

The Brogan Letter



Special Holiday Edition

In this Edition:

The Emotional and Financial Benefit of Giving
The Most Magical Christmas Towns in America
Christmas Festive Recipes: Given by Clients
The 12 Days of Christmas
Holiday Traditions Around the World



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Welcome Letter

Happy Christmas, Brogan Community!

How can we already be at the most magical time of the year? This season is like no other. There's something deeply comforting about the holidays – the scent of cinnamon and pine lingering in the air, the way laughter and light spill out of shop windows into the cold night, and the joy of families making plans to gather and connect. It's a time that reminds us of what truly matters: people, purpose, and presence.

As we find ourselves reflecting on another year gone by, it's worth remembering that Christmas isn't just a day – it's a feeling. It's a spirit that invites us to slow down, count our blessings, and savor the warmth of community and connection. And few things help us recapture that feeling like stepping into places, or moments, that live and breathe the holiday spirit.

In this Holiday Edition of **The Brogan Letter**, we're taking you on a virtual journey to twelve of the most magical Christmas towns across the country – each one brimming with light, charm, and the kind of joy that reminds us how beautiful this season truly is. Perhaps some of you have visited these places or perhaps you will consider picking one of these iconic places to visit over the holidays – one just happens to be in our backyard!

You'll also get a sneak peek at what's coming in January as we kick off a new year together with exciting opportunities to learn, connect, and celebrate.

As 2025 winds down, our team continues to stay busy – caring for clients, hosting events, and preparing for our annual **Hollydays Celebration: "Flannel & Fizz."** It's one of our favorite gatherings of the year because it's more than fun and festivities; it's about

connection. We're reminded that the relationships we've built – with you, our clients, friends, and extended Brogan family – are the very heart of what we do.

This time of year also gives us the chance to pause and take inventory – to look back at what we've accomplished in 2025 and to thoughtfully plan for an even greater 2026. Our mission remains the same: to serve you well. Every conversation, every plan, and every decision is rooted in our commitment to help you live your best financial life and to walk alongside you as you pursue your goals and dreams.

As we close out this year, we're filled with gratitude – for your trust, your friendship, and the community we've built together. You are the reason we do what we do, and we are continually inspired by your stories, your resilience, and your generosity of spirit.

May your holiday season be filled with peace, laughter, and meaning. May your home be warm, your hearts be light, and your new year overflow with blessings.

From our family to yours, Merry Christmas and Happy New Year!

With gratitude and joy,

Jim and Dee Dee Brogan



The Emotional & Financial Benefit of Giving



Written by: Jim Brogan

Introduction

Charitable giving has long been viewed as an act of kindness, but its impact extends far beyond helping those in need. Whether through donating money, volunteering time, or offering skills and resources, giving creates a ripple effect of positive outcomes for individuals, communities, and society as a whole. As more people seek meaningful ways to contribute in today's complex world, the benefits of charitable giving have become increasingly clear and deeply rewarding.

Emotional Fulfillment

One of the most immediate benefits of giving is the sense of purpose and fulfillment it provides. Helping others activates areas of the brain associated with joy and connection, often referred to as the "giver's high." This emotional lift not only supports mental well-being but also builds a stronger sense of identity, aligning one's actions with personal values. Many individuals find that giving



helps them feel more grateful and grounded, offering perspective on life's challenges and reminding them of the importance of community.

Strengthening Social Bonds

Charitable giving also strengthens social bonds. When people come together to support a cause—whether by joining fundraising efforts, participating in volunteer events, or contributing to local nonprofits—they cultivate relationships rooted in shared goals. These connections create resilient communities that are better equipped to address social issues and support one another during difficult times. In workplaces, charitable initiatives can enhance collaboration and morale, fostering a culture of compassion and teamwork.

Financial Benefit of Giving

Financial benefits also play a role. Many forms of charitable giving are tax-deductible, enabling donors to support causes they care about while reducing their taxable income. For individuals engaged in financial or retirement planning, giving strategies such as donor-advised funds, charitable trusts, or qualified charitable distributions (QCDs from IRA) can create long-term planning advantages. In addition, giving appreciated assets like stocks and mutual funds allow the donor to potentially receive a tax deduction while also avoiding the tax on selling the appreciated asset. These methods allow donors to amplify their impact while aligning generosity with broader financial goals.

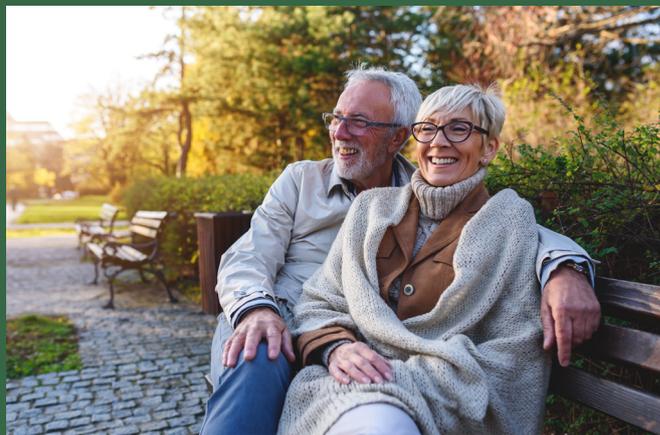
Influencing the Next Generation

In addition, charitable giving influences the next generation. When families make giving a shared activity—discussing causes, volunteering together, or setting up annual giving traditions—they reinforce the values of empathy, responsibility, and gratitude. These early experiences shape how children and young adults

