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Wealth Builder



CHRISTMAS 2014

LEGACY WEALTH MANAGEMENT, LLC

THE BERRY-EDEN GROUP



Toboggans Can't Fly By Mike Berry, CFP®

Growing up in Boulder, CO afforded me many opportunities to play in the snow as a kid. One year over Christmas break, we had one of those good old Boulder “dumps” of about 20” of pure powder. The three next-door neighbor kids, Tom, Rick and Trudy had just got a new 5 man toboggan for Christmas and were knocking on our door begging me and my little brother to come out and go sledding.

We lived near a very long and steep hillside and decided this would be our hill to conquer. No one (that we knew of) had ever, ever successfully made it down that hill on a sled or toboggan.

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Christmas Past & Present By Serenity Melnick, CFP®

By the time you read this, I will be tucked away at home snuggling my new little baby girl. After the past 7 ½ years of being married and having only adults in the family, I know this Christmas (and all of them going forward) is going to be WILDLY different now that we’ve thrown a baby into the mix. Even with all the craziness having a newborn will bring, I’m so looking forward to sharing the magic of Christmas with her as she gets older.

Christmas has always been my favorite holiday, and even as an adult I find it completely enchanting. When I was a kid we used to pile into the minivan and go to Oregon every Christmas to visit my grandparents.

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Toboggans Can't Fly *Continued from p. 1*

We worked our way from bottom to top packing down the snow for our run of glory. About halfway up we came upon an obstacle and probably the reason why no one had ever made it down from top to bottom on a toboggan before. It was a ditch. About three feet deep and eight feet across. We decided that we would just start at the ditch and go down from there. But Tom, the oldest, said no. Instead we would build a jump, that would get the toboggan airborne and we would clear the ditch and make it all the way from the top to the bottom. That sounded reasonable as well as exciting so we went to work. By lunchtime we had completed our snow ramp and finished packing the run to the top. After lunch, we would make history.

We met back at the top of the hill and decided how best to position each person so we could get maximum speed for the jump. We determined that the older people would go in the front as that would increase our downhill speed. So, it was Tom, me, Rick, Trudy and my brother, Mark, bringing up the rear. We pushed off, jumped on the toboggan and off we sped. We were gaining a lot of speed. The wind was whistling past our faces and we were all screaming. The ramp was quickly coming up and Tom yelled, "Here we go!"

Up the ramp we flew. As we left the ramp and went airborne, we realized that having all the weight in the front was great for speed, but not so great for flying. The nose of the toboggan quickly started to drop under the weight. As it did, everyone began sliding forward, compounding our predicament. The rear of the toboggan was coming over the front as we cleared the ditch. We landed full on the nose of the toboggan. Mark and Trudy shot off like they were fired from a slingshot. Rick followed, just not quite as far. The toboggan flipped over Tom and I and we were deposited face first onto the hard packed snow we created for our run.

The toboggan continued on its own and made it all the way to the bottom. Tom and I had gotten up and shaken off the snow and started looking for the others. Rick and Trudy popped up, laughing and looking like abominable snowmen. But Mark was nowhere to be found. We walked further down the hill and off to the side in a snowbank, I spotted Mark's glove. I grabbed it and realized that his arm was attached to it. As I pulled, I was happy to see that the rest of his body was attached as well. We were all fine and laughing and talking a mile a minute about our run as we walked down towards the toboggan. As we got to the bottom, we turned and looked back up the hill and all shouted, "Let's do it again!" ♦

"As we left the ramp and went airborne, we realized that having all that weight in the front was great for speed, but not so great for flying."

Christmas Past & Present *Continued from p. 1*

My maternal grandma, Lucy, was the Christmas queen. Every year her and my grandpa Jim would spend a solid month decorating and turn their entire house into a Christmas wonderland. At one point there were 12 Christmas trees, including a massive 14 foot tree in the family room. There was also a 10 foot long table filled with every kind of cookie, candy and homemade holiday sweet you could imagine, this didn't even include the 16in diameter cherry cheesecake she always made. After each meal all of us grandkids were allowed to pick 1 item from the table (I usually went for the gingerbread men). In the weeks leading up to Christmas there were always old fashioned Christmas carols crooning from the living room, a fire in the fireplace, family members coming and going and of course there was the food. It was pure Christmas bliss.

On Christmas Eve Grandma Lucy would make a birthday cake for Jesus (triple chocolate, of course) and we would all gather around and sing happy birthday. The youngest grandchild at the time was given the honor of blowing out the single candle. We were allowed to open one present on Christmas Eve and it was always (and still is to this day) new pajamas. Some years we would stay up late and go to the candlelight Christmas Eve service at midnight. There is something so heartwarming about singing Christmas carols by candlelight, plus we got to go to church in our new pajamas.

