



The Heroic Story of Saint Nick

Tips for Leaving a Legacy

How to Plan Your Own 'Vision Day': Part 1

Have You Heard the Good News?

How Meals on Wheels Atlanta Stepped Up for Its Community

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THE HEROIC STORY OF SAINT NICK

What We Can All Learn From Santa Claus



The trees are up, the lights are twinkling, the cookies are baking, and I can practically hear Christmas carols drifting through the windows. It's Christmas time! In my house, I celebrate the holiday by decorating with my collection of Santas. I have more than 100 versions of Saint Nick, and I love filling my home with his jolly face.

about him and his good deeds. One of the most famous is about when he helped the poor father of three daughters pay for their dowries. As the story goes, Nicholas tossed bags of gold into the man's house through the window, and they landed in stockings left by the fire to dry. This is where the legend of Santa Claus and Christmas stockings come from!

The Santas come in all shapes, sizes, and materials you can imagine. Many are nontraditional Santas, which I like because it keeps things interesting. For example, I have a baker Santa, golfer Santa, and a doggie Santa! A lot of these figures have been around for a long time and are full of good memories, but that's not the only reason I cherish them.

I've always admired how this man — who quickly became known as Saint Nicholas after he passed — did so much for people out of the kindness of his heart. That's what Christmas is all about, and that's why it's my favorite holiday. I love the ambiance of Christmas, wrapping presents, preparing holiday meals, and especially baking and eating cookies (who doesn't?!). However, what really matters is getting together with family and doing nice things for each other. Life goes a million miles a minute, and if we don't pause and enjoy the simple things, they'll be gone before we know it. Christmas is a great reminder to slow down and enjoy the people most important to us.

Over the centuries, people have come to see Santa as a jolly old elf, almost like a fairy tale figure. But once upon a time, he was a real person and a man of faith. The real-life Nicholas was born in a town called Patara, in what is now modern-day Turkey, around the year 280 A.D. His wealthy parents passed away when he was still young, but they'd raised him to be a devout Christian. When they were gone, he took Jesus' advice to "sell what you own and give the money to the poor" to heart. He dedicated his life to giving back and helping people in need and eventually became the bishop of a place called Myra.

Make time for some holiday fun. With the stress of COVID-19 hanging over us, the little things that make us happy are more important now than ever. Do you love hot chocolate? Have a mug! Do you miss your kids? Set up a Zoom call! It's not quite the same as seeing them in person, but I guarantee you'll still wind up laughing together, even if it's just over tech glitches. You can also play games together virtually using apps like Words With Friends, Trivia Crack, Clue, and Monopoly (yep, board games have gone digital). I just learned about this and can't wait to try with my adult children and their significant others!

There are all kinds of legends about Bishop Nicholas' good deeds, but they're hard to confirm because he did most of his work in secret. He was a selfless man and didn't want credit. Still, there are many different stories

When it comes to gifts, consider giving them some extra attention this year. Do something special for the people you love. This might mean spending more time with them to get a feel for exactly what they want or going the extra mile with some joke wrapping paper or a box that bursts with tinsel when they open it. I'm a big fan of silly presents because they always make my kids smile, no matter how ridiculous they are. Don't be afraid to be goofy this year! At the end of the day, as cliché as it sounds, it's the thought that counts.

I know we all have the generosity of Saint Nick in our hearts, yet sometimes, that gets lost in all the activity in our lives. This Christmas, let's all be a little more like Santa not only with our families but also for those in need. It does not have to be extravagant or expensive — consider something thoughtful and practical. I'm sure it will warm your hearts and souls knowing you made a difference in your little part of this world!

Happy holidays!

-Deb Matz

A MEAL FOR EVERY MEMBER OF THE FAMILY *Meals on Wheels Goes the Extra Mile*

Meals on Wheels doesn't often get the credit it deserves. The international nonprofit ensures those who are unable to buy or make their own meals get the food they need to survive. Of course, for many recipients, the efforts of the organization go far beyond "survival." For those who receive food daily or weekly, those deliveries may be their only source of social interaction. And during times of social distancing, the program became more important than ever.