view their role in society and encourage a lifelong commitment to gener-

Conclusion

Ultimately, the benefits of charitable giving extend far beyond any single act. Giving strengthens emotional well-being, fosters meaningful relationships, supports critical community services, and empowers individuals to contribute to lasting change. As people continue to seek purpose and connection in their daily lives, charitable giving remains one of the most impactful ways to create a better world—one thoughtful contribution at a time.



The Most Magical Christmas Towns in America



Written by: Dee Dee Brogan

Introduction

There's something about Christmas that stirs the soul. It's a season that draws us together, around the dinner tables, fireplaces, and church pews, to celebrate the things that matter most: friends, family, and gratitude. Maybe it's the twinkle of lights against the night sky, the sound of carolers on a crisp December evening, or the way time seems to slow down just long enough for us to breathe a little deeper and smile a little wider.

For many of us, the holidays carry both nostalgia and new beginnings. They remind us of traditions passed down through generations and invite us to create moments that will become tomorrow's cherished memories. And while there's no place like home for the holidays, there are some corners of America that seem to sparkle just a little brighter this time of year, towns that capture wonder, warmth, and spirit of Christmas in unforgettable ways.

From snow-covered mountain villages to lantern-lit streets in the South, I have gathered twelve of the most magical

destinations that embody the heart of the season. Whether you're dreaming of a festive getaway or simply want to imagine yourself there with a cup of cocoa in hand, these are places where joy isn't just felt – it's seen, heard, and shared. Let's take a look at my 12 places to visit that are a bucket list for many to explore in their lifetimes, and note that our own backyard, Pigeon Forge and Gatlinburg, MADE THE CUT!!

*NEW YORK
City*

If there's a Christmas capital of America, New York City may just claim the crown. Every December, the city seems to hum with an electric kind of joy. The air is crisp, the windows glow, and every corner feels like the set of a holiday movie.

Start your adventure at Rockefeller Center, where the iconic 75-foot Christmas tree towers above the famous ice rink. Skating beneath it – surrounded by glittering skyscrapers and the hum of the city – is a bucket-list experience. Then wander up Fifth Avenue, where department stores like Macy's, Saks, and Tiffany transform their windows into holiday art displays.



Warm up with a cup of hot cocoa at Bryant Park Winter Village, where artisan stalls line the skating rink and the scent of roasted nuts drifts through the air. In the evening, take in the Radio City Christmas Spectacular, where the Rockettes have been high-kicking Christmas joy for nearly a century.

And if you're lucky enough to catch a gentle snow in Central Park, hop on a carriage ride. The world slows down for just a moment, and you'll remember why this season – even in the busiest city in America – feels so magical.



Tucked into the Cascade Mountains, Leavenworth looks like it was pulled straight from the pages of a Christmas storybook. This Bavarian-style alpine village glows beneath millions of twinkling lights that reflect off the surrounding snow.

The town's Village of Lights Festival runs all season, illuminating every rooftop and evergreen in sight. Carolers stroll through the streets, horse-drawn sleighs glide past, and

the scent of Glühwein (warm spiced wine) drifts from cozy cafés.

Be sure to visit the Christkindlmarkt, a traditional German Christmas market brimming with handmade gifts, ornaments, and pastries. It's the perfect place to pick up a keepsake – and maybe nibble on a warm pretzel while you do.

For outdoor enthusiasts, Leavenworth also offers nearby skiing, snowshoeing, and snow tubing. Whether you're there for mountain adventure or peaceful moments by the fire, this little Washington town glows with heart.



Aspen is where luxury meets old-fashioned holiday warmth. This Rocky Mountain retreat is a favorite for both skiers and Christmas dreamers.

The 12 Days of Aspen Celebration transforms the town into a festive playground with concerts, carriage rides, fireworks, and family activities. During the day, you can ski or snowboard some of the best

slopes in the country; at night, cozy up by a fire with a mug of hot cocoa or a glass of mulled wine.

Downtown Aspen looks like something from a storybook, with twinkling lights on every boutique and snow-dusted streets that invite you to linger. Don't miss a gondola ride up Aspen Mountain for breathtaking winter views — especially at sunset.

Aspen is proof that Christmas can be both elegant and heartwarming. Here, the holidays are less about hustle and more about gratitude — for beauty, for family, and for the peace that comes when snow falls softly outside your window.



There's no place more aptly named for the holidays than Bethlehem. Founded on Christmas Eve in 1741 by Moravian settlers, this Pennsylvania town still carries the reverence and joy of that first holy night.

You can feel it in the Christkindlmarkt, a European-style market filled with artisan crafts, live music, and steaming mugs of cider. Candlelit walking tours guide you through centuries-old streets, while the Star of Bethlehem shines from nearby South Mountain — a beacon of light and hope.

