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# Wealth Builder

*Merry  
Christmas*  
2025



LEGACY WEALTH MANAGEMENT, LLC



## LESSONS FROM THE MANGER BY DAN FUNDERBURK, CFP®, CKA®

### What the First Christmas Teaches us about Life & Legacy

Every December, I'm reminded that Christmas isn't just about lights, gifts, and eating more than my fair share crab legs and prime rib (for the record: those meals are on two different days – it just so happens that both my family and my in-laws love good food, and I'm OK with that). It's about something far deeper; a story that changed everything.

Now, don't get me wrong - I love traditions. The lights, the music, the smell of cookies baking (or burning, depending on the year). But let's be honest: the holiday season can feel a little chaotic. There's always that one strand of lights that refuses to work, the annual debate over whether the tree is straight, and the moment you realize you

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## REFLECTIONS ON BLESSINGS BY JEFF FUNDERBURK, CFP®

The holiday season naturally invites us to reflect—on successes, challenges, joys, and changes. As I look back I'm reminded just how much growth there has been, and how important it is to recognize the blessings woven throughout it all.

As I look at how I arrived where I am in my role at Legacy Wealth today, I'm amazed by the blessings that came through three significant transitions: the retirement of first my dad, then Linda, and finally Mike. They each played a huge role in mentoring me, and working alongside them for so many years was such a gift. Dad's retirement was what eventually opened the door for Dan and I to join Mike and Linda at Legacy Wealth – what a blessing that partnership was for so many years. Linda's and Mike's eventual retirement brought even more change. Losing such great partners is never easy.

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## *LESSONS FROM THE MANGER* Cont. from p. 1

bought wrapping paper but forgot the tape. Again.

But when I think about that first Christmas, I'm reminded how different it was. No glittering lights, no perfectly staged photos - just a humble manger (and nowadays I know first-hand how bad a barn smells!), a young couple, and a baby who would change the world. It's a powerful reminder that the most meaningful things in life aren't flashy or complicated. They're found in faith, family, and the quiet moments we often overlook.

In our work, we talk a lot about planning for the future - building legacies, setting goals, making wise decisions. But Christmas reminds me that true legacy isn't measured in dollars or portfolios. It's measured in love, generosity, and the impact we have on others. Gold, frankincense, and myrrh were great gifts, but the greatest gift was grace.

So, as you navigate the holiday season (and maybe a few tangled lights), I hope you find time to pause and reflect on what matters most. Enjoy the laughter, embrace the imperfections, and remember that peace doesn't come from having everything "just right" - it comes from knowing the One who is.

Merry Christmas!

**Dan ♦**

## *REFLECTIONS ON BLESSINGS* Cont. from p. 1

Though we miss them around here, the legacy they built and passed on provided the blessing of opportunity to grow and help steward Legacy Wealth into the future.

As I reflect on the personal side, blessings of good health, lifelong friends, and a wonderful family come to mind. This year has been full of memorable moments—golf trips with the guys, attending the Masters with my son, cheering on my daughter in volleyball, Broncos games and a Mexico vacation with my family, getaways with my amazing wife, and all our extended family gatherings. Each experience reminds me how generously God has blessed me and those I love.

Of course, life is busy, and it's easy to lose sight of these gifts. That's why I'm grateful for the Thanksgiving and Christmas seasons—a chance to intentionally slow down, reflect, and let some of life's stress fall away. As we celebrate this season that reminds us of God's greatest gift, my hope is we rest in the ways we've been held, strengthened, and blessed, and we look for opportunities to reflect that same love toward others.

I pray this Christmas brings renewed peace, thanksgiving, and awareness of the One who blesses us through every season.

I'm truly grateful for all of you. Wishing you a very Merry Christmas filled with peace and blessings.

God bless,

**Jeff ♦**

## THE GREAT DEBATE : CHRISTMAS BEFORE OR AFTER THANKSGIVING?

BY NATE KLEPPE, ASSOCIATE

Every year as the leaves begin to fall and the scent of pumpkin spice fills the air, a familiar debate lights up living rooms, group chats, and family dinners everywhere: When is the *right* time to put up Christmas decorations?

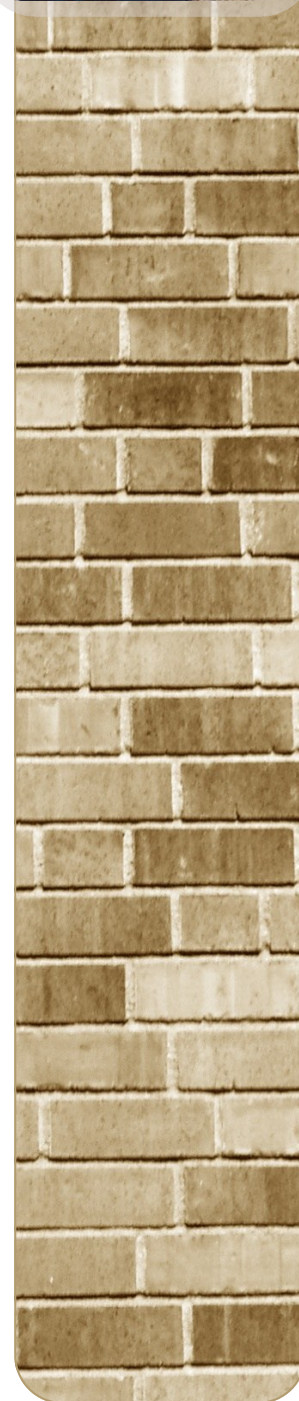
Some families are proudly on Team 'Before Thanksgiving,' they say the earlier the lights go up, the earlier the joy begins. These are the folks who believe November 1st is fair game, and that twinkling lights pair perfectly with leftover Halloween candy. Their homes glow with festive cheer long before Thanksgiving turkey hits the table, and for them, the extended season is part of the magic. Why limit joy to just a few weeks when you can stretch it into two full months?

Others stand firmly with Team 'After Thanksgiving,' treating the holiday season like a beautifully wrapped package you open at just the right moment. They savor fall to the fullest pumpkin pies, cozy blankets, and harvest décor then, as soon as the last slice of pie is eaten, the Christmas boxes come out. For these families, waiting until after Thanksgiving makes decorating feel like the official kickoff to the most wonderful time of the year.

Regardless of which side you fall on, there's something special about this playful debate. It says a lot about how we enjoy the season, how we celebrate tradition, and how we create memories with the people we love. Whether your tree goes up early enough to share space with the pumpkins or you wait patiently for the calendar to turn, the joy of decorating comes from the excitement, the togetherness, and the warmth it brings into our homes.

So what about you, are you an early decorator or a post-Thanksgiving purist? I would love to hear your thoughts next time you come in!

**Nate ♦**





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