In this Issue:

- The Kettle and The Coke
- ♦ The Fall and Rise of Mrs. Mouse
- From a Child's Perspective
- ♦ Awkward

Wealth Builder







THE KETTLE AND THE COKE BY JEFF FUNDERBURK, CFP®

When I was younger, I'm not sure what age but around 6 or 7 I think, Dad volunteered us to ring the bell for the Salvation Army. I say *volunteered us* because I had no desire to stand outside in December, greeting strangers and asking for money. But as a good father often does, he ignored our protests and we went anyway. His goal was to instill generosity in us. To show us that we've been blessed and that we are to bless others. At the time, I was too young to really appreciate that. I don't remember many of the specific details of that day. But what I do remember is that it was cool to get to ring the bell at first, but then it was just cold, and I was ready to be done far before our time was up.

Continued on page 2

THE FALL AND RISE OF MRS. MOUSE BY MIKE BERRY , CFP®

She was our very first Christmas tree ornament after we got married. She was small, perhaps five inches tall. She was a stuffed mouse, clothed in a Santa type coat and hat, with little wood skis and poles and a little material loop to hang her from the tree with.

Deb and I carefully surveyed our Christmas tree for the perfect spot for Mrs. Mouse. It had to be a prominent spot, easy to see. So we selected a spot in the front facing part of the tree maybe a third of the way up. There we could easily see her as she schussed her way down the imaginary slope in the tree.

Cindre and Charlie were a couple of cats who had made their way into the Berry family and they were fascinated by the fact that we had brought this tree into



"His goal was to instill generosity in us. To show us that we've been blessed and that we are to bless others. "



THE KETTLE AND THE COKE Continued from p. 1

What I find strange, as I recall this, is that I vividly remember getting to go back to headquarters at the end of our shift to return our kettle. For one, because I was finally warm again, and two, because Dad let me have an entire Coke all to myself. Why that's what I remember best? I have no idea.

I'm sure my parents wondered at the time if it was worth all the effort. If you had asked me back then, I would've said no. But today I say it was absolutely worth it. As I look back at it now, I have such appreciation for the values my parents instilled in me. The fact that I don't remember details about the experience, except for a treat I got when it was over, isn't important now. What's important is that I recognize my parents took the time to provide experiences like this for me. Even if it wasn't fully appreciated until years later. The thankless job of a parent, right?

It set such a wonderful example we can follow. My wife and I have placed a priority on instilling what we hold as important values in our kids. Among others at the top of the list are teaching our kids to have patience, and to always be generous. The same two values I was having taught to me that cold day back then, even though I had no idea it was even happening. My kids are still a little young, but maybe we'll ring that bell and man the kettle together in the years to come. And in the hopes that they'll one day appreciate the effort, I'll even give them a soft drink afterwards. The only difference? It'll be a Pepsi. \blacklozenge

Merry Christmas and Happy New Year We pray 2019 is a wonderful year for you!



FROM A CHILD'S PERSPECTIVE BY LINDA EDEN-WALLACE, CFP®

We have a book of children's letters to God and I thought it would be fun to include some of them in our Christmas newsletter this year. After all, what could be closer to our hearts this time of year other than God and children?

Dear God, Did you really mean, "Do unto others as they do unto you?" Because if you did then I'm going to fix my brother. Darla

Ah, now there's some Christmas spirit!

Dear God, It rained for our whole vacation and is my father mad! He said some things about you that people are not supposed to say, but I hope you will not hurt him anyway.

Your friend, but I am not going to tell you who I am

Speaking of frustrating vacations, last summer we vacationed in the Northwest, thinking we would escape the smoky Grand Valley. Instead, it got progressively smokier the farther north we went. By the time we reached Vancouver Island there were 563 active fires burning in Vancouver! Regardless, we still had a great time seeing our kids and grandkids in Oregon, hiking in a rain forest in Washington, and wandering through the Buchart Gardens in Victoria.

Dear God, Do animals use you or is there somebody else for them? Nancy

A girl after my own heart! Yes, I am an animal person. While most of my pets have been cats and dogs, that changed when we moved to the farm and some friends introduced us to the joy of goats! We have two 9-month-old Nubians. Those are the goats with the long beagle-like ears. They are like big dogs and love to go for walks with us. We also have a 13 year-old dog named Hope. She was born completely deaf and is our faithful companion.