Bethlehem's traditions are steeped in history and faith, reminding us that Christmas began not in glitter and grandeur, but in humility and heart. It's a destination

that helps you slow down and reconnect with the deeper meaning of the season.



Branson may be best known for its live entertainment, but come Christmastime, it becomes a wonderland of lights and music that rivals anywhere in the country.

At Silver Dollar City, over 6.5 million lights blanket the park in color, complete with nightly parades and Christmas musicals that would make even the Grinch smile. Drive through Branson's Lights of Joy or the Trail of Lights for a radiant display that stretches for miles.

And if you're looking for a little nostalgia, board the Polar Express on the Branson Scenic Railway — complete with hot chocolate, storytime, and Santa himself. Branson's charm lies in its all-in spirit; here, everyone's part of the celebration.

This town reminds us that joy doesn't need to be quiet — sometimes it's meant to be sung, danced, and shared with the world.



In Santa Fe, Christmas takes on a warm, spiritual glow. Here, Native American, Spanish, and Mexican traditions blend to create a season that feels both ancient and alive.

On Christmas Eve, the Canyon Road

Farolito Walk transforms the adobe-lined streets with thousands of glowing lanterns. Carolers sing as bonfires crackle, and there's a hush in the air that feels almost sacred.

Attend Midnight Mass at the historic San Miguel Chapel, one of the oldest churches in the United States, or witness traditional posadas, reenactments of Mary and Joseph's journey to Bethlehem.

Between events, wander Santa Fe's art galleries and markets for handmade gifts that tell a story – pottery, jewelry, and textiles crafted with love. In Santa Fe, Christmas is less about spectacle and more about connection – to history, culture, and one another.



If you could wrap Christmas spirit in a bow, it might look a lot like

Frankenmuth. Nicknamed "Michigan's Little Bavaria," this charming town celebrates the season with joy and tradition.

The centerpiece is Bronner's CHRISTmas Wonderland, a 27-acre destination that calls itself the world's largest Christmas store. From ornaments to lights to nativity scenes, it's impossible not to feel your inner child awaken.

The streets of Frankenmuth are lined with Bavarian-style buildings, horse-drawn carriages, and plenty of good cheer. Join the Christmas Candlewalk, skate at the ice rink, or enjoy a hearty holiday dinner at Zehnder's, known for its famous chicken dinners and festive buffets.

Frankenmuth proves that Christmas doesn't have to be complicated. It's about joy, community, and the simple beauty of



Right here in our own Smoky Mountains, Christmas takes on a

mountain-sized sparkle. From November through January, Pigeon Forge, Sevierville, and Gatlinburg come alive with over five million twinkling lights during Smoky Mountain Winterfest.

At Dollywood's Smoky Mountain Christmas, guests can stroll through tunnels of lights, catch festive shows, and watch the nightly Christmas parade. In nearby Gatlinburg, the Fantasy of Lights Parade brings out the community in full force with marching bands, floats, and Santa himself.

For winter adventure, Ober Mountain offers skiing, snow tubing, and mountaintop ice skating – all with a backdrop of the Smokies. Families will love the Wonders of Light Walking Trail, a glowing pathway perfect for evening strolls.

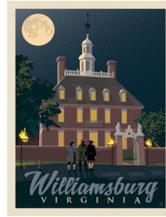
And perhaps best of all, after a day of holiday fun, you can retreat to a cozy mountain cabin, light a fire, and enjoy a quiet evening surrounded by nature. For us Tennesseans, this is Christmas at its finest – joyful, close to home, and filled with love.



If you prefer your Christmas lights with a touch of coastal charm, St. Augustine, FL is pure magic. As the oldest city in America, its Spanish architecture and palm-lined streets provide a unique backdrop for the holidays.

During the Nights of Lights Festival, millions of soft white bulbs illuminate the historic downtown and bayfront. Take a carriage ride or a boat cruise to see the lights shimmer on the water, it's breathtaking.

Stroll the Historic District for local shops and warm evening breezes, or attend the Luminary Nights at the Lighthouse, where candles light the paths to the top. The combination of history, warmth, and beauty makes St. Augustine an unforgettable holiday destination.



Step back in time with a trip to Colonial Williamsburg, where Christmas is celebrated as it was in the 1700s.

The grand illumination kicks off the season with fireworks, fife and drum performances, and candlelit streets. The town's historic homes are decorated with handmade wreaths of fruit, pine, and holly. This is a tradition that feels timeless and fresh all at once.

Enjoy colonial caroling, costumed reenactments, and hearty Yuletide feasts in historic taverns. Williamsburg's charm lies in its authenticity; it reminds us that the joy of Christmas is not about excess, but about craftsmanship, hospitality, and tradition.



Nestled in the Wasatch Mountains, Park City is a paradise for those who love snow, lights, and adventure.



Main Street comes alive during the Electric Parade, where illuminated floats glide past snow-covered storefronts. On Christmas Eve, the Torchlight Parade at Park City Mountain fills the slopes with a river of glowing skiers.

