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Wealth Builder

CHRISTMAS 2021



THE LIGHTER SIDE BY JEFF FUNDERBURK, CFP®

Is it just me or have the past few years felt "heavier" than normal? Seems like bad news is more and more prevalent. People are more on edge. Things just feel conflicted and divided don't they? It can be hard to filter it all out and really focus in on what's good. What better time to focus on the good and lighten things up than the Christmas season? So, in the hopes of helping you "Harness. Energy. Block. Bad." (*Happy Gilmore,* anyone?), I present to you my top 10 tips for surviving the holiday season...

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CHRISTMAS MOVIES BY MIKE BERRY, CFP®

The Thanksgiving leftovers barely get put away and it becomes "Christmas movie" season at our house. Christmas movies are almost like Christmas carols in that I practically know all the words.

The first time I can remember watching *White Christmas* I was eleven years old and at my grandparent's house, watching on a black and white TV. Who knew Danny Kaye had red hair? I don't believe that I have missed a year, so I have watched that movie 55 times now. Why, you ask? "Let's just say we're doing it for an old pal in the Army."

I've watched *How the Grinch Stole Christmas* since it first came out in 1966 (and that is still the best version). I still get teary eyed at the Grinch's encounter with Cindy Lou Who. "You're a mean one. Mr. Grinch."



"Dear Santa, all I want for Christmas is a fat bank account & a skinny body. Please don't mix it up again like last year!"



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Full disclosure here – none of these are original; I just laughed out loud when I read them and figured I'd share the joy. These are in no particular order – Enjoy!

10. For those of you with kids at home: Wrap empty boxes and put them under the tree. Every time your kids act up, throw one (box) in the fireplace.

9. For those who love Christmas dinner a little too much: Your pants won't get too tight if you're not wearing any (probably more appropriate for 2020, but still applies if you ask me).

8. For those who put the shopping off a little too long: 1) Forget the past. You can't change it. 2) Forget the present. I didn't get you one.

7. For those who need to get rid of unwanted junk during the holidays: Put the junk in *Amazon* boxes and leave them on your front porch.

6. For relatives who've stopped talking to one another: Send them a heartfelt Christmas card with a picture of your family – and an extra child nobody knows.

5. For those that drank and wrapped presents: Do not drink and wrap! Also, if anyone gets a remote control for Christmas, I'm gonna need that back.

4. For those that could've done better this year: Dear Santa – I've been good all year. Ok, most of the time...Once in a while. Screw it – I'll buy my own stuff.

3. For those that live next-door to a Christmas lights overachiever: Spell "DITTO" on your garage in a few small strings of lights with an arrow pointing to your neighbor's decked out house.

2. For those that don't know what to ask for: Dear Santa, all I want is a fat bank account & a skinny body. Please don't mix it up again like last year!

1. For those of you who ran out of Christmas wrapping paper: Take some "Happy Birthday" wrapping paper, and with a little help from a marker, you've got yourself "Happy Birthday, Jesus" wrapping paper.

And if you still aren't smiling, go and listen to Eric Idle sing "Always Look on the Bright Side of Life." Merry Christmas – and You're Welcome.

A MAGIC RENEWED BY DAN FUNDERBURK, CFP®, CKA®

I've always loved Christmas season. In my mind, it's the most wonderful time of the year (Andy Williams, anyone?). I have so many childhood memories around Christmas. Listening to Amy Grant Christmas songs as we decorate the house, wrapping presents on my parents' bed while watching *Home Alone*, opening presents with our extended family (a multi-hour event because there were so many of us), and oyster stew leading to my cousin, David, to show us all the inner-contents of his stomach (yep – it was as gross as it sounds). I cherished the sense of magic that seemed to always accompany this time of year.

My love of Christmas continued into adulthood, although it manifested differently. It became more a season of recognizing how blessed we were and trying to enjoy each day amid the chaos that tends to accompany the planning and preparation of all the season's happenings. As a young married couple, Hollie and I loved when our house was covered in Christmas décor and Christmas songs filled the air. We began a tradition of officially kicking off the Christmas season by making hot chocolate and watching *The Polar Express* on Thanksgiving night. Christmas looked different than our childhoods because now we had two families to consider, but each year it worked out fine as we spent quality time with our families. Presents were still appreciated, but the unbridled anticipation wasn't around like it was as a child. As much as I loved Christmas, I always insisted that Christmas season didn't start until after Thanksgiving (hence not watching *The Polar Express* until Thanksgiving dinner was complete). I still looked forward to Christmas season, but the magic I felt as a kid became less and less common.



"I see the same magic I felt as a kid in their eyes."



This is the 8th year we've had Christmas with kids in the house, and I've never enjoyed it as much as I do nowadays. I see the same magic I felt as a kid in their eyes. It's amazing how seeing joy in your kids produces an even larger sense of joy in you. We do an Advent calendar each year that creates so many family memories. Our girls spend hours flipping through catalogues highlighting what gifts they want (which it turns out, is almost the entire catalogue!). Christmas songs and movies are on non-stop. And the excitement on Christmas morning? Forget about it.



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CHRISTMAS MOVIES Continued from pg. 1

I had never seen *Miracle on 34th Street* (the 1947 version) until Deb and I were dating, again watching it at her house on a black and white TV. But I haven't missed a year since. Kris Kringle bringing the spirit of Christmas to New York and even Macy and Gimble start to get along. "Of all the bad 'isms' in this world, commercialism is the worst."

It's A Wonderful Life is another oldie that I never miss. Jimmy Stewart as George Bailey, a man who looks after family and neighbors and in the end is repaid by all his friends and neighbors. And who can forget Clarence, an angel trying to get his wings, sent to help George along the way. "Atta boy Clarence!" "Every time a bell rings, an angel gets his wings."

Charles Dickens book, *A Christmas Carol* has been done many times in film and onstage but in my mind the best version was done in 1984 with George C Scott playing Scrooge. The four (Jacob Marley included) ghosts that visit Scrooge on Christmas Eve were great. I rarely miss watching this one each year. You might feel there are better versions, to which I reply, "BAH, HUMBUG!"

A Charlie Brown Christmas came out in 1964 and it is still one of my all-time favorites. "That's what Christmas is all about, Charlie Brown."

What about something more recent, you ask? Never seen *Elf*, or Tim Burton's *Nightmare Before Christmas*. There's something about nightmares and Christmas that just doesn't work for me. Some people like to put the first *Die Hard* movie starring Bruce Willis into the Christmas movie category. Loved the movie, but it's hard for me to put a movie filled with blood and killings into the Christmas movie category.

I enjoyed the first *The Santa Claus* with Tim Allen and we watch *The Polar Express* with Tom Hanks every year. I can almost taste the hot chocolate being served up on the train heading to the North Pole.

I'm sure that you have your favorites and I'd love to hear what they are. But for now, I leave you with this:

May your days be merry and bright, and may all your Christmases be white.

A MAGIC RENEWED Continued from pg. 3

It's such an amazing time of year that I find myself looking forward to Christmas season in the middle of July now. I just can't wait to experience the joy with our family each year. I've begun to enjoy Christmas season so much that the last couple of years I've even reneged on when Christmas season can start. We still watch *The Polar Express* after Thanksgiving dinner, but it certainly hasn't been the first Christmas movie of the season the last couple of years. Oh well. Some things are more important than arbitrary dates. Merry Christmas, Everyone!



Merry Christmas from our family to yours. May your holidays be filled with peace, and joyous moments. -Mike, Jeff, Dan, Peggy, Alyssa and Sondra





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