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Wealth Builder

CHRISTMAS
2019



LEGACY WEALTH MANAGEMENT, LLC

ALL I WANT FOR YOU FOR CHRISTMAS BY MIKE BERRY, CFP®



Health. This past October marked my 15th year of being a cancer survivor. Kayla was seven when I was diagnosed, and I remember telling the doctor I wanted whatever treatment necessary to get me at least 10 years, to get Kayla through high school. I've seen too many people this past year contract life changing diseases, with some succumbing to them, that this point has been driven home to me. Without your health, you have nothing. Therefore, **my number one Christmas wish for all of you and for my friends and family is good health.**

Relationships. This coming June, Deb and I will celebrate 45 years of marriage. My long-time friend, John and I will be working on our 53rd year of friendship. Linda has been my business partner for 27 years and my sister (in-law) for 45

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THE GIFT OF GIVING BY DAN FUNDERBURK, CFP®, CKA®



"It's better to give than to receive." We've all heard this cliché before. Clichés are typically classified as such because they're founded in truth, and this one is no different. With it being Christmas season and all, I figured it's a worthwhile cliché to discuss.

I grew up hearing this saying, but it's only recently begun to hit home. Over the last couple of years a few people have spoken into my life on the subject, and the effect has been awesome. I've been the beneficiary of their incredible generosity, and they've encouraged me to pay it forward as opportunities arise.

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ALL I WANT FOR YOU FOR CHRISTMAS *Continued from p. 1*

“Even though the world is different today than when I was growing up, it is still a joyful place.”

years. I’m blessed with a group of people whom I can count on for unconditional support, love, and encouragement. Life is too hard to go it alone, so **my second Christmas wish for all of you is that you too be blessed with loving, supportive relationships.**

Family. Deb and I are so thankful for the fact that we still have her father, stepmother, my father and my mother still all with us. They are the link to the foundation on which we grew. We also have both our siblings, who are still people we can share anything with, laugh with, and cry with. We have our two grown children and two grandchildren that we can help mold to carry on the future of the Berry family. **My third wish for all of you is that you have family to share life with.**

Purpose. We all need a reason to get out of bed each morning. One of the greatest baseball players ever, Lou Gehrig, when he addressed his fans after being diagnosed with ALS, stated he was the “luckiest man on the face of the earth.” I could certainly utter those words myself because I’ve never felt without purpose. I’ve never had a day when I didn’t want to come to my job or fulfill my role as father and husband. **My fourth wish is that you each have a life filled with purpose and meaning.**

Empathy. The world today is so different than what I grew up in. So many different beliefs and lifestyles. So many different cultures. So much animosity towards those who are different. I pray for the ability to feel what other people different than me are experiencing from within their frame of reference. A little more empathy in our world certainly wouldn’t hurt. **My fifth wish for all of you is the gift of empathy.**

Joy. **My last gift that I would wish for all of you is that you find joy in your life.** Even though the world is different today than when I was growing up, it is still a joyful place. I find it every Saturday morning sharing a bagel, a cup of coffee and conversation with Deb at Main Street Bagels. It’s a part of every early morning walk with the dog as I see the beautiful valley we live in. Joy abounds in a round of golf with Jason and in seeing the enthusiasm of Kayla as she takes on adulthood. Joy is in the sigh of my granddaughter as she snuggles her head on my shoulder as well as in the raucous shout of grandson, Declan, as he karate chops some invisible villain.

The best thing about these gifts is that they never wear out. They don’t break or get lost. You don’t outgrow them or tire of them. I have received them, and I want to receive them every year. That’s why I wish them for each of you. May you have a wonderful Christmas and holiday season as well as a New Year that is overflowing in each of these gifts. ♦

RUDOLPH THE RED-NOSED CUPCAKES BY LINDA EDEN-WALLACE, CFP®

So much of my Christmas joy is wrapped up in children. I delight in a child's innocent wonder of this magical time of year. Of course, as time goes on, we let go of many of our childhood beliefs and develop a new perspective on Christmas. As much as our faith, or simply the sensibilities of adulthood, tell us that was all childhood fantasy, I'd bet there are many of us who wish we could recapture some of that magic.

When my niece Kayla (Mike and Debbie's daughter) was little we used to have a lot of sleepovers at my house. One Christmas season we had just finished baking a batch of Rudolph the Red-nosed cupcakes, and she was playing in the living room while I made dinner, when I heard her call out, "Mom?" We looked at each other and both smiled. I treasure the memories of those activities with her and her brother Jason. They come back when I think of Christmases past; when time spent with the little ones can blur the lines of relationships, if even for a moment, and nieces and nephews become like daughters and sons, and Aunts become a little bit like Mom. A very special feeling indeed for an Aunt!