Stay in one of the ski-in/ski-out lodges, complete with roaring fireplaces and panoramic mountain views. The local markets and fine dining options add to the town's cozy, yet refined atmosphere.

Park City is proof that the holidays can be both exhilarating and peaceful, a balance of energy and serenity that makes the season shine.



Sometimes the best holiday magic is found in small-town America, and McAdenville, NC ("Christmas Town USA") embodies that spirit beautifully.

Since the 1950s, nearly every home and tree in this tiny town has been covered in lights for the season. More than 500,000 lights illuminate the streets, reflecting off the lake and filling the night with a gentle, golden glow.

Visitors can walk or drive through downtown, passing live nativity scenes, carolers, and families sipping hot cocoa. There's no commercial flash here, just community, joy, and the simple pleasure of celebrating together.

McAdenville's story is a reminder that Christmas doesn't have to be extravagant to be extraordinary. Sometimes, it's the light of togetherness that shines brightest.

Conclusion

As the year draws to a close, and the final lights of the season twinkle in windows across the country, I'm reminded that the beauty of Christmas isn't found in the size of the celebration, but in the spirit behind it. Each of these places – from the grandeur of New York City to the quiet glow of McAdenville – tells the same timeless story: that joy, generosity, and togetherness are what make this season shine.

You don't have to travel far to feel the magic. Sometimes it's found in a simple act of kindness, a handwritten note, or a shared meal with someone you love. Maybe it's in volunteering your time, offering a smile, or pausing to be fully present in a moment that might otherwise slip by unnoticed.

This Christmas, I hope you take time to savor it all – the laughter, the stillness, the blessings that surround you every day. May your heart be light, your home be warm, and your spirit be filled with peace.

From all of us at Brogan Financial, we wish you and your loved ones a Merry Christmas and a New Year brimming with health, hope, and joy.

Christmas Festive Recipes

Shared by Clients

Ellen Kennedy

"Pretzel Nibbles or Doo Dads"

Ingredients:

- 1 package pretzel sticks broken into smaller pieces
- 1 16 oz. can salted peanuts
- 1 package rice or wheat cereal
- 1 package oat cereal
- 1 1/2 cups melted butter
- 1/4 cup worchestershire sauce
- 1 Tbsp garlic salt
- 1 Tbsp onion salt
- 1 Tbsp celery salt

Directions:

1. Mix pretzel, peanuts, and cereals together in a large pan.
2. Add the different salts to melted butter and worchestershire sauce and mix with dry ingredients.
3. Bake at low, 225 degrees for an hour.
4. Stir during baking.
5. Enjoy!

Veronica O'Hearn

"Cheeseball Ornament" (Serves 12 people)

Ingredients:

- 2 Tbsp salted butter softened
- 8 oz. cream cheese, softened
- 8 oz. white cheddar block, freshly shredded
- 1 Tbsp garlic minced
- 3 Tbsp green onion chopped
- 1/8 tsp black pepper, ground

Directions:

1. In a food processor or mixer, combine butter, cream cheese, and white cheddar. Add garlic, green onion, and ground pepper until well-combined.
2. Using your hands, form a ball. Alternatively, place mixture onto the center of a 12" x 12" piece of saran wrap and pull each corner up tight to form a ball, then release.
3. Add pomegranate arils to a plate. Roll cheeseball to cover the surface. Add more seeds by hand to completely coat the ball.
4. Tightly cover in plastic wrap and refrigerate 30+ minutes until firm.

A Rather Humorous Recipe

by Steven Keylor

"Turkey Under a Bucket"

Ingredients:

1. Steel bucket - needs to be Stainless Steel to Metal. 12-18" in diameter and 14-18" tall. **NOTE: - can NOT be Galvanized, Aluminum, nor (in case we have any folks from AL, GA, or KY reading this) plastic.
2. 14-15 lb Turkey - thawed out. It can be smaller or larger. For larger, you would need a large bucket and extra charcoal.
3. 8-10# of charcoal - I prefer Kingsford. **NOTE: No INSTALIGHT nor Lighter Fluid.
4. Heavy Duty Aluminum Foil
5. Charcoal Chimney (or propane torch)
6. Lighter
7. Small Amount of Newspaper.
8. 2-3 Sticks of Real Butter
9. Seasoning that you like, if any.
10. Large pan to hold Turkey.
11. Heat Resistant Gloves

Instructions:

1. Find a nice flat piece of ground. Do not put it on concrete or pavement. From experience, grating on top of a wooden deck is NOT a good idea. That is a story for another day. I generally find a dirt area or in the yard. (Please note if you do it in the yard, it will leave a burned circle in your grass.) Set the bucket open end down and try to rock it back and forth. You are ensuring a good seal. If it doesn't rock back and forth your'e good and you have found your spot to cook.
2. Fill the charcoal chimney with charcoal. Place some wadded up newspaper in the bottom section of the chimney. Place the chimney with the newspaper section down in a safe place to light it. Go ahead and light the newspaper. Make sure the newspaper is burning and then check back in 1-2 minutes to make sure white smoke is rising up through the chimney.

