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1	4	2	7	9	6	5	8	3
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Inside

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- 3 Decorate Your Gingerbread House Like a Pro
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- 4 Why Basketball Is a Christmas Day Tradition

Merry Hoopsmas! Why Basketball Is a Christmas Staple

Nothing says Christmas quite like basketball — at least, that’s been the case since 1947. In addition to stockings, eggnog, and general yuletide cheer, each Christmas Day brings about an annual lineup of basketball games featuring the National Basketball Association’s best of the best, and it’s become a time-honored tradition.

But where in the North Pole did this idea come from?

While it’s hard to pinpoint an exact reason, the NBA has hosted Christmas Day games since 1947, when the New York Knicks beat the Providence Steamrollers 89–75. For decades, teams across the league would play their regional rivals on Dec. 25, ensuring the basketball season moved forward and players didn’t have to travel too far from their families.

That looks different today. In contrast to the National Football League’s Thanksgiving Day games, where the Detroit Lions and the Dallas Cowboys always play, Christmas Day is now reserved for the NBA’s top teams. In



many ways, this is a marketing ploy designed to heighten NBA viewership on a day when few other sports host games, and by using their best teams, the NBA can ensure viewers are treated to great games.

However, for loyal fans and viewers, the tradition has sparked a few great moments, including the following greatest games, statistics, and achievements — plus a potential record to watch for this year.

- Kings of Christmas Day: Since their initial 1947 debut, the New York Knicks have gone on to play the most holiday games of any other NBA team. They have 22 wins and 31 losses, giving them the most losses on Christmas Day. (Until recently, they had the most wins, too, but the Los Angeles Lakers now hold that title.)
- Point Pros: This year could be a historic one for the NBA. LeBron James is slated to surpass the late Kobe Bryant for the most points scored on Christmas Day. James needs 13 points to outpace Bryant when the Lakers host the Brooklyn Nets. However, the title for most points scored on a single Christmas Day game goes to Bernard King of the Knicks, who scored 60 points in a 1984 loss to the then-New Jersey Nets.

You can catch all five Christmas Day games on ESPN and