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Wealth Builder



HOLIDAY 2013



LEGACY WEALTH MANAGEMENT, LLC

THE BERRY-EDEN GROUP

A New Tradition By Linda Eden, CFP®

My Mom went all out to make holiday celebrations special. It was just one of the things I loved about her. At Christmas time she would transform our house into the North Pole complete with decorations, Christmas music and something wonderful being cooked up in the kitchen. Christmas was all about Santa, presents, surprises, Christmas trees, and delicious sweet treats! I used to love the way she would turn the top of our TV (then TV's were great big dresser-like pieces of furniture) into a winter wonderland. It was full of snowmen skiing through snow capped pine trees, wax candles that looked like a children's choir, Santa and his reindeer and of course the Virgin Mary and baby Jesus.

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The Simple Things By Serenity Melnick, CFP®

Growing up my family always made giving to others a part of Christmas. My sisters and I would pick names off the Angel Tree or a Salvation Army tree and we would buy presents for a girl our same age. It was always one of my favorite parts of Christmas. As adults, we have all continued this tradition on our own. A few years ago my sister Siarra and I stumbled upon a lonely little tree in a low traffic wing of our mall. The tree had handmade, string ornaments on it with wish lists from residents of a local retirement home. As we looked more closely at the lists we discovered simple, heart-wrenching requests.

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“In the end our “new” tradition pointed me back to what I needed to focus on this time of year... family, faith, and giving back to others.”

A New Tradition *Continued from p. 1*

When I grew up and got married, I continued my Mom’s love of the holidays with my husband. After all, I am my Mother’s daughter. As I got older, my faith began to play a bigger part of the celebration.

Then one year it all changed. My husband of 23 years died 3 days after our 23rd anniversary and 4 days before Christmas. This Christmas will mark the 14th year our family will celebrate without Chuck. This hasn’t changed my faith as a Christian. If anything it has made it stronger. During this time of year I try to keep the focus on my faith, but as anyone who has lost a loved one during the holidays knows, it forever changes the celebration.

For the first few years I simply tried to get through Christmas. Then one year our family started a new tradition that changed the way I view the holidays. We decided that Christmas would be a good time to focus on other people’s needs and not our own. How could we help bring Christmas to others rather than give gifts to each other that we didn’t really need? We found out there were so many needs in our own backyard that we had a hard time deciding who we should help! There are a lot of resources in our community that have pointed us to areas of need. The holidays can be a difficult time for many people, even if they aren’t struggling financially. I’ve found out that when I focus on bringing joy to others, my problems seem a lot easier to bear. The needs in our town are not much different than many others; homeless families, and families whose paychecks just don’t stretch far enough to include Christmas gifts and a turkey dinner, elderly folks who are all alone, soldiers who can’t be home for the holidays and children whose parents are incarcerated. I know there are many other needs we can uncover.

Our family decided to focus on making Christmas a little easier for someone else. We’ve actually turned it in to part of the celebration! We put together a shopping list and go shopping together to buy the gifts. Then we bring it all home and have a big wrapping party! Pizza, wine and Christmas music make it even merrier. The day before we deliver the gifts we shop for the food. Most of the time we don’t get to meet the people we “adopt” but we always hear back from our “sources” about how much the gifts were appreciated. We also decided to do this as a business. For Mike, Sondra, Serenity and I it has become something we look forward to each year.

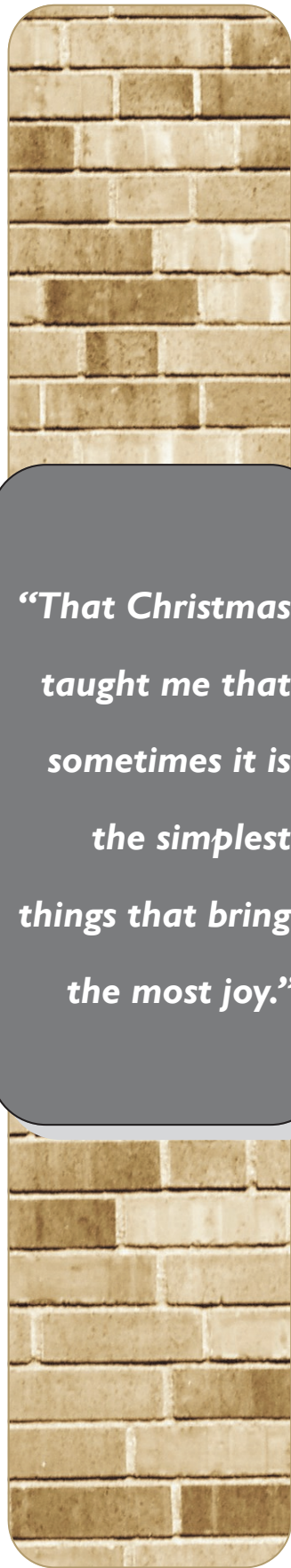
I look forward to who we will get to shop for this year! In doing so, they will be giving us an even better gift... the joy of knowing we have made a difference in someone else’s life. In the end our “new” tradition pointed me back to what I needed to focus on this time of year... family, faith, and giving back to others. And then of course there is baby Declan! We wish you and your family a very blessed and peaceful Christmas season. ♦

The Simple Things *Continued from p.1*

One gentleman requested a 12 pack of Pepsi, another sweatpants. One woman requested a pair of slippers and another just wanted a warm sweater. My sister and I grabbed up as many of those ornaments as we could carry and set off to make these forgotten seniors as happy as possible. We bought and wrapped slippers and sweatpants and Pepsi and sweaters and signed Christmas cards and baked 3 dozen cookies. That Christmas taught me that sometimes it is the simplest things that bring the most joy.