Instructions Cont'd:

3. Preparing the Turkey - 14-15lb turkey is ideal, but you can use smaller or larger (larger will need a larger bucket and a little more charcoal). Trim off the tail bone and associated skin and fat attached to the tailbone. This will open access to the chest cavity. Pull out anything that might be loose in the chest cavity and for the GA, AL, and KY folks, the bag of internal organs generally located in the neck cavity cannot stay in there, please take them out. Rinse the turkey with cool water inside and out, then dry it off by patting it with dry towels.

4. Seasoning the Turkey - This is personal choice. However, here is how I do mine. I lay the turkey on the pan with the breast up. I generously rub real butter (not that imitation stuff) all over the turkey, paying close attention to the breast area. I make sure the breasts have a good thick covering of butter. As mentioned, you could add any other seasons or injections if you would like. Put 2 full sticks of butter on the tray with the turkey.

5. Go back to the level spot you picked out in Step 1. Lay out 2 layers of heavy-duty aluminum foil in a criss-crossing fashion over the level spot. The aluminum foil should extend at least 12" beyond your bucket in all directions. (Example - 15' bucket + 12" to left + 12" to right = 39-40" square of aluminum foil on the ground. With your bucket, test your level spot with the foil now on it. With the open end of your bucket down, set it down, press down and try to rock it. If it's all good then pick the bucket up. You should see a circle indentation in the foil. Place the turkey stand or drive the wooden 2x2 stake in the middle of the circle. They should be 9-12" tall. If you're using a stake, it needs to be wrapped in foil.

6. Carry the turkey out and lower it down over the stand/stake butt first. The stand or stake will go up into the chest cavity and should be able to hold the turkey up right, with the bottom of the legs barely touching the foil. The wings will be hanging out (hopefully not flapping and trying to fly at this point.) If you have a large bird or a small bucket the wings might be touching the bucket when you lower the bucket down over it. Anything touching the bucket burns to the bone, so you need to make sure nothing is touching. You can use foil or string to keep the wings tucked in. Place the 2 sticks of butter (Hey Dawgs, Elephants, and Kitty Cats, be sure to remove the wrapping on the sticks of butter) in the neck cavity, which should be pointing up, and pull the neck skin flap over.

7. Take the bucket with the open end down and lower it down over the turkey until it seals on all sides and it is not touching the turkey.

8. Get your friends, because they will not believe you if you tell them later. They will want to see this, maybe even a picture or two! By now, the chimney should be hot with white charcoal all the way to the top. Carefully pour the hot white coals around the outside of the bucket at the bottom. Try to keep them as close to the bucket as possible. Now take the remaining charcoal left in the bag and evenly pour it on top of the hot white coals. With your heat resistant gloves, try to pile the charcoal up evenly all around the outside bottom of the bucket.

9. Cooking Time - Once you hear sizzling or smell the butter or pretty much all the charcoal is white hot, then you can start timing. It is 7 minutes per pound on the turkey. Example: 14# turkey * 7 min = 98 mins from the time mentioned above. It is better to go a little longer than to be short. Longer only makes the turkey more tender and it might fall apart. Taking the bucket off too soon lets all of the heat escape and it is difficult to regenerate the heat to finish the turkey in this fashion.

10. Take the Turkey OFF - It is time for the skeptics to be AMAZED. They will want to have their camera rolling. Take something (long metal spatula, long metal spoon, stick) to rake the coals away from the bucket (but still on the foil). Once all of the coals are back, with your heat resistant gloves on, slowly raise the bucket making sure the bucket is released from the foil. Once it is released all the way around, raise it just a little more. Now you are trying to feel if the turkey has fallen apart and is leaning on the sides of the bucket. If you can't feel anything, that is a good sign, but you're not out of the woods yet. Keep watching at the bottom of the bucket to see if anything other than the leg bones are visible. If you could feel the turkey or see something other than the leg bones, then have someone ready to "catch" the turkey so it does not fall in the ashes. They can have catcher folks or a lot of times I just use another clean pair of gloves. If as you're raising the bucket everything is going well, then keep lifting straight up until the bucket has cleared the turkey and at that point you will hear all the pictures being taken so they have the proof to show others and your friends breaking out in Songs of Praise to the New Turkey King!

When you are done blushing and soaking it all in and the last picture has been taken, you can lift the turkey off the stand/stake and lay it on the tray and carve it like any other turkey.

The biggest difference for this Thanksgiving Meal will be the endless conversation and questions: "Now how did you do that?" Thank you and give it a try!

**I must give credit to a gentleman that taught my father and I how to do this 30+ years ago while camping at a NASCAR race. His name was Erby Tally from near Chicago.

The 12 Days of Christmas



On the first day of Christmas my planner gave to me, a partridge in a pear tree.

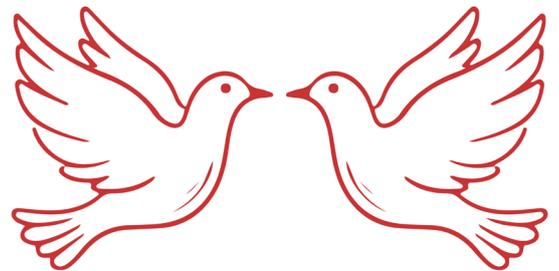
“Plant your money tree.”