Dear God, I wish that there wasn't no such thing as sin. I wish that there was not no such thing of war.

Tim M, age 9 Amen Tim.

Dear God, I bet it is very hard for you to love all of every body in the whole world. There are only 4 people in our family and I can never do it.

Nan

"For God so loved the world, that He gave his only begotten Son, that whosoever believeth in him shall not perish but have everlasting life." John 3:16

Dear God, I don't ever feel alone since I found out about you.

Nora

I wish you and your family much joy and peace this Christmas season and in the year to come! \blacklozenge



"For God so loved the world, that He gave his only begotten Son, that whosoever believeth in him shall not perish but have everlasting life." John 3:16



"But then one morning we awoke to the tragedy. There, on the ground, lay Mrs. Mouse. "

THE RISE AND FALL OF MRS. MOUSE Continued from p. 1

our house and hung all sorts of shiny things on it, just for their amusement. So, it wasn't long before we started noticing ornamental balls on the ground, sometimes in one piece and sometimes in many, in the mornings when we got up.

But then one morning we awoke to the tragedy. There, on the ground, lay Mrs. Mouse. The tips of both skis had been bitten off and half of one ski pole was missing. A few of the whiskers on her face were gone and a few more looking like they had been through a battle. Poor Mrs. Mouse! Even the loop to hang her on the tree was torn in two! We knew who the culprits were, but we had no evidence to convict.

Being intelligent humans and not to be outdone by a couple of scoundrel felines, we moved all the decorations up on the tree so the bottom third of the tree was now free from temptation for the cats. But what to do about Mrs. Mouse? We felt that since she survived a vicious and unprovoked attack, she deserved a place of honor. So, we found a branch just below the star at the top of the tree and placed her there. At the top of the run, so to speak.

That has been her place now for the past 42 years. And each year as we are unwrapping the decorations and placing them on the tree, the person who unwraps Mrs. Mouse get the joy of placing her in her place of honor!



AWKWARD By Dan Funderburk, CFP®, CKA®

For those of you who know my dad, this story won't surprise you. For those who haven't had the pleasure of meeting him, I'm hoping this sheds some light into his character. You can draw your own conclusions as to what that character is.

When I was about 6 years old (meaning Jeff was about 9 and our oldest brother, Joe, was about 11), our dad got it in his head that it would be a great idea to give his boys an authentic Christmas experience. What exactly is an authentic Christmas experience? Well, if you're my dad, it's making your family freeze through a reading of the Christmas story from the bible while sitting in a barn.

This wouldn't be too bad, except for the fact that we didn't own a barn. This, however, was only a minor setback in the eyes of our father. Why not use someone else's barn? "Hello, Mr. Barn Owner. Would you mind if my family came over to your house one evening, settled down in your barn, and spent some time with whatever animals you happen to be keeping in there?" Seems like an awkward conversation if you ask me, but I'm not sure "awkward" is in my dad's vocabulary.

So, lo and behold, one evening we found ourselves bundled up and walking the mile to our "neighbors" who fortuitously owned a barn. I still remember the whining my parents had to deal with during that walk. None of us thought this was a good idea at all, and the barn we were using happened to be owned by some classmates of ours. That meant our little adventure wouldn't stay within our family. Word about the family that voluntarily spends evenings in someone else's barn was sure to spread around the school yard like wildfire.

Well, our flawless reasoning wasn't acknowledged, and before long we were sitting on hay in the middle of a barn. My parents then proceeded to read the Christmas story, and afterwards they had us sing Christmas carols. The three of us were still horrified that we were in someone else's barn on a freezing December evening, and by that point we were willing to do whatever was needed to get us out of there ASAP. So, sing Christmas carols we did.

I'm not sure if my dad's goals were achieved by our little adventure, but I do know it's one of the stories our family tells every Christmas season. Heck, maybe Grace and Eden could use an authentic Christmas experience of their own, once they get a bit older... \blacklozenge



"What exactly is an authentic Christmas experience? Well, if you're my dad, it's making your family freeze through a reading of the Christmas story from the bible while sitting in a barn."



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