Those are the Christmas memories I hold onto this time of year. This time of year where the world goes a little crazy and we all start believing that the key to happiness is a brand new Mercedes for Christmas. Sometimes consumerism makes me tired. It wears on my soul and taints the world around me. It makes everything I see look old and flawed and disposable. It beckons me to spend and want and feel discontent. Don't get me wrong, I love Christmas and Christmas presents dearly. I love carefully picking out and wrapping the perfect gift for the ones I love. Gifts make people happy and I love seeing my loved ones eyes light up when they open my gift on Christmas morning. It brings me immense joy. Christmas has always been about people for me. Memories, moments, time. That's what Christmas is about. It all started with one, newborn person and it continues to be about people. Focusing on others removes the tainted lens of consumerism and frees us to live the kind of life we were created for. Our God is a giving God and we were created in His image. That's why it feels so good to give back, our souls were literally created to give to others.

Last year my husband and I adopted a family for Christmas through Hope of the Grand Valley. This is a program that assists working families who just can't quite make ends meet for Christmas. The family we adopted was a husband and wife who recently started raising their 4 grandkids, ages 1-7. We had the most fun buying presents for them. My husband and I blew an entire Saturday looking for the perfect Spiderman action figure and matching hoodie and the best stuffed puppies and model horses Grand Junction had to offer. When we dropped the mountain of wrapped gifts off at their house we were greeted with squeals of delight and a huge tray of baked goods. Grandma and the kids had made us a whole tray of Christmas cookies, brownies, gingerbread men and fudge as a thank you. I have never received a sweeter gift. I keep the picture of that afternoon on my phone to remind me of the true spirit of Christmas and the joy that comes from giving. ♦



“That Christmas taught me that sometimes it is the simplest things that bring the most joy.”



Nana and Pops' First Christmas

By Mike Berry (Pops), CFP®

It seems almost surreal that Debbie (Nana) and I are getting ready to have our first Christmas as grandparents. It's only mid-November but the thought has already added an air of excitement and anticipation. Declan will be three and a half months at Christmas. That's hard to believe.

We happened to be in Durango a couple of week-ends ago and wandered into a toy store. Nana starts looking for toys for Christmas for Declan. She's exploring things that have bright colors that he can grab and shake. Things that make noise, roll and most importantly "aren't choking hazards." She continued to make comments like, "it will capture his attention." Or, "it will improve his motor skills."

I, on the other hand had visions of golf clubs dancing in my head. Just a cheap set. Three clubs. A driver, a 5 iron and a putter. I could cut them down. While holding him, I could work with him on his grip. Interlocking, overlapping or a baseball grip to start? He could use them as an aid to progress from crawling to standing. Instead of cuddling with his favorite teddy bear, he could find security in bed with his 5 iron. Golf balls? Tees? No tees, they are a potential choking hazard.

Debbie is thinking books. Board books that can't be torn, with lots of pictures and few words. (My kind of book actually). They have titles like Carl (a dog), The Little Blue Truck, The Pokey Little Puppy. You can't begin the habit of reading too early, she would say. I feel the same way about golf.

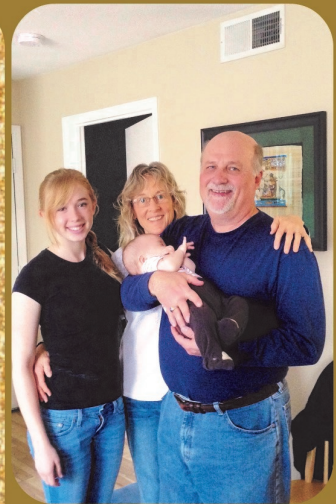
Maybe, I should rent a Santa suit and play Santa for the lad. No need for any extra padding. Hmm, I did that once for my niece and nephew. One Christmas Eve, I came bursting in the back door at my parents house dressed as Santa. Scared the you-know-what out of my niece and nephew. I think my nephew even wet himself. Better not traumatize Declan on his very first Christmas.

Debbie is talking about stuffed animals so that Declan can learn to love and feel secure. I'm thinking about a doggie saddle that we can put on Watson (their dog). You need to learn to ride early if you're going to play "cowboys" when you get older. Maybe get him a little pair of cowboy boots with some little spurs. Wait. No spurs, they could be a choking hazard.

Clothes are another gift being considered. Really? I'm 58 years old and even I hate to get clothes on Christmas. How about a Bronco football helmet. How many times do kids fall on their heads when learning to walk? Seems like a perfect gift to me!

I'm going to love this grandpa thing! ♦

“ Instead of cuddling with his favorite teddy bear, he could find security in bed with his 5 iron.”



Clockwise from Top Right:

1. Pops, Nana, Kayla and Declan in November
2. Mike and baby Declan in September
3. Linda and baby Declan in September
4. Declan Berry, 2 months old
5. Mike, Serenity and Linda in Scottsdale at the Cambridge National Conference
6. Linda, Mike and Serenity in Scottsdale
7. Wishing you a very, Merry Christmas!



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