Start with a solid foundation: build an emergency fund and automate savings. Just like planting a tree, your finances need roots before they can grow.

On the second day of Christmas, my planner gave to me, two turtle doves.

“Keep your finances in harmony.”

Balance spending and saving, risk and reward, today and tomorrow. Doves symbolize partnership, a perfect reminder to communicate about money with your spouse or advisor.



On the third day of Christmas, my planner gave to me, three French hens.



“Diversify your nest.”

Spread your investments (stocks, bonds, real assets, etc.). Don’t rely on one “hen” to lay all your golden eggs. Diversification is the foundation of resilience.

On the fourth day of Christmas, my planner gave to me, four calling birds.

“Answer the call to review your goals.”

Set aside time to review and realign your financial plan. Markets change and so do your priorities. Make sure your money is still “calling” in the direction of your dreams.



On the fifth day of Christmas, my planner gave to me, five golden rings.

“Invest for the long term.”

Think legacy, not lottery. Gold rings symbolize endurance and lasting value, like a well-structured long-term investment strategy.





On the sixth day of Christmas, my planner gave to me six geese a-laying.

“Let your money work for you.”

Your investments should be laying golden eggs. Reinvest dividends, compound returns, and stay patient. That’s how wealth grows over time.

On the seventh day of Christmas, my planner gave to me seven swans a-swimming.

“Stay graceful through market waves.”

Markets will rise and fall. Keep calm and stay invested. Like swans, financial grace comes from gliding over turbulence with confidence and discipline.



On the eighth day of Christmas, my planner gave to me eight maids a-milking.

“Maximize what you already have.”

Milk your opportunities: employer matches, tax advantages, and compounding interest. Optimize every “income stream” available to you.

On the ninth day of Christmas, my planner gave to me, nine ladies dancing.

“Celebrate financial balance and joy.”

A reminder to enjoy what you’ve built. Money is a tool for a fulfilling life, not just numbers on a page. Dance a little, spend wisely, and give meaningfully.



On the tenth day of Christmas, my planner gave to me, ten lords a-leaping.

“Take bold, educated leaps.”

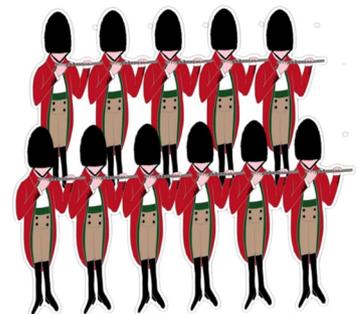
Don’t fear smart risk. Great investors and entrepreneurs leap, but with knowledge, diversification, and preparation (not guesswork).



On the eleventh day of Christmas, my planner gave to me, eleven pipers piping.

“Tune out the market noise.”

Everyone’s got an opinion. The news, social media, friends. Focus on your plan, not the noise. Your financial future should follow your goals, not the crowd’s tune.



On the twelfth day of Christmas, my planner gave to me, twelve drummers drumming.

“Keep the rhythm of consistency.”

Wealth grows through steady, rhythmic habits: saving, investing, reviewing, giving. Keep your financial beat strong, and the results will march on in time.



Holiday Traditions Around the World



Germany

- Germany gave us Christmas trees (Tannenbaum) and the Advent calendar tradition.
- Nearly every town hosts a Weihnachtsmarkt (Christmas market) filled with handmade gifts, mulled wine (Glühwein), and roasted nuts.

Italy

- On Christmas Eve, many families observe the Feast of the Seven Fishes, serving seafood dishes instead of meat.
- On January 6th, children await La Befana, a kind old woman who delivers gifts (like Santa) on Epiphany Eve.

Mexico

- For nine nights leading up to Christmas Eve, communities celebrate Las Posadas, reenacting Mary and Joseph's search for shelter.
- The festivities include possessions, carols, candles, and star-shaped piñatas filled with treats for children.

Sweden

- Celebrated on December 13th, this festival honors St. Lucia, the bringer of light.
- A girl dressed in white with a crown of candles leads a procession, singing songs to welcome the season.

United Kingdom



- Families pull Christmas crackers at dinner, colorful paper tubes that “pop” open to reveal small gifts, paper crowns, and jokes.
- Dessert is Christmas pudding, a dense fruitcake soaked in brandy and set aflame before serving.

Philippines



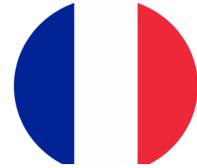
- The Philippines celebrates the world’s longest Christmas season, starting in September and lasting through January.
- The highlight is Simbang Gabi, nine early morning masses leading up to Christmas Eve, followed by festive feasts and colorful parol lanterns.

Finland



- Finns traditionally take a Christmas Eve sauna, a cleansing ritual symbolizing purification before the holy day.
- Families also visit cemeteries to light candles for deceased loved ones, creating peaceful, glowing landscapes of remembrance.

France



- The grand Réveillon feast follows midnight mass on Christmas Eve, featuring delicacies like oysters, foie gras, and Bûche de Noël (yule log cake).
- Children leave their shoes by the fireplace for Père Noël (Father Christmas) to fill with gifts.