Christmas morning we had to stay in bed until we heard Santa Clause leave (very clever rule mom and dad). After Santa dropped off the presents he would ring his sleigh bells and loudly shout "Ho, ho, ho, Merry Christmas!" and that was our cue to jump out of bed and go tearing into the living room. Each year I was absolutely determined to catch Santa Clause, played by Grandpa Jim, before he left. But even though I came pretty close a few times, I never did catch him.

I have so many happy memories of Christmas at my grandparents' house. It's nice to have memories to hold onto when everything seems to be changing. This will be our 3rd Christmas without Grandpa Jim and Grandma Lucy is in the process of selling that house right now. As we bring a new baby into our lives and our world shifts again, it's nice to know that there is always Christmas and family and the opportunity for lots of new memories to be made. Now if only baby girl will inherit my love of all things Christmas...♦



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The Sounds of Christmas By Linda Eden, CFP®

I love to sing and I love Christmas music! I try hard not to break out the carols before Thanksgiving, but the day after, it's all you'll hear at my house. I have enjoyed singing since I was young. My sister Debbie tells a story about sitting in the school auditorium with our mom and dad for one of my choir performances. I was in 2nd or 3rd grade and apparently we were in the middle of *On a Clear Day You Can See Forever* when I just toppled backwards off the top row of the bleachers we were standing on. She said it was quite impressive! I don't remember any of this. I think amnesia is God's way of not making me relive this memory!

These days most of my Christmas carol singing is done in the church choir. There are no bleachers involved so I am fairly safe, but I still suspect each year that Debbie is waiting for a repeat performance! I always think of her when I sing the hymn, *All Hail the Power of Jesus Name*. Sometimes we'd sing this hymn in church and when it came to the part, "let angels prostrate fall," Debbie and I would break into giggles because, even though we didn't even know what the word "prostrate" meant, we were pretty sure we weren't allowed to say it in church... or anywhere! Clearly we were misinformed but it's still a fun memory.

I'll never forget the year I helped out with the children's Christmas play. It was typically adorable with the youngest playing the lead parts, but this year the kids added a different "twist" to the story. It was all going well until Joseph decided that baby Jesus did not deserve to be covered in straw so he started pulling straw out of the cradle. Mary did not like this and yelled, "Don't uncover baby Jesus!" as she yanked the baby out of the cradle. This started a straw fight between Joseph and Mary as Mary clutched the baby under her arm like a rolled-up newspaper. Standing behind Joseph and Mary was a child in a donkey suit, complete with donkey head. He apparently wanted no part of this scene and quietly turned his donkey head backwards so he didn't have to watch. Meanwhile, in the background, the middle school children sang, "Joy to the World!" It was hysterically wonderful. Best Christmas play ever!

I have so many dear memories of Christmas as a child. When I was younger they revolved around Santa, snowmen, Christmas trees, presents and reindeer landing on our rooftop. But as I've grown older, nothing touches my heart quite as much as standing in a dimly lit church on Christmas Eve, surrounded by family and friends, with candlelight glowing and singing *Silent Night*. It starts out quietly and grows... and by the time it's over something magical has happened. I imagine the shepherds quaking at the sight of Heavenly hosts singing *Alleluia*, and in spite of our imperfect and broken world; I always leave with a sense that at least for the moment, all is calm and all is bright. ♦



"...in spite of our imperfect and broken world; I always leave with a sense that at least for the moment, all is calm and all is bright."

Brussels Sprouts au Gratin by Sondra Pace



Compliments of Sondra's cousin, Gwen Gregory.

Yield: 6 servings. Prep: 30 min. Bake: 20 min.

Ingredients

- 2 pounds fresh Brussels sprouts, quartered
- 1 tablespoon olive oil
- 1/2 teaspoon salt, *divided*
- 1/4 teaspoon pepper, *divided*
- 3/4 cup cubed sourdough *or* French bread
- 1 tablespoon butter
- 1 tablespoon minced fresh parsley
- 2 garlic cloves, coarsely chopped
- 1 cup heavy whipping cream
- 1/8 teaspoon crushed red pepper flakes
- 1/8 teaspoon ground nutmeg
- 1/2 cup shredded white sharp cheddar *or* Swiss cheese



Directions

- Preheat oven to 450°. Place Brussels sprouts in a large bowl. Add oil, 1/4 teaspoon salt and 1/8 teaspoon pepper; toss to coat. Transfer to two ungreased 15x10x1-in. baking pans. Roast 8-10 minutes or until lightly browned and crisp-tender. Reduce oven setting to 400°.
- Meanwhile, place bread, butter, parsley and garlic in a food processor; pulse until fine crumbs form.
- Place roasted sprouts in a greased 8-in.-square baking dish. In a small bowl, mix cream, pepper flakes, nutmeg, and remaining salt and pepper. Pour over Brussels sprouts; sprinkle with cheese. Top with crumb mixture. Bake, uncovered, 15-20 minutes or until bubbly and topping is lightly browned. ♦





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