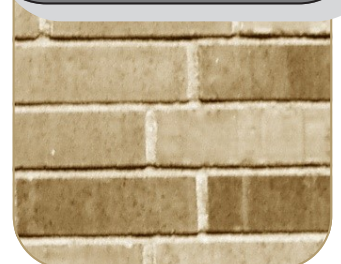
Kayla and Jason are grown now, Jason with little ones of his own and Kayla newly graduated from college. This year, as I remembered the fun times I had with them, I felt the need to relive a little of that magic and I knew exactly where to find it! Our neighbors have two adorable little girls, ages 2 and 4 and I was pretty

sure I could talk Kelsey, the 4 year-old, into helping me make a batch of Rudolph the red-nosed cupcakes! The picture tells it all.

This Christmas season I wish for you all things that give you joy. Maybe it's the simple magic of spending time with the little ones in your life, or maybe it's the joy you bring *someone else* needing a reminder they are cared for. May God bless you and your family this Christmas and in the coming year! ♦



*"This
Christmas
season I wish
for you all
things that
give you joy."*



THE GIFT OF GIVING *Continued from p. 1*

By looking for opportunities to help people, and taking advantage of those chances, Hollie and I have discovered we truly find joy when we're generous towards others. I'm not saying we're perfect at spotting opportunities or even that we're good at the whole generosity thing, but we are trying to get better every year. It's become so important to us that we're doing our best to teach our girls the truth of this cliché, so hopefully they can internalize the concept sooner than their dense dad did.

In [*The Paradox of Generosity*](#), the authors conduct an academic study of generosity to examine the effects of intentional, consistent giving towards others. They discovered people who are more giving of their time, their finances, or their talents, are generally happier and healthier than those that aren't. They live longer, are depressed less, and have better relationships. That's why it's a paradox; the more you give, the more you receive (what's one more cliché, right?).

This Christmas season, let's be on the lookout for openings to give to others in a way we usually wouldn't. There's no shortage of opportunities out there, we just need to keep our eyes open. I have no doubt that if you do, you won't regret it. Have you ever heard anyone say, "Man, I wish I hadn't done that awesome, unexpected thing for that person?" Yeah... me neither.

If you're down and out and don't feel the desire to be generous this Christmas, just remember, "If life gives you lemons, make lemonade." Sorry, I couldn't help myself 😊.

Merry Christmas all! ♦



"...people who are more giving of their time, their finances, or their talents, are generally happier and healthier than those that aren't."

REMEMBER WHEN... BY JEFF FUNDERBURK, CFP®

I was searching out and reading popular Christmas quotes for some inspiration for my newsletter topic this year, and I came across so many that they all started to sound alike. But two stood out for me this year that I want to share with you. I'm sure many of you may be familiar with them since they seem to be quite well known, but this was the first time I had ever come across them.

“Christmas may be a day of feasting, or of prayer, but always it will be a day of remembrance—a day in which we think of everything we have ever loved.”

— Augusta E. Randel

How true this is in my family. As far back as I can remember, and continuing to this day, our holiday gatherings are full of feasting, lots of prayer, and time spent remembering. Gathering with friends and family and spending time reflecting together is such a wonderful gift of the holidays. Remember how good Grandma's bread was? Oh, how I loved that bread. Remember that Christmas eve when cousin David sneezed his false tooth out across the room?! Glad he's got the permanent one in now. Remember the time when this happened? Remember when so-and-so did that? It doesn't matter what we remember or why. Simply that we do. Time spent reflecting on the things we love, and have loved, is not time ill-spent. What better time than the Christmas season to quiet ourselves and remember when.

“What is Christmas? It is the tenderness of the past, courage for the present, and hope for the future.”

— Agnes M. Pahro

As the best quotes often are, this one is simple yet complex. It means one thing to one person and something completely different to another. For me, it brought to mind those people that are no longer with us to share Christmas this year, and the impact of their loss on the loved ones that still are. How hard this time of year is for those that are grieving. My prayer for all of you, but especially for those that are dealing with loss, is that you experience profound peace and comfort this season. May you be surrounded by those that love you, so you may share in those tender memories. May you have courage in the present and hope for the future this holiday season. Remember the good.

My best Christmas wishes to you all. May you be blessed as you remember when... ♦



“Time spent reflecting on the things we love, and have loved, is not time ill-spent.”



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

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