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Wealth Builder



CHRISTMAS 2016



LEGACY WEALTH MANAGEMENT, LLC



HONORING TRADITION BY JEFF FUNDERBURK, CFP®

I am blessed to be part of a large extended family, pretty much all on my Mom's side. Her parents (Grandpa and Grandma to me) started it all; they had four children including Mom, and that has now grown into 34 grandchildren and great-grandchildren. Thanksgiving and Christmas were always packed with the sights, smells, and sounds you'd pretty much expect for a large holiday gathering. As time went on we began to develop our family's Christmas traditions, from how and where we honored the birth of Jesus, to where we gathered to open presents, to what we served for our Christmas Eve meal.

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GAME ON, CUZ BY DAN FUNDERBURK, CFP®

My brothers and I were fortunate enough to grow up with cousins living right down the street. This resulted in some lifelong friendships, but needless to say it didn't come without its share of drama. Off the top of my head, I can think of numerous extended family "meetings" to sort things out and at least two trips to the hospital as a result of some gnarly gashes.

Our families always celebrated Christmas together. On Christmas Eve after church and dinner, both families would gather in a big circle and take turns opening presents. Each cousin was responsible for buying one gift for another cousin, and I always swapped gifts with my older cousin David. When I was about 7 years old, David presented me with a gift in the biggest box I had ever seen.

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“The holidays are a time to reflect. And as I do that, I am grateful for our family traditions.”

HONORING TRADITION *Continued from p. 1*

In addition to developing those new traditions, we always honored an old tradition of my Grandpa and Grandma by including a very specific dish in our Christmas Eve meal. I should note here that my Grandparent's spent many years living in Wisconsin, where there is a huge Scandinavian population, and as a result they enjoy seafood dishes that are quite... um... unique. The dish that they always had for Christmas was Oyster Stew. You say those two words to any of my siblings or cousins and immediately you will see their faces contort in disgust as the memories come flooding back. It smells and tastes as bad as it sounds. A creamy white soup that tastes like raw fish and smells like... like... I can't even describe how this stuff smells, with whole slimy oysters floating in it. It would stink up the entire house when they made it. They absolutely loved it. We did NOT.

When we were little our parents would force us to stomach a bowl of it out of respect to Grandpa and Grandma. At that time we didn't really get that concept and would fight tooth and nail to get out of having to eat it. We'd try everything; sneak it into the trash or sink, make a younger sibling eat it, pretend to have a sore throat, anything. And once we all failed at that, we'd begin to try and get it down, and every year, invariably, one of the kids would end up throwing it back up! It was that bad.

But as we got older and began to develop our own genuine respect for Grandpa and Grandma it sort of became a badge of honor to eat a bowl of that stew with them while they would tell us stories of Christmases come and gone. It was still horrible, but honoring that tradition made us proud.

Grandma has been in heaven for five years now and Grandpa is still here with us. Grandpa hasn't been able to make his stew for some years now, and we have no plans to boil up any good ol' oyster stew this year, but as I write this I'm tempted to give it a go. Of course I'll have to pick Grandpa's brain for the recipe since I never make the stuff, but in doing so we can honor that tradition of respecting our elders... and selfishly have a little fun watching my kids' reactions after making them eat a bite too.

The holidays are a time to reflect. And as I do that, I am grateful for our family traditions. They take on even more importance now that I'm a husband and father. Passing them down to my children is important to me, and I aim to honor those traditions. ♦

A CANDLE IN THE WINDOW BY LINDA EDEN-WALLACE, CFP®

This time of year our thoughts often turn to the childhood memories we have of Christmases past. Like many people, my childhood memories revolve around a longed for present under the tree and the anticipation of Christmas Eve and Santa's long awaited arrival. As an adult when I think about the Christmas season and all that it means to me now, I realize it wasn't so much the actual presents or the food or the decorations, but *the anticipation of what was to come*. Advent calendars counting down the days until Christmas, letters to Santa and thoughts of what he might bring, putting up the Christmas tree and watching our house be transformed into a Christmas wonderland filled with twinkling lights and shimmering tinsel. And a candle on the windowsill.

When my sister and I were young our grandparents on our Mom's side lived far away in the Philippines. Because my Grandmother's children, grandchildren and extended family were so far away from her, she had a tradition of putting a candle in the window to remind her of her loved ones who couldn't be with them. I don't know if it was in hopes it would light our way to her door someday or if it was the thought that maybe somehow we could see it shining in her window as if to say, "We'll leave the light on." She used to write in her Christmas cards, "Someday, God willing, we'll all be together."

And so the tradition of the candle on the windowsill was born. To this day that flickering candle has a calming effect on me. It turns my thoughts away from the chaos and busyness of the holidays with its long to-do lists, and reminds me of my loved ones, the ones still here and those now in heaven. It turns me toward the "Light" of the season and reminds me to focus on what's really important. It reminds me that this is a time for reflection and anticipation. But for what? What are we looking for? Is it just "the day" and all its festivities? It's so fun to see Christmas through the wondering eyes of a child! So yes, part of it is "the day." But could it also be a light pointing us toward what's yet to come? Reminding us we don't have to let go of the hope and joy the day afterwards. For me it's a reminder to continue to *anticipate what's yet to come*. ***"For God so loved the world that He gave His one and only Son, that whosoever believes in Him shall not perish but have everlasting life."* John 3:16 ♦**



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Ho, Ho, HORRORS BY MIKE BERRY, CFP®

Christmas 2004 holds a special memory for me. That year my brother and his family came out from Texas to spend Christmas here. We were all excited because Kayla and her cousins, Nikki and Travis, would be spending their first Christmas together ever. Nikki was the oldest at 9 and Travis and Kayla were both 7.

Because of this special time, I felt that I had to do something to make it memorable for everyone. So after much consideration, I hatched a plan to have Santa show up at my parent's house on Christmas Eve right after our family dinner. He would come in through the back door "ho, ho, ho-ing," have the kids sit on his lap and tell him what they want for Christmas, then give them each a present, and finally "ho, ho, ho" his way out the back door. The best part of this plan, was that I was going to be Santa!

I rented a Santa suit and had the plan all set up with my mom and dad. Christmas Eve came and we were all having a great time and enjoying a great meal. Shortly before it was over, I excused myself, slipped out the back door, drove the three blocks home and changed into my Santa suit. Driving back was interesting because with the pillow in my mid-section my arms were barely long enough to reach the steering wheel. I parked the car in back and snuck through the gate. When I reached the back door, I took a big breath, opened the door and let out a big, "HO, HO, HO!"

Travis took one look at me and dove behind the recliner while emitting a loud and piercing scream. Nikki screamed and jumped behind her mother. Kayla looked at me with some indifference, probably seeing some familiarity in the face under the beard and wondering why her dad was dressed up as Santa and freaking out her cousins.

Nikki peered out from behind her mom's leg and with some coaxing sat on my lap. Travis was having no part of any of it and wouldn't budge from behind the recliner. We even had the ladies all sit on Santa's lap and give him a hug in an attempt to sell Travis on the fact that the bearded man in the red suit was OK. All for naught. Santa left his gifts and went out the back door with a big, "HO, HO, HO!"

After changing, I got back to my parent's house, snuck in the door and found everyone in the living room still trying to convince Travis to come out from behind the recliner. ♦

"I took a big breath, opened the door and let out a big, 'HO, HO, HO!'"

GAME ON, CUZ *Continued from p. 1*

When my turn came around, I knew exactly which gift I was opening first.

I tore into the present with my imagination rushing through all the amazing things that could fit into a box this big. When I opened it up I found... another box. Don't worry, that didn't hurt my resolution. I tore into that box and found... another box. Again. And again. And again. Five boxes later, there was yet another very neatly wrapped tiny box. By this time I was on to the ruse, but I figured there was no way another box could fit into this pathetic little thing I was holding. When I got it open, I finally found my reward. It was the most embarrassingly small toy gumball machine I had ever seen. The "gumballs" were actually Nerds, and it could hold a solid 15 of them. After I picked my jaw up off the floor I looked around to find David, just knowing that my *real* present would be in his hands. Nope. Didn't happen. I didn't see anything but a huge grin on his face, along with the laughter of the rest of the family. That was it... game on, Cuz!

Every Christmas after that was spent trying to find the perfect gag gift for each other. Now that I'm looking back, it's pretty clear David dominated me in this competition. I can't remember any of my supposedly hilarious gifts, but there are plenty of his gifts to me that still get me riled up thinking about them. One year he got me a set of boxer briefs imprinted with Shrek, Princess Fiona, and Donkey that were supposed to represent me, Hollie, and our new corgi puppy, Max. Max's resemblance to Donkey? Uncanny! But still... ouch.

The most embarrassing one was the fake lottery scratch ticket he got me a few years after the gumball machine. The wound from the gumball machine was still fresh so there was no way he was slipping one past me again. That is, until he dangled a cool \$10,000 winning lottery ticket in front of me. I'm still embarrassed of how excited I was when I realized I had won. That could have been the hardest I have ever seen David laugh. At this point in life, all I can say is: Well played, sir. Well played. ♦



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