

In this Issue:

- ◆ All Aboard! 1
- ◆ Of Legacies and Traditions 1
- ◆ The Santa Claus Rally 3
- ◆ The Best Gifts of All 4

Wealth Builder



CHRISTMAS 2017



LEGACY WEALTH MANAGEMENT, LLC



ALL ABOARD! BY JEFF FUNDERBURK, CFP®

“Mommy, Daddy, it’s morning-time and we gonna go on the Polar Express!”

This, or some version of this, has been a constant for my wife, Millie, and I in our daily routine for the past several weeks. Ever since informing our daughter, Annie (5 years old in Jan.), and son, Jordan (3 years), that they had tickets on the Polar Express, the day could not come soon enough.

If you’re not familiar with the Polar Express, it’s a children’s book that was later made into a very popular movie starring Tom Hanks. It tells the story of a boy whose belief in the magic of Christmas is beginning to fade. A magical train, the Polar Express, picks the boy up at his front door and whisks him along with other children to the North Pole to experience the magic of Christmas first-hand.

Continued on page 2



OF LEGACIES AND TRADITIONS BY DAN FUNDERBURK, CFP®, CKA®

It’s fitting that our name is *Legacy Wealth Management*. We try to help folks achieve the things in life that really matter to them. Our conversations tend to center around finances (hence the “*Wealth Management*” part of the name), but we very clearly recognize that money is nothing more than a tool, so it can’t be the only conversation. Tools are only helpful if used, so our job is to help you, our friends, use your money in a way that best supports your values. This is where the “*Legacy*” part comes in.

We are all just passing through on this earth, and when the time comes to meet our maker all we leave behind is our legacy. We all leave a legacy whether we’d like to or not. If we’re not intentional with our legacy, it may not be one that

Continued on page 5

“ Being there with my wife, experiencing Christmas through the eyes of our kids, was all I needed for Christmas. ”

ALL ABOARD! *Continued from p. 1*

Annie and Jordan completed their first journey on the Polar Express this past weekend. My parents, known affectionately as “Amma” and “Boppa” by Annie and Jordan were able to join us for the trip. To the adults it was a short ride on the Durango and Silverton narrow gauge railroad, but to Annie and Jordan it truly was the Polar Express. The look on their faces, and the sparkle in their eyes as they watched the train arrive in the station was extremely special to us. They were able to witness how dramatic the train was as it pulled in, puffing all that smoke and steam, and blowing its horn (loud!). The kids could hardly be contained as we waited to board our car for the trip up north.

The kids were able to wear their PJs, have hot-cocoa and cookies, see the North Pole, greet Santa, and sing Christmas carols all the way home. Every part of the experience was special and magical to Annie and Jordan, as well as for us, but for different reasons.

To Annie and Jordan this actually was the Polar Express. There actually were real elves dancing around outside the train as Santa climbed on board, and it actually was Santa we picked up at the real North Pole. How magical that all is to a child! To us it was magical to re-experience that special Christmas feeling that we sometimes lose after years of growing up. Being there with my wife, experiencing Christmas through the eyes of our kids, was all I needed for Christmas. It helped set the tone for our holiday season. It reminded me to enjoy the simple things, to prioritize the important things, to be thankful in all things, to believe in the magic of Christmas.

As one of our clients so eloquently put it in her Christmas letter this year, *“You never really grow up – you just learn how to behave in public.”*

To you and yours – may you experience your own magic this Christmas season.

Many blessings – Jeff, Millie, Annie & Jordan. ♦



The Santa Claus Rally BY MIKE BERRY, CFP®

Now, Dasher! Now, Dancer! Now, Prancer and Vixen!
 On, Comet! On, Cupid! On, Donner and Blitzen!
 To the top of the porch! To the top of the wall!
 Now dash away! Dash away! Dash away all!

