

In this Issue:

- ♦ The Waiting Game 1
- ♦ A Year to Remember 1
- ♦ 'Twas What it 'Twas 3
- ♦ Christmas Came 5

Wealth Builder

CHRISTMAS
2020



LEGACY WEALTH MANAGEMENT, LLC

THE WAITING GAME BY MIKE BERRY, CFP®

I don't know how kids do it these days. The wait for Christmas must be excruciatingly long for them as the stores start putting out Christmas stuff even before Halloween now. As a young lad growing up in northwest Kansas, the Christmas wait officially began the day after Thanksgiving. That's when I was also sure that the hands on all the clocks in the world barely turned. The days passed so slowly it was as if time was standing still.

Shortly after Thanksgiving, the catalogs would arrive by mail from Sears and Penney's and Montgomery Ward. I would grab them and spend hours poring through the toy sections trying to determine what I wanted on "the list." Mom would get out decorations of little reindeer and miniature Santas along with fake holly and place them around the house. Then usually the first or second weekend in December, Dad would

Continued on page 2

A YEAR TO REMEMBER BY DAN FUNDERBURK, CFP®, CKA®

Christmas tends to be my favorite time of year, and that is proving to be truer than ever this time around. In a year with so much change, it feels wonderful to take some time and pull everything back to center. As I reflect on 2020, I'm amazed at what has transpired.

The year started out relatively normal. January was uneventful. In February, I flew to Florida to attend the annual Kingdom Advisors conference. The market outlook sessions examined normal things like the upcoming election and the Price-to-Earnings ratio of the S&P 500. There was no mention of an existential risk of a looming global shutdown. During my conversations with other attendees, I heard a couple comments related to the Coronavirus, but at that time there was no hint of what was to come. March brought the full onset of COVID-19. I remember preparing an email to my NCAA March Madness group about the upcoming tournament when I got a text from a friend; "At least I saved \$20 this year with the tournament being cancelled." I had no idea what he was talking about, but a quick Google search told me that they had indeed cancelled the tournament for 2020. That was my first realization of how big this thing might get. If they were

Continued on page 4



THE WAITING GAME *Continued from p. 1*

“...But the rule that night was presents were to be opened only after we had all eaten dinner and the ‘DISHES WERE ALL DONE!’”

put up a real Christmas tree and we would decorate it.

Returning to school after the Thanksgiving weekend, my classroom would be brightly decorated in red and green with Santa and his reindeer hanging from the bulletin board. During art time, we would make red and green paper chains to hang around the classroom or cut out Santas with cotton balls glued on for his beard. It was hard to concentrate on the schoolwork because my mind was still focusing on “the list.” School lunches would incorporate the holiday spirit by putting red and green sprinkles on brownies or cookies and even tinting the applesauce red or green.

The days would seem to drag by. “Mom, how many more days till Christmas?” In early December, the answer was always a generic, “a lot.” As the month crept by, every so often wrapped packages would appear under the tree. Anytime I came in and out of the house, my first stop was the Christmas Tree to see if any new packages appeared that had the name “Mike” on them. If mom heard me pick them up or shake them she would threaten to “take them back.”

The first 23 days of December seemed like a whole year to me. But the worst wait was on December 24th. We celebrated Christmas with my maternal grandparents on the 24th and then with my paternal grandparents on the 25th. We would drive to my maternal grandparents on the 24th arriving a couple of hours before dinner. The house would be full of tasty smells of the upcoming Christmas Eve dinner. Grandma was quite the cook and there would be dishes placed around the house filled with homemade fudge and divinity. There were cookies shaped like Christmas trees and Santa Claus, but they were all off limits until “after dinner.” Dad and Grandpa would bring in the presents we had brought from home and place them with the others under the tree. My brother and I were busily looking for any new presents that had our names on them. But the rule that night was presents were to be opened only after we had all eaten dinner and the “DISHES WERE ALL DONE!”

There was nothing that we could do to expedite the situation. Wolfing down dinner was no good because we had to remain at the table until everyone was finished. It was the polite thing to do. Grown-ups ate so slow. I think they did so on purpose to torture my brother and I. Once everyone was done, my brother and I would bolt into the living room and spy out which package we would open first while the adults cleared the table.

Grandma didn’t have a dishwasher, though she hung that title on Grandpa. So, all the dishes had to be done by hand, dried off and put away. My brother and I would take turns doing recon missions to the kitchen and report back on progress. Finally, after seemingly days of waiting since dinner, the adults would come into the living room and announce that presents could be opened!

