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# Wealth Builder



HOLIDAY 2015

LEGACY WEALTH MANAGEMENT, LLC  
THE BERRY-EDEN-FUNDERBURK GROUP



## Why I'm Allergic to Mistletoe By Mike Berry, CFP®

This is the season where I am constantly on the lookout for mistletoe. You know it; that nasty little twig that hangs from doorways. I try to avoid it like the plague. Seeing it sends cold shivers down my spine and I start to twitch uncontrollably. I'm not sure where the custom started, but having to kiss someone simply because you are caught standing under a twig that you never saw seems a bit odd at its best and risky (germs and all) at its worst.

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## Christmas 1944 By Linda Eden, CFP®

December 25, 1944, ten years before I was born my Mother, Grandparents, Aunts and Uncle celebrated Christmas in a Japanese prison camp in the city of Manila in the Philippines. I have written in the past about my Mom and her family's experience of being interned in a Japanese prison camp for 3 ½ years. My Grandmother painstakingly recorded her memories of this experience and my sister and I have been working on getting Nana's book published. We hope to complete it this coming year.

I would like to say this contribution to our annual Christmas newsletter was written entirely from my own heart. But too many of my words would only distract from the heartfelt words of my Nana as she recorded her family's story in the pages of her diary which she kept hidden during those days from the prying eyes of their captors.

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## Why I'm Allergic to Mistletoe *Continued from p. 1*

My first and only memory of mistletoe goes way back to when I was five or six. We were at my grandparent's house and my Aunt Edna was also there. Aunt Edna was a jovial woman with white hair. She was an "old maid" as my mom used to say, meaning never married. I'm guessing that calling someone an "old maid" today would get you into a lawsuit, or at least slapped. She was known far and wide for her expertise in making pickles and there was never a meal served in my grandparent's house that didn't have pickles. She took in ironing to make a living and those hours with an iron in her hand produced a right arm that could out arm wrestle any man living in Decatur County.

So, I'm standing in the doorway between the kitchen and dining room, minding my own business and taking in the smells of the turkey in the oven, when I hear my Aunt Edna say, "OOOOH Michael. You're standing under mistletoe!" Well, my first reaction was to look up and sure enough there is this nasty little twig with a few white berries on it hanging over my head. By the time I looked down, Aunt Edna had made it across the room, lips puckered and ready to give me a big wet one. I took one step before her iron right arm had picked me up and lifted me towards her face. I tried to pull back but her hold was too tight and she planted a kiss right on my lips.

"BLEECK!" I said as she put me down. Everyone was laughing (except me).

"You just wait," Aunt Edna said, "you'll like kissing the girls one day." Aunt Edna was also wise. Just not under the mistletoe. ♦



Mike and his little brother Mark: Circa 1962

***"By the time I looked down, Aunt Edna had made it across the room, lips puckered and ready to give me a big wet one."***

## Christmas 1944 *Continued from p. 1*

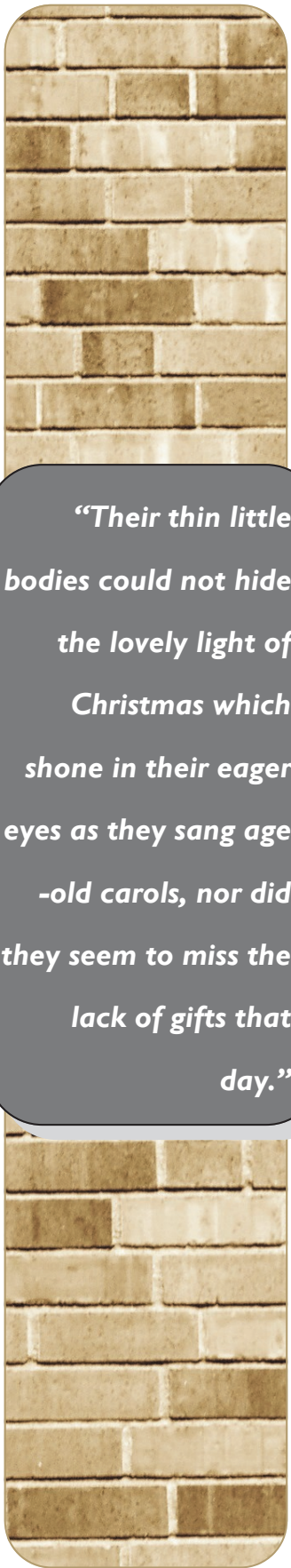
My family was interned in the Santo Thomas Internment Camp from January 1942 through April 1945 and these following words record Nana's memories of their last Christmas as prisoners in December 1944 in her book entitled "They Said Three Days" by Marie Willimont.

*"Christmas came to those little groups of civilian prisoners, powerless in the hands of a vengeful and barbarous enemy whose military defeats and casualties only meant an increasing number of privations and punishments directed against their prisoners. Yet, in spite of the crowded hospitals, the mounting deaths, the skeleton-like figures which moved more slowly each day and the benevolent Christmas gift of the Japanese (another cut in the food rations), the spirit of Christmas still prevailed and decorations honoring the Christ child were made out of many varied materials."*

*"The school-rooms of the grade school were festive with blackboard drawings depicting Christmas scenes and decorations all made by the youngsters from the meager supplies ferreted out by the teachers. Their thin little bodies could not hide the lovely light of Christmas which shone in their eager eyes as they sang age-old carols, nor did they seem to miss the lack of gifts that day. For once the joy of giving by far over-balanced the joy of receiving for many hours of planning and careful thoughts had gone into the making of homemade gifts."*

She goes on to describe the various gifts made by her children. A pair of socks knitted out of string by my aunt. From my uncle: a pad of paper on which every page was recorded a hand-written camp recipe that could be made out of ingredients that could only be obtained in camp. Nana writes; *"a first edition for cook book collectors – but no amount of money could ever buy it from me."* My Mom gave Nana a gift of food (a very precious gift) that had been sacrificed and saved. Two pieces of hardtack which were "emergency biscuits" given only when other food was not available. She had forgone two breakfasts to give that gift. Two tablespoons of powdered milk, a smaller amount of sugar and a few spoonful's of powdered chocolate all wrapped in cellophane were also tucked inside the little box. *"Knowing what food and special things we'd like to eat (if we only had them) were the chief topics of conversation everywhere and how her own tummy must have cried for food it never received – I knew Pat had given me of her heart and love – there was no more she could give."* That sounds just like you, Mom.

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*"Their thin little bodies could not hide the lovely light of Christmas which shone in their eager eyes as they sang age-old carols, nor did they seem to miss the lack of gifts that day."*





*“You came a few days past your due date, but I don’t think Mom will hold that against you for too long.”*

## Welcome, Little One By Dan Funderburk, CFP®

Dear little Eden,

Well, you’ve officially arrived! A healthy 8.7 lb baby girl. You joined your mom, your big sister (Grace) and I on November 23<sup>rd</sup>. You came few days past your due date, but I don’t think Mom will hold that against you for too long.

As I write this I’m listening to your mom play with you girls in the other room as we get ready to set up Christmas decorations. This time of year is always exciting, but your birth has ensured that from now on it will be particularly special for our family. Your timing of entering the world was impeccably chosen. We were preparing our home and our hearts for Thanksgiving (and Christmas soon after) and you have given us yet another reason to be thankful.

While thinking back over this past year one word comes to mind, and it makes the timing of your arrival so appropriate. Quite simply, that word is “thankful.” God has provided so many blessings this year; I’m thankful for your health, along with that of Grace, your mother, and I. I’m thankful for our large family (your great grandpa has numbered his decedents at 53!)and I’m so thankful that your grandparents and cousins all live within a few miles of each other. I’m thankful for how much Grace already loves and cares for you. I’m thankful for a job that I enjoy that also provides for our family. Most of all, I’m thankful for a loving God who has provided all of this and is constantly looking over and protecting us.

So little Eden, welcome to the world and welcome to our family. Your mother and I are so happy to meet you, and we can’t wait to see what God has in store for you. ♦

With Love,

*Dad*



## Oreo Snowballs by Serenity Melnick, CFP®

I've always loved to bake. I come from a long line of bakers and chocoholics. You may remember my tale from last year's Christmas newsletter of my Grandma Lucy's 12 foot long table of homemade Christmas goodies? Yes, that is my heritage. The other day we watched a home movie at my parents' house of me and my sister on Christmas break. I was probably 6 at the time. You can find my sister running around the house playing with her stuffed animals and you can find me in the kitchen; making cookies in my little apron and tediously measuring ingredients.

To this day I prefer baking to cooking. I'm honestly not a great cook but if you ever need 3 dozen cupcakes with homemade buttercream, a pumpkin roll and white chocolate scones (WITH Devonshire cream) then I'm your girl. When I moved away to college, one of the things I missed the most was baking with my mom and sisters. As soon as we moved back to Grand Junction, we implemented "bake night." Almost every week since 2009 my mom, sisters and I have baked something together. As you can imagine, we've had quite a few Pinterest Fails and along the way discovered some of our favorite recipes. I've decided to share one of our favorite holiday recipes with you; Oreo Snowballs. This recipe couldn't be easier (only 4 ingredients!) and people go crazy for these little things. This recipe was adapted from GimmeSomeOven.com.\*

### OREO SNOWBALLS

**1 package Oreo cookies, crushed**

**1 (8 oz.) package cream cheese softened**

**1 tsp. vanilla**

**1 (24 oz.) package white almond bark, or good-quality white chocolate chips**

**Optional: shortening or coconut oil (to thin out the chocolate)**

#### DIRECTIONS:

**Mix together crushed Oreos, cream cheese and vanilla until well-blended and a dough forms. (If you don't have a food processor, you can crush the Oreos in a large Ziploc bag). Shape the dough into balls about 1" in diameter—or use a small cookie scoop. Chill the balls for at least an hour, or pop them into the freezer. The colder they are, the easier they will be to dip.**

**Meanwhile, melt the almond bark (or white chocolate chips). If desired stir in 1-2 tablespoons shortening or coconut oil to thin out the chocolate. Dip the balls into the almond bark and set them to dry on wax paper. Top with sprinkles or even crushed candy canes! Keep refrigerated until ready to eat. Serve at your next party and impress your friends! ♦**

\*<http://www.gimmesomeoven.com/oreo-truffles-snowballs/>



*"I come from a  
long line of  
bakers and  
chocoholics."*





*“Needless to say, Mom and Dad were forgiven for the worst presents in Christmas history.”*

## Heidi and the Skis By Jeff Funderburk, CFP®

Our family dog growing up was named Jake. He was a wonderful family pet; a mix of I’m not sure what types of breeds, but I remember him looking like a smaller version of Lassie. I have very fond memories of playing with him in the backyard, going camping and doing all the things boys do with the family dog. When I was still in elementary school I remember seeing Jake drive by in the back of Dad’s truck and into the parking lot of the local veterinarian’s office, which happened to be right across the street from where we had recess. I knew he was going to be put down since my parents had explained to us in the days before that he was old and it was his time to go. I vowed then and there that I would never own a pet again for the rest of my life. Since all pets just end up dying, what’s the point?

Fast forward to Christmas Eve, which is when we traditionally opened presents in our home, imagine my absolute horror when a box was presented to me in which, of all things, was a new dachshund puppy! That’s right, my parents, who were explicitly told “I never want a pet again in my life” had not only gotten me a new dog, but a wiener dog! I burst into tears of disbelief and anger; I just could not believe what they had done to me.

My younger brother, Dan, at the time was a huge animal lover. So much so, that he wanted to be a veterinarian when he grew up. So naturally, you can understand my confusion and sheer horror while through my tear-soaked vision I saw my younger sibling holding a brand-new pair of snow skis. We both cried out to Mom and Dad, him saying “why would you get *him* a dog!?!” and me saying “why, oh, why would you get *him* new skis!?!” My parents, not being cruel people, of course hadn’t planned it this way; something had obviously gotten mixed up. It’s probably not hard for you to imagine the look on Mom and Dad’s faces as they said “Think about it boys. Take a breath and think about it.”

I have never been so proud on the ski slopes as I was with my new skis, and Dan never had a pet (which he affectionately named Heidi) he loved more. Needless to say, Mom and Dad were forgiven for the worst presents in Christmas history. ♦



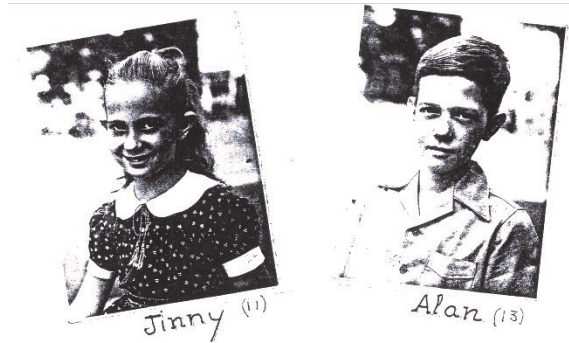
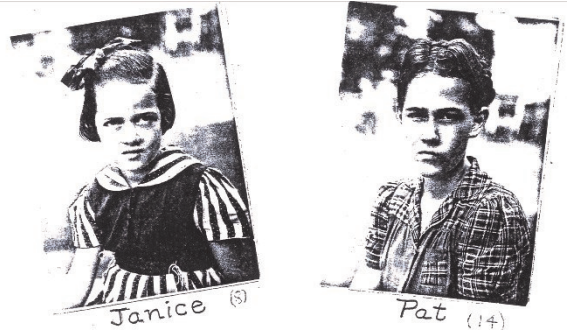
*Jake and Heidi*

# Christmas 1944 *Continued from p. 3*

Nana's story finishes with, "A tragic but triumphant Christmas; tragic in its physical adversity, but triumphant because there still lived within that Camp the unbroken spirit, the optimistic hopefulness and the grim determination to carry on.

*The Star of Bethlehem shone over another Gethsemane that night as the Camp lay in expectant stillness, and I know many an internee, as I did, sat in those windows and watched the star-lit sky, ruled over by the Christ-child's star, with faith in their hearts and patient wistfulness for their future. There would be another day, another Christmas; possibly not for us (who knew?) but at least for some, and on them, with its dazzling brilliance, the Star shone down, serene, sublime."* ♦

Right: photos of Pat (my mom) and her siblings taken by the Japanese in the Internment Camp July, 1944.







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