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Wealth Builder

*Merry
Christmas*

2024


LEGACY WEALTH MANAGEMENT, LLC



A CHRISTMAS TRADITION WITH DEEP ROOTS BY JEFF FUNDERBURK, CFP®

Kissing under the mistletoe has become a beloved holiday tradition, but how did this charming custom come to be? The origins of mistletoe and its connection to Christmas stretch back to ancient times, blending mythology, folklore, and cultural rituals.

In ancient Norse mythology, mistletoe was a symbol of peace and love. The story goes that the goddess, Frigg, whose son, Baldur, was prophesied to die, tried to protect him by making all things in the world vow not to harm him.

However, she overlooked mistletoe, which was used by Loki to create Baldur's demise. In the end, mistletoe was deemed a symbol of peace, and from then on, it was said that anyone standing beneath mistletoe would receive a kiss as a gesture of goodwill and love.

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A SEASON FOR EVERYTHING BY DAN FUNDERBURK, CFP®, CKA®

It seems like Legacy Wealth has experienced lots of change over the last few years. Most prominently, our two senior partners have both retired, requiring us to thoroughly analyze our business. Everything from our client service model to staffing needs and offered services was on the table and examined. We needed to make sure we were doing everything in our power to take this amazing business that Mike, Linda, and Jeff and I's dad if we go even further back, had built and make it sustainable through this next chapter and beyond.

In addition, the industry itself is always evolving. Technology changes at a dizzying speed. Some new tech is intimidating (i.e. "robo-advisors" that use an algorithm to

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A SEASON FOR EVERYTHING *Cont. from p. 1*

manage portfolios and don't need humans), while other tech has potential to make us better at our jobs, which brings more value to you, our clients. How do you navigate the threats? How do you sift through all the options and find tech that can strengthen our service offering? Constant change, indeed.

What about on a broader scale? We made it through another election season and will see shifts in congress, the Middle East is a powder keg with multiple wars happening simultaneously, and Ukraine and Russia are coming up on *three years* at war. Artificial intelligence is implementing a full court press and promises everything from curing cancer to eliminating humanity. Change, change, change.

Then we speak to you, our amazing clients, and we see even more change. While some of you are in seasons of relative calm and life is great, others are in the midst of your most challenging year on this planet. We've walked with you through retirement transitions, births of babies and grandbabies, kiddos graduating and leaving the nest, the passing of parent, the passing of a spouse.

This much is clear: the only certainty on this planet is uncertainty. So, what do we do amid all this change? Keep in mind that life is full of *seasons*. What's happening today won't be what's happening forever.

If life is great, enjoy it. Appreciate the blessings you're actively experiencing. Do your best to pay it forward to use your joy and capacity to help others who aren't in that season right now. You could be just what they need.

If you're in a hard season, take solace that it too won't be this way forever. Put your head down and take the next step. Get through the next day. Make the decision that is right in front of you, and don't worry about the rest. Accept help from others. Pray.

This Christmas season, I pray you find peace and joy, regardless of the season you're in. ♦

"There is a time for everything, and a season for every activity under the heavens: a time to be born and a time to die, a time to plant and a time to uproot, a time to kill and a time to heal, a time to tear down and a time to build, a time to weep and a time to laugh, a time to mourn and a time to dance, a time to scatter stones and a time to gather them, a time to embrace and a time to refrain from embracing, a time to search and a time to give up, a time to keep and a time to throw away, a time to tear and a time to mend, a time to be silent and a time to speak, a time to love and a time to hate, a time for war and a time for peace." -Ecclesiastes 3:1-8

As our office moves into this next season, we are grateful for each and every one of you. May you always know we are here to listen and consult as you move through different seasons in your life. May you be surrounded with joy and reasons to be grateful this holiday season. Merry Christmas!

*-Legacy Wealth Management Team
Alyssa, Jeff, Sondra, Dan, Amanda, and Nate*

A CHRISTMAS TRADITION WITH DEEP ROOTS *Continued from p. 1*

The tradition evolved over the centuries, with mistletoe becoming associated with fertility and good fortune. In the 18th century, it became common in Britain for men to kiss women standing under mistletoe as part of Christmas celebrations, with the idea that a kiss could bring good luck or even lead to marriage.

Today, while the mystical powers of mistletoe may be more playful than sacred, the tradition lives on as a festive and romantic holiday custom that brings people together under the evergreen sprigs during Christmas celebrations. So, the next time you find yourself standing under mistletoe, remember it's not just about a kiss—it's about centuries of history wrapped in holiday cheer.

Or it could just be an excellent excuse for making my kids feel awkward when I kiss their mother in front of them.

Merry Christmas and God bless. ♦

GRANDMA'S TACOS: A CHRISTMAS TRADITION BY NATE KLEPPE, ASSOCIATE

Hi, my name is Nate Kleppe, and I am the new associate at Legacy Wealth Management. I've really enjoyed my time here these past few months, and I am grateful for the wonderful people who lead this office. It's been a pleasure meeting those of you who've stopped by, and I look forward to connecting with more of you in the future!

As we approach the holiday season, I wanted to share a Christmas story and tradition that is dear to my heart.

It's Christmas morning, 2002. Barely two years old, I was playing with my new toys, running around, but something was missing. All I wanted for Christmas was "a grandma taco." The only problem? No one had any idea what a grandma taco was! I went to my parents, my aunts and uncles, my brother, and cousins, begging for one, but no one could figure it out. Finally, I pointed to the tray of Krumkake on the counter and excitedly exclaimed, "Grandma tacos!" And just like that, my Christmas wish was granted. A grandma taco was nothing more than Krumkake, but to me, it was everything.

Some of my fondest memories of Christmas revolve around making Krumkake with my grandma on Christmas Eve. The process was simple but special—flour, sugar, eggs, butter, and milk blended together to make a batter as fluffy as whipped cream. Using a special Krumkake iron, we'd pour the batter and cook it for about a minute until it reached the perfect temperature. Then came the challenge of carefully removing the cookie from the iron and rolling it into a cone without burning our hands or breaking the delicate treat.

There are so many ways to enjoy Krumkake. You can fill it with ice cream, whipped cream, fruit—or, as I love to do, eat it plain. The memory of making these with my grandma is something I cherish deeply. Now, each Christmas Eve, my dad and I continue this tradition, making Krumkake and sharing it with our family.

I encourage you to try making your own "grandma tacos" this holiday season and enjoy them as much as I have. Merry Christmas! ♦





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