Now, almost 60 years later, I get it. Having raised our own kids and now having two grandkids already 7 and 3, you realize how special the look of anticipation and amazement is on these little ones at Christmas time. And you realize how fast the time goes and how soon they are grown up. So, you want to make it last. To make time stand still.♦

'Twas What It 'Twas BY JEFF FUNDERBURK, CFP®



'Twas the year 2020, when all through the land
A new virus was spreading that no one had planned;
The hospitals scrambled to stock PPE,
To protect their workers whom to all were so key;
The governors ordered everyone stay home,
Except to get groceries, you're all not to roam;
So me and my office, we all learned to Zoom,
To meet with our clients 'til our office did resume;
When there on the news we saw the Task Force,
That would guide us through this virus' course.
They begged and they pleaded, please wear a mask.
Little did they know the size of that task;
As spring turned to summer, we could slowly reopen,
Our human spirit was not to be broken;
When what to our eager ears we did hear,
Operation warp-speed was finally here!
Government and corporation – collaboration yet not seen
To bring mankind a safe, effective vaccine.
Tirelessly they toiled to complete their mission,
To slow this pandemic and end its transmission.
So back to our restaurants! And back to our bars!
Now vaccinate! Vaccinate! Vaccinate all!♦





A YEAR TO REMEMBER *Continued from p. 1*

willing to cancel something as big as March Madness, what else was going to happen?

The following weeks brought no shortage of news. Every professional sport stopped playing. New shutdowns were announced daily. On March 25th I was having a drink with friends after a round of golf when I clearly remember getting the news that Colorado's governor was issuing a state-wide shutdown order. "Well gents, it's been fun. I'll see you all in six weeks," I said. (Thankfully, that didn't turn out to be true. It just so happens that golf is the one sport pretty much designed to thrive in a socially distanced world.) As soon as we got the news, Jeff and I headed down to the office to meet with Sondra and figure out how we were going to operate remotely.

As the magnitude of the global shutdown became clear, investors began fearing the worst. How are companies supposed to survive in a world where everyone just sits at home? We saw incredible swings in the market. We experienced the quickest bear market drop in history. In just 33 days we saw a 34% drop in the S&P 500. We also saw unprecedented government stimulus, which helped keep our economy moving and has certainly helped financial markets recover.

April and May played out like Groundhog Day. The days seemed to run together and repeat themselves. We hung out at home and worked from our make-shift home offices while our kids adapted to remote learning. Zoom became a regular part of our lives – both to connect with clients, and with friends and family. I remember being thankful that we were stuck at home in the spring, so the weather allowed us to enjoy the great outdoors.

The summer brought social unrest as different social movements became mainstream. We saw our country divided and many hard conversations were had. The return of sports brought mixed ratings and reviews as athletes used their platforms to make statements. School administrators and parents spent hours and hours trying to figure out what the coming school year should look like.

More recently, we just had one of the most divisive elections in our country's history. It's clear our country is divided, and I'm hoping we can find a way to heal moving forward. We've also seen the return to remote learning as more and more kids are being quarantined from exposure to COVID.

2020 has been a year to remember. We've experienced things we would have never thought possible in today's world. We lost friends, family, and clients. However, there is still so much good out there. Even with our country as divided as it currently seems, we're all still so blessed to call the USA home. We have freedoms and luxuries that much of this world doesn't have. We have family and friends that are clearly more important today than ever.

Let's take some time to slow down and reflect this Christmas. Let's remember what has transpired, but let's also focus on our blessings and what we're thankful for.

Merry Christmas everyone. I hope you have a wonderful holiday season, and I'm looking forward to connecting in 2021. ♦

CHRISTMAS CAME... IT CAME JUST THE SAME BY LINDA EDEN-WALLACE, CFP®

I was talking with Mom Berry on the phone the other day and she said, “I haven’t done any of my Christmas shopping. I’m not even sure there will be a Christmas this year!” I could sense her disappointment. It reminded me of the movie “How the Grinch Stole Christmas,” a story about the Grinch’s attempt to steal Christmas from Whoville. But try as he might, Christmas came. It came just the same. This has been a tough year for most of us and it certainly doesn’t feel very festive. COVID has taken so much from us one might wonder if we *will* have Christmas this year.

Maybe it’s time for a little perspective. Not to discount how hard this year has been; there are still many blessings all around us. We can miss them when we focus on what’s wrong instead of all that is right. A kind gesture from a stranger, a child’s hand in yours, the beauty of a star filled sky or a glorious sunset, the love of family and friends.

A few years ago, we were visiting our daughter’s family. One night, my granddaughter and I stayed up after everyone else had gone to bed. I don’t remember what brought it up but she wanted to talk about Christmas. She told me about the Christmas decorations they put up and how she felt when she walked into their living room and saw the Christmas tree. With wide eyes she said to me in a quiet voice, “I don’t think there’s any place where there could be more Christmas spirit!” Oh, to be 9 years old...

This year, we need Christmas more than ever; to remind us of a better time and a kinder world. A time of hope and love and faith. These things can never be “stolen” from us. They will always be.

This will be the last article I write for our LWM newsletter. This Christmas season I hope you will find some quiet time to think about all that is right in the world. In spite of all that is wrong, we are still truly blessed. I’ll think of you often and it’s my hope our paths will cross in retirement.

God bless you all and may 2021 be much healthier and full of many blessings for you and your loved ones.♦



***“This year,
we need
Christmas
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LEGACY WEALTH MANAGEMENT, LLC

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