



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.

Priebe Investment Plans invites you to a



**On Tuesday,
November 27th
at 12 noon**

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

Topic:

Giving Back: 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 West Cypress Creek
Road, Suite 102
Fort Lauderdale, FL 33309

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?



CHARITABLE GIVING

The Rarity of Lawyer Jokes – Scott R. Zucker

A local charity office realized that it had never received a donation from the town’s most successful lawyer (financial planner). The director called him, hoping to get a contribution. “Our research shows that out of a yearly income of at least \$500,000, you give not a penny to charity. Wouldn’t you like to give back to the community in some way?”

The lawyer replied, “First, did your research also show that my mother is dying after a long illness, and has medical bills that are several times her annual income?” Embarrassed, the director mumbled, “Um .. no.. “

“Or that my sister’s husband died in a traffic accident.” The lawyer’s voice rising in indignation, “leaving her penniless with three children?!”

*The humiliated director said simply, “I had no idea”
“So, if I don’t give any money to them, why should I give any to you?”*

If you do have the heart and great fortune to give to charity, give us a call so we can give you a few ideas of how it can benefit your bottom line.



5 Ways to Make Black Friday A Healthier Experience

Black Friday is one of the biggest shopping days of the year. Is there any way to make Black Friday less stressful and more of a healthy experience?

Julianne Soviero, a personal trainer and author of “Unleash Your True Athletic Potential,” thinks it can be done. She shares her tips to make the day enjoyable even with the threat of a stampede.

1. Since it is very likely that you overate the day before, start the day with a big glass of water and lemon and breakfast.
2. Make sure to power walk during shopping and do some squats in between stores OR have a workout at some point that day.
3. Pack healthy, energizing snacks to take with you so you can avoid sugary and processed mall food court food.
4. Wear comfortable shoes
5. Meditate in the car for 15 minutes before shopping.

<https://www.empowher.com/mental-health/content/15-ways-make-black-friday-healthier-experience>

TRIVIA QUESTION

According to the National Turkey Federation, how many meals will be enjoyed during Thanksgiving?



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.



CLIENT CELEBRATIONS

Client Birthdays

David Barnes
Margrit Billeter
Lester Breslauer
Joan Ball-Curran
Don Bilder
Kim Conley
Walter Cotter
Randall Clyde
Rose Cullen
Pat DeGasperis
Julie Farbarik
Jeffrey Felner
Arthur Forte
Ronald Giddens
Rose Hall
Rich Hostler
Eli Hall
Edward Kaye
Anna Mejia
John Holt Merchant
Rob Seltzer
Susan Seltzer
Ray Schlichte III
Thomas Sharrow
W. Donald Turner
Cindy Tighe
Martha Van Hook
Lorena White
Karen Wells



Wedding Anniversaries

Jon & Kim Conley
David & Sandra Kraus
Jose Lara & Sonia Rodriguez
Don & Terry Turner
Bruno & Carol Zupp



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Rosie's

lighter RECIPE CORNER



Spiced Pecans

1 egg white, lightly beaten
1 tablespoon water
3 cups pecan halves
¼ cup white sugar
¼ cup brown sugar
½ teaspoon salt
1 teaspoon ground cinnamon
½ teaspoon ground cloves
½ teaspoon ground nutmeg

Preheat oven to 350 degrees F. Line a baking sheet with aluminum foil.

In a small bowl beat the egg white with the water. Stir in the pecans, mixing until well moistened.

In a small bowl, mix together sugars, salt, cinnamon, cloves and nutmeg. Sprinkle over the moistened nuts. Spread nuts on prepared pan.

Bake in preheated oven for 30 minutes, stirring once or twice. Be careful not to overcook and burn the nuts.

TRIVIA ANSWER

In 2016, more than 219 million turkeys were served for meals in the United States. For 2017, the estimate was 44 million of those turkeys were enjoyed at Thanksgiving, 22 million at Christmas and 19 million at Easter. Therefore, 2018 over 44 million turkeys will be enjoyed at the Thanksgiving table. Enjoy!