Twas the Night Before Christmas

Original Poem Lyrics by Clement Clarke Moore

So we all know what happened next. Up went the reindeer pulling Santa and his sleigh loaded with toys to the top of the roof. Quite a feat for eight reindeer! But did you know that they not only have the strength each year to pull Santa and the sleigh up, they also manage to pull the stock market up with them most years.

Yes, Melissa, there is a Santa Claus...Rally!

For whatever reason, there has been a pattern over the years that the trading days between Christmas and New Year's tends to produce a positive return. According to the 2016 Stock Trader's Almanac, this Santa Claus Rally has yielded positive returns in 34 of the past 45 holiday seasons. The average cumulative return over these days is 1.4%.

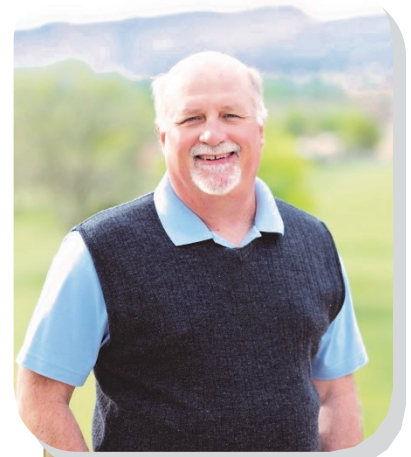
So, does this mean that on Christmas Eve we should not only go to bed with visions of sugar plums dancing in our heads, but maybe visions of dollar signs as well?

Well, it also appears that Santa carries some coal in his sleigh for the stockings. In years where there is no Santa Claus Rally, the naughty "market bears" seem to take over the following year and run amok! A couple of recent examples show this quite well. The week after Christmas 1999, netted a 4% loss for the week and when January 2000 hit, we began a 33 month bear market. Santa Claus also failed to provide us with a rally in 2007, and 2008 began the second worst bear market in modern stock market history.

So what does all this mean? Well...

You better watch out,
 You better not cry.
 Better not pout,
 I'm telling you why.

Santa Claus rally may (or may not) be coming to town! ♦



***“ they also
 manage to
 pull the
 stock market
 up with
 them most
 years. ”***

THE BEST GIFTS OF ALL BY LINDA EDEN-WALLACE, CFP®

The other day Ron told me Christmas used to come once a year, but now it comes every two months. That's Ron's holiday version of "Life is like a roll of toilet paper. The closer you get to the end, the faster it goes!" Don't get me wrong, I love the Christmas season, but it often goes by in a blur. I need to keep my priorities straight so the busyness doesn't overtake the joy of the season.

While making a gift list the other night I was reminded of Christmas when I was about 5 years old, and my sister and I got to pick out the presents we wanted to give our Mom and Dad for Christmas. I remember wandering around the store looking for just the right gift for my Dad. And then I saw it, the perfect gift! A box of tissue. Yep. I knew it was the perfect gift for him because he was always blowing his nose. He REALLY needed this gift. I wrapped it up (with a little help) and on Christmas morning I could hardly wait for him to open it. He oohed and awed and said it was the best present he'd ever gotten. That was the first time I experienced giving could be even better than receiving.

The best gifts don't have to be expensive or even bought at a store. It's a heart thing. It's the love that shines through the gift that is often the best gift of all. I remember a special hand-made gift that Sondra made for all of us one year. I opened a gift bag to find two small packages carefully wrapped in tissue paper. When I unwrapped them there were two beautiful hand-made cinnamon Christmas ornaments! They smelled wonderful! To this day they still have a special place on our Christmas tree and fill the air with the smell of fresh baked goodies. Those kinds of moments are life's way of tapping us on the shoulder and whispering... it's not about stuff, it's about love. It's about family and friends. It's about the First Gift ever given.

All year long we talk about your finances and partner with you in achieving your financial goals. At Christmas we are reminded of why we do that. It's about you and the people you love. We wish you and your family a healthy, peaceful Christmas season and many blessings in the coming year! ♦

"It's not about stuff, it's about love. It's about family and friends. It's about the First Gift ever given."

Dan and Hollie's mantel with Sheryl's Advent calendar and gifts displayed.



OF LEGACIES AND TRADITIONS *Continued from p. 1*


we're proud of. I've been thinking a lot about legacies this Christmas season, so if you don't mind, I'd like to share some of the legacies being passed down in my family.

Whenever I think about legacies, my mind immediately jumps to my grandparents. They've left a lasting legacy in so many ways, but today I'll just mention two. The first was discussed by Jeff in last year's Christmas newsletter... oyster stew. The nasty soup was near and dear to their hearts, but unfortunately none of the grandchildren have found the same fondness. Nevertheless, the tradition keeps finding its way back into our Christmas dinners, and we all love to joke about it (even through the rank stench!). The second legacy they've left is more powerful. Before he passed away this year, my grandpa made a point of praying for each one of his kids, grandkids, and great-grandkids by name every day. I believe by the time he passed we numbered more than 50! Now that's impressive! His memory struggled some the last few months of his life, but he still made it clear to all of us that he was doing his best to remember each of us by name every day in prayer. If that doesn't scream legacy I'll never know what does.

Today, both my mom and mother-in-law have begun creating their own legacies around this special time of year. My mom has made a point the last couple of years to walk her grandchildren through Advent over the Christmas season. Each week she has the kids (at least the ones that are of talking age) over to their house to learn about the true meaning of Christmas and do fun activities and crafts with them. Grace, our oldest, loves this time with Amma and her cousins, and is creating memories that will last a lifetime.

Sheryl, my mother-in-law, does something similar, but with a twist. Each Christmas season she creates an Advent calendar and box for Hollie, me, and the girls. Every day we have an activity to do. These range from reading the Christmas story in the bible, to building a gingerbread house, to performing a random act of kindness. She also bought and gift-wrapped 25 children's Christmas books, and each evening we open and read a Christmas book as a family during bedtime. This has created a platform for our family of four to spend amazing quality time together during this season, and we are so appreciative.

As I think through all of this, I'm amazed of the legacy of faith, love, and family that has been laid down for us. Our elders have certainly done their job to create these legacies, and now it's up to Hollie and me to make sure they're continued for generations to come. Merry Christmas everyone! ♦



*“and when the
time comes to
meet our
maker all we
leave behind
is our legacy.”*



Mike Berry, Linda Eden-Wallace, Dan Funderburk and Jeff Funderburk are CERTIFIED FINANCIAL PLANNER™ Professionals offering securities through **Cambridge Investment Research, Inc.** Member FINRA/SIPC. The views stated do not necessarily represent the opinion of Cambridge Investment Research, Inc., and should not be construed, directly or indirectly as an offer to buy or sell any securities mentioned herein. Information is believed to be reliable; however, we cannot guarantee accuracy or completeness. The material discussed herewith is meant for general illustration and/or informational purposes only. Past performance is no guarantee of future results. There is no guarantee that a diversified portfolio will outperform a non-diversified portfolio in any given market environment. Please note that individual situations can vary. Therefore, the information should be relied upon when coordinated with individual professional advice. Investing in securities involves risk, including the potential loss of principal invested.

Securities offered through Cambridge Investment Research, Inc., a Broker/Dealer, Member FINRA/SIPC. Investment Advisor Representative, Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor. Legacy Wealth Management, LLC and Cambridge are not affiliated. Cambridge does not offer tax advice.

***Copyright© 2017 Legacy Wealth Management, LLC. All rights reserved.
Commercial copying, duplication or reproduction is prohibited.***

372 Ridges Boulevard • Grand Junction • Colorado • 81507 • (970) 241-5143

www.legacywealthgi.com

If you would prefer to receive a paperless copy of this newsletter via e-mail,
please notify Sondra at Sondra@legacywealthgi.com

