
JoAnn Green
Ruth Johnson
David Kraus
Stephen Lichtman
Robert F. Lake, Jr.
Brenda Mathews
Christine Merchant
Vincent Mottola
Pamela McMahon
Mary Nelder
Allen Rosenfeld
Sandy Smith
Patrice Sonneliter
Michael Tucker
Gregory Williams
Sindee Winkler
Karen Waterhouse



Wedding Anniversaries

Clint & Reina Burnett
Joseph & Lorraine Cisario
Stewart & Carol Goodman
Mike & Fran Tucker



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Rosie's

RECIPE CORNER

Hazelnut Hummus



The first time I tasted chocolate hummus was actually by mistake. I thought I was buying chocolate dipping sauce. When I served it with strawberries to my guests, they were all pleasantly surprised. It ended up being the topic of conversation. We added crackers and bread to dip with and it was a success! – Rosie Kilkenny

Ingredients:

1 (16 oz.) can garbanzo beans, drained
½ cup chocolate hazelnut spread
1 Tbsp tahini
¼ cup olive oil
Finely chopped hazelnut for garnish

Combine all ingredients in a food processor or blender until smooth and creamy. Enjoy with fresh sliced fruits, crackers or sliced pita.

TRIVIA ANSWER

Operation Neptune Spear, was carried out in a CIA-led operation with Joint Special Operations Command, coordinating the Special Mission Units involved in the raid for Osama bin Laden. The operation ended a nearly 10-year search for Osama bin Laden, the founder and first leader of the Islamist group Al-Qaeda. He was killed in Pakistan on May 2, 2011.