Meals on Wheels doesn't just serve meals to the elderly and people with disabilities — it also serves those people's pets. In 2019, Meals on Wheels Atlanta realized there was a huge need in their community to feed the pets of senior citizens. It stands to reason that if an elderly individual is unable to shop or cook for themselves, their pets may be in a similar predicament. And when someone's pet is their entire world, making sure the animal is fed and healthy means everything.

In response to this need, Meals on Wheels Atlanta began stocking up on cat and dog food, creating their own pantry to serve the local pet community. When volunteers made their rounds delivering meals to seniors, they made sure to bring cat and dog food along too.

One volunteer with Meals on Wheels Atlanta, Larry Auberbach, had a unique experience delivering meals to Jeffery Jones and his dog, Grizzly. The volunteer told 11Alive News in Atlanta that Jeffery and Grizzly "have their own special relationship." Larry loved Grizzly long before Meals on Wheels Atlanta started the pet pantry because he saw how much Grizzly's companionship meant to Jeffery. Now, Larry enjoys his service that much more since he gets to provide for Jeffery's beloved pet, as well.

On top of delivering food to seniors and their pets, Meals on Wheels Atlanta also delivers pet toys and pet beds, and they are happy to take in any pet-related food or items for donation. The organization says this endeavor was done out of love, not only for the people they serve but also for the whole family — wagging tails, fuzzy whiskers, and all.



WHAT WILL YOUR LEGACY BE?

How to Leave a Lasting Impact

One of the most amazing things about the story of Saint Nicholas I shared in the cover article is how long we've been telling it. Nicholas was only one man, but his many acts of kindness and charity left a big mark on the world. It's inspiring! We can't all be Santa Claus, but I believe that we can all follow in Saint Nicholas' footsteps and leave a positive legacy behind.

Christmas is a great time to consider this idea because the spirit of giving is already in the air. Creating a legacy plan can be one way to regain some control at a time when things might feel out of your hands. You can firmly establish a foundation for your legacy and maintain some control after you are gone. But how do you start?

The first step is deciding what legacy you want to **live** and what legacy you want to leave when you are gone. "Begin with the end in mind," as Stephen Covey would say. Consider this question: How do you want to be remembered? Write that down in as much detail as you can.

Once you have determined what your legacy should look like, it is time to design your desired legacy. Create two lists. One list should identify your "talent gifts," who can benefit from them, and who you want to share them with (these two things may not be the same). Then rank your "possessions" by value and who will receive each item. If you are a small-business owner, this can be a challenge if your largest asset is the family business and your heirs do not equally participate in its operations. There are ways to work around this to be fair and equitable to all your loved ones, and that is where the expertise and objectivity of a financial advisor can really be of value.

Your legacy will be different from any other person, and that's perfect because you are unique! Your legacy has been emerging as you live life on your terms. It is shaped by how you interact with people each day. This includes your family, coworkers, professional peers, friends, and charities you support with your time and/or money. When you share your unique set of "gifts"

with others, you are expanding your living legacy, probably with very little thought. But now is the time to be more intentional. Your living legacy can be powerful and have a significant impact on many lives for years after you are gone. Is your current living legacy aligned with the envisioned legacy you defined above? If not, make the necessary adjustments.

Now consider your financial legacy. It has two parts: a "living" part and an "after you are gone" part. The living part is your annual or periodic gifts to family, friends, or charity. Are these financial gifts aligned with your overall legacy? If not, what adjustments do you need to make? Then make them.

Many are inspired to give to charity partially due to tax reasons. For example, if you are over 70 ½ years old, you may contribute up to \$100,000 from your IRA directly to an eligible charity and not pay income taxes on the gift. Anyone who itemizes can also deduct their contributions; however, there are some income limitations. Everyone else should be aware that they can take a \$300 deduction for charitable donations in 2020 as an above-the-line deduction.

Lastly, let's go over some of the other legacy planning tools you can use to implement your legacy strategy after you are gone. The most common tools are to draw up a will or set up a Transfer on Death (TOD) account. Trusts are another mechanism many use to transfer ownership of property to their heirs or charity. There are several types of trusts, so you may want to check with your financial professional to see which is best for your situation and objectives. The path you choose will depend on your desired legacy wishes and factors like tax minimization or avoiding probate.

If you're not sure which option is right for you, give me a call. I'll work with you to make sure you create a plan that aligns with what is important to you and that every dollar you give goes as far as possible!

Set Yourself Up for Success Personally and Professionally

BY PLANNING YOUR VERY OWN 'VISION DAY'

When was the last time you took an entire day for yourself? I don't mean a vacation to spend time with your family or friends. I mean a full 24-hour period all alone with your thoughts, when you could breathe deeply and sit quietly in a place you love. It sounds like bliss, right?

That sort of alone time is really important for business owners. Just look at Bill Gates! Two times a year, he takes a week to reflect on what was and was not accomplished in the last 12 months and then sets goals for the coming year and/or reviews goals for the current year. I'm not saying that this ritual is why he's a billionaire, but it might have something to do with it. The most successful people are the ones who commit time and energy to envisioning the future.

Most people can't take a full week off work, so I thought I would introduce you to a program developed by Rob Berkley in the late 1990s. He called it Vision Day. I learned about it from the former marketing director of GKIC, Dave Dee. His description of the process and its impact on his own life convinced me I needed to do this exercise each year. It may sound a bit "cheesy," but the practice really has given me greater clarity and direction — and I think it could change your life too.

WHAT IS A VISION DAY?

A Vision Day is a 24-hour period where you put yourself in a place that is relaxing and inspiring. It is time away from your phone and other interruptions, so your undivided attention is spent reflecting, evaluating, and creating the best year ever. Vision Day is a time to envision the life you want to live and to bring clarity to your personal and professional goals. Remember, we each have only 1,440 minutes each day. Too many people try to cram too many things into those minutes, which makes their lives life stressful. Keep this in mind and avoid this predisposition as you work on your plan. To develop a "vision" that brings happiness and success into your life, consider only a few important areas in your life to focus on in the upcoming year. For me, the areas I focus on are my faith, my family, my health, my fitness, "other," and my business.

The areas you focus on will be personalized for your situation. Title each area based on what is important to you. It could be traveling, bettering a relationship with your spouse or significant other, securing your

financials, completing an Ironman, remodeling your home, losing weight, planning a wedding, etc. (Next month, we will talk about incorporating your business goals into this process.)

SO YOU KNOW YOUR PRIORITIES – NOW WHAT?

Once I have my priorities nailed down (family, health, travel, etc.), I ask myself, "Where am I now?" and "Where do I want to be in one year, in 10 years, and in 20 years?" Breaking things down this way makes it easy to see the good, the bad, and the ugly and set realistic goals for the future. Next, I identify and list each action needed to reach each priority goal in those stated time frames. Then each action step is assigned a specific achievement date. This helps me come out of Vision Day feeling inspired and recharged because I have so much more clarity and direction. It's the ultimate reset, and we can all use a reset this year!

HERE'S YOUR DECEMBER CHALLENGE: SCHEDULE A DAY AT THE END OF JANUARY 2021 TO BE YOUR VISION DAY.

Clear your calendar and commit to following through. In next month's newsletter, I'll lay out how to address your business plan and what to do on Vision Day. I'll even share how you can get a template to get started. If you follow my guidance, you'll come out of the day with a clear life plan that is congruent with your values and goals. In the meantime, do some deep thinking. Figure out which areas of your life you want to prioritize and get ready to explore them. Together, we can make 2021 your best year yet!

The Good News

"But the angel reassured them. 'Don't be afraid!' he said. 'I bring you the most joyful news ever announced, and it is for everyone! The Savior – yes, the Messiah, the Lord – has been born tonight in Bethlehem.'"
-Luke 2:10-11

Take a Break!

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Solution on Pg. 4

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