Ethiopia



- Ethiopian Christmas (following the Orthodox calendar) celebrates Ganna on January 7th, wearing white cotton robes called shamma.
- After church, families enjoy a spicy chicken stew called Doro Wat with flatbread (injera).

Iceland



- Icelandic children are visited by 13 mischievous Yule Lads, one each night leading up to Christmas.
- They leave shoes on windowsills, good kids get treats, naughty ones get potatoes.

Australia



- Christmas arrives in summer, so Australians celebrate with barbecues, picnics, and beach gatherings.
- Major cities hold Carols by Candlelight concerts, where families sing outdoors under the stars.

Japan



- Though not a public holiday, Japan has a quirky modern tradition: eating KFC on Christmas Day.
- This began in the 1970s after a wildly successful “Kentucky for Christmas” marketing campaign!

United States

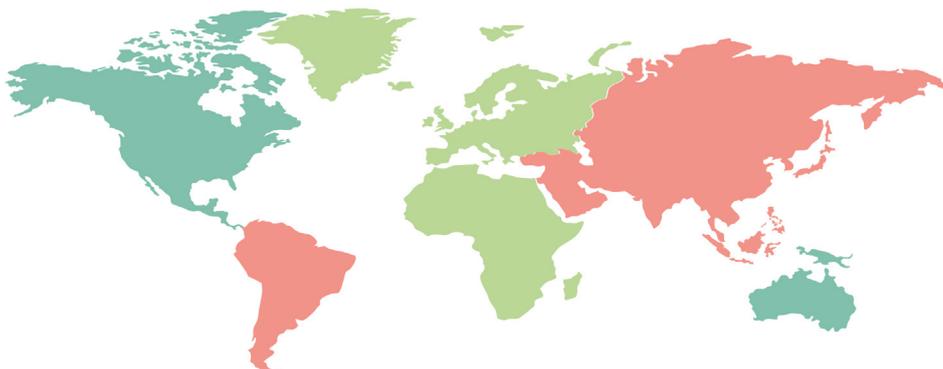


- From elaborate light displays to stockings on the mantel, American mix old-world customs with creativity.
- Classic traditions include Christmas parades, ugly sweater parties, and acts of charitable giving that honor the spirit of the season.

Global Commonalities

Across continents and cultures, you'll notice recurring themes:

- Lights (candles, lanterns, fireworks) – hope and renewal
- Feasting and sharing – connection and gratitude
- Gifts and giving – generosity and love
- Reflection and faith – a time to pause and appreciate blessings





Gift Idea List

GRANDDAUGHTER

- Painting Kit
- Book Series
- Roller-blades
- Engraved Necklace
- Bluetooth Speaker
- Instant Print Mini Camera

GRANDSON

- Noise-Cancelling Headphones
- Drone with Camera
- Abercrombie Hoodie
- Skateboard
- Wireless Charging Station
- Giftcard to Dick's Sporting Goods

ADULT DAUGHTER

- Lola Blanket
- Leather Weekender Bag
- Glasshouse Candle
- Spa Giftcard
- Kitchen Gadget
- Salt and Stone Soap

ADULT SON

- Meat Thermometer
- Yeti Cooler
- Ralph Lauren Pullover
- Garmin Watch
- Carhartt Hat
- Leather Wallet

ANYONE!

- Dicks' Sporting Goods Gift Card
- Amazon Gift Card
- Apple Giftcard

A Movie Marathon

Staff Favorites



Christmas:

Home Alone (1990)
Elf (2003)
The Polar Express (2004)
How the Grinch Stole Christmas (2000)
A Christmas Story (1983)
The Santa Clause (1994)
Arthur Christmas (2011)
Miracle on 34th Street (1994)
Jingle All the Way (1996)
The Muppet Christmas Carol (1992)

Action:

The Incredibles (2004)
National Treasure (2004)
Spider-Man: Into the Spider-Verse (2018)
Pirates of the Caribbean: The Curse of the Black Pearl (2003)
Back to the Future (1985)
Jumanji: Welcome to the Jungle (2017)
Star Wars: A New Hope (1977)
Guardians of the Galaxy (2014)
The Karate Kid (1984)
Harry Potter and the Sorcerer's Stone (2001)

Comedy

Shrek (2001)
Toy Story (1995)
The Princess Bride (1987)
School of Rock (2003)
Mrs. Doubtfire (1993)
Paddington 2 (2017)
Monsters, Inc. (2001)
Ferris Bueller's Day Off (1986)
The Lego Movie (2014)
Night at the Museum (2006)

Romance

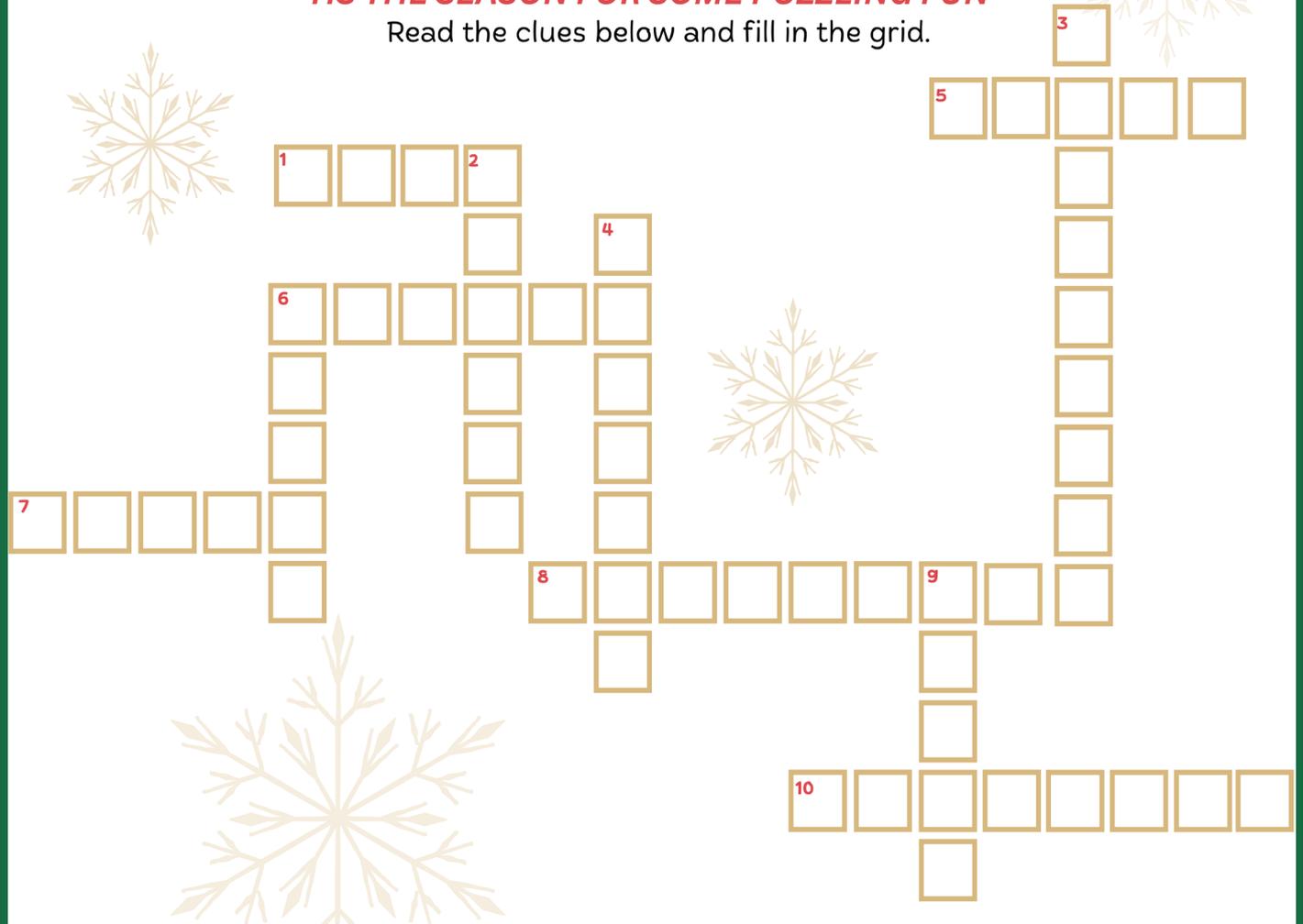
The Princess Bride (1987)
Enchanted (2007)
You've Got Mail (1998)
While You Were Sleeping (1995)
The Sound of Music (1965)
Cinderella (2015)
Pride & Prejudice (2005)
La La Land (2016)
Ever After (1998)
The Proposal (2009)



HOLIDAY

CROSSWORD PUZZLE TIS THE SEASON FOR SOME PUZZLING FUN

Read the clues below and fill in the grid.



ACROSS

- 1. Evergreen symbol of the season
- 5. Worn to stay warm on a cold winter day
- 6. Festive noise that makes spirits bright
- 7. A jolly melody of holiday cheer
- 8. Peppermint treat you can hang or eat
- 10. What you might roast on an open fire

DOWN

- 2. Popular holiday beverage often spiced and sometimes boozy
- 3. Bubbly drink to toast the New Year
- 4. Count down, confetti, & fresh start
- 6. This Burl Ives song wishes you...
- 9. Heavenly helper often atop a Christmas tree

ANSWER KEY



Across: 1. Tree 5. Scarf 6. Jingle 7. Carol 8. Candy Cane 10. Chestnut
Down: 2. Eggnog 3. Champagne 4. New Year 6. Jolly 9. Angel

Remember the Reindeer



Hang up the stockings.

Decorate the tree. Presents placed perfectly.

What a sight to see!

Milk and cookies are out,

Kids are tucked in tight.

There's so much to do

On Christmas Eve night!

Before you snooze

And dream of the next day,

Don't forget some food

For the friends who pull the sleigh!

You see, reindeer need snacks, too

A little love and fun

To help Santa through the night,

And get the important job done!

- Anonymous

Merry Christmas

& a Happy New Year!



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