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Wealth Builder

CHRISTMAS
2022



LEGACY WEALTH MANAGEMENT, LLC

A SEASON OF CELEBRATIONS

BY MIKE BERRY, CFP®

As of this writing, tonight is Halloween and much like Target or Walmart I’m already moving on to Christmas and the holiday season. Alyssa has tasked us with getting our articles for the December newsletter in soon and as is our tradition, no articles on financial matters, which considering this past year is a good thing. Let’s focus on the joys and happiness of the season that transcend portfolio values and account balances.

I’ve spent some time looking at what other cultures and people’s do during what we call the holiday season. Hanukkah, Kwanzaa, Boxing Day and Omisoka, to

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“THANKFUL” IS AN UNDERSTATEMENT

BY JEFF FUNDERBURK, CFP®

As of this writing, it’s the Monday after Thanksgiving and I’m once again past the deadline for turning in my article to Alyssa for our winter newsletter. As I struggled to find an idea to write about, I began reflecting on the holiday season and what makes it special for me. At the top of my list, as I’m sure it is for most people, is family. Every holiday memory of importance to me involves time with family. The memories my wife and I are trying to create for our kids all involve family, immediate and extended.

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A SEASON OF CELEBRATIONS *Continued from p. 1*

name a few. One thing that runs through all of the ways of celebrating this time of year is bringing family together. I'm so blessed with family. My immediate and extended family brings me such great joy. We added a new member this year as daughter Kayla got married to Brian on October 2. Having them fill our house at Christmas brings a huge smile to my face. My work family is also a special blessing. Spending my days with them working together to take care of all of you isn't work, it's a joy. And I can't forget my Kids Aid family, who work all year filling the tummies of hungry children.

Boxing Day began in England and is celebrated the day after Christmas. It began as a day when all the alms boxes (these were boxes kept in most churches where people could drop in money), were opened and their contents distributed to the poor. I don't think anything brings Deb and I more joy than giving gifts. Watching children and grandchildren light up when they open packages is wonderful, but also the joy of giving to those you don't know and don't see is just as rewarding. The giving spirit is so prominent during the holidays, I just wish it could remain that way all year.

Traditional foods are also a part of all these different celebrations. Growing up, Christmas Eve dinner was steak cooked on the grill with biscuits. Christmas Day was turkey and all the fixings. As a kid we would blast through the meal so we could continue playing with the new toys Santa had brought. As I've aged, I've come to enjoy the conversations and the laughter around the dinner table. But I have to admit that last year Nana and Pops (Deb and I) snuck off, leaving the adults at the table, and hung out with our grandchildren. Kate and Pops watched a movie while playing catch with a new ball. Declan and Nana were hunched over Declan's new tablet doing who know what online.

Reciting blessings, reading poetry, storytelling, singing and some dancing are all part of the various holiday celebrations. I heard "The Night Before Christmas" as read by either my mom or my grandmother every Christmas Eve. We very seldom miss a Christmas Eve service where we can sing the wonderful songs of Christmas.

While all the celebrations of the season have their own special focus, they all celebrate family, traditions, generosity, peace and love. My wish for all of you this holiday season is best summed up in this [quote by Calvin Coolidge](#):

"Christmas is not a time nor a season, but a state of mind. To cherish peace and goodwill, to be plenteous in mercy, is to have the real spirit of Christmas."♦

"Spending my days with them working together to take care of all of you isn't work, it's a joy."

NEW TRADITIONS

BY DAN FUNDERBURK, CFP®, CKA®

“New traditions” – kind of an oxymoron, isn’t it? But traditions need to start somewhere, so here we are.

In the great debate about which type of Christmas tree to use (fake or real), we have always fallen squarely in the “real” camp. Growing up, my parents used to be in the “real” the camp as well, and I loved it. I remember the year they caved and bought a fake tree – my respect for them has never been the same (I’m kidding, Mom).

Historically, we’ve gotten our trees from various local tree lots. A few years ago, we wanted to save a little money, so we bought our tree from Lowes (that’s a new low, am I right?!?!). I felt like a sellout buying from a huge chain like Lowe’s, so we haven’t been back.

The last three years we have made a little more of a production of getting our tree. We heard about a tree farm in Montrose called Covered Bridge Ranch, so we decided to take our girls down there to try it out for ourselves.

The Covered Bridge Ranch is awesome – they have acres and acres of trees of various types and sizes. You get a tractor ride out to their fields where you and your family hunt for your perfect tree. When you find it, you cut it down and wait for the tractor to circle around and bring you back to base camp. There, they trim and wrap the tree for you while you enjoy hot chocolate and smores by the fire. They have goats, llamas, horses, sheep, and donkeys for the kids to pet, and a massive haystack that every kid jumps on as soon as they see it.

I know our girls won’t always look forward to spending an entire day with us to get the Christmas tree, but we’ll continue going as long as they’ll let us. We like it so much that it’s something we look forward to every year now – hence the “new” tradition!

P.S. In the spirit of full disclosure – I did just take Mike’s old fake tree off his hands. He wanted a new one, and those things are expensive! The financial advisor in me told me I’d be foolish to pass on a free tree, even if we wouldn’t use it in the foreseeable future. Hopefully my girls won’t lose respect for me like I did with my parents... ♦



“I know our girls won’t always look forward to spending an entire day with us to get the Christmas tree, but we’ll continue going as long as they’ll let us.”

“THANKFUL” IS AN UNDERSTATEMENT *Continued from p. 1*

As I reflect on my family it struck me that I really am blessed with a unique family situation. I have two brothers. We all have two kids. I live 1.6 miles from my older brother, and 5.3 miles from my younger one. Our parents still live in the house we grew up in, which is 3.1 miles from my house. Exactly 0.3 miles past my parent’s house is my aunt and uncle’s house. They have four kids very similar in ages to me and my brothers, so we grew up doing pretty much everything with them. Very much more like brothers and sisters than cousins you could say. Currently, three out of those four cousins live here too. They have a combined 8 children ranging in age from 1 day (that’s right – one of my younger cousins gave birth to her third child – a son – just yesterday!) to 12. In addition to that I have yet another cousin that recently moved to town with his wife and 3 kids. I could keep going, but let’s limit this to just the family members that live in the Grand Valley. I think you’re starting to get the picture. The older I get and the more people I come across; it becomes clearer to me just how unique it is having so much family around.

As you can imagine – holidays are not small gatherings in my family. I’ve been baking homemade bread for several years now, and it’s been a joy the past several years to bake the bread for our Thanksgiving meals. Well, this year I had to scale a recipe for 9 dinner rolls to 38! We had 38 family members in my aunt and uncle’s dining room for Thanksgiving! And this wasn’t even a record year! It’s just a normal one for us. The house is filled with the sounds of children and adults laughing and making wonderful memories together. It’s been that way since I was one of the young children at the kids table, and I hope it remains that way.

We do a similar version of this for Christmas, Easter, 4th of July, and other holidays, but the feeling is always very much the same. Family spending precious time together, having fun enjoying the blessings in all our lives. It’s not without its drama from time to time, having so much family around. But to describe me as “Thankful” for this family that I’m so, so blessed to be a member of is quite the understatement indeed. **May God bless you and your families, wherever they are, this holiday season and years beyond. ♦**

“The house is filled with sounds of children and adults laughing and making memories together.”



Picking out a tree, a new tradition



Funderburk Family Dinner



Legacy Wealth Management Family—Mike, Jeff, Dan, Peggy, Alyssa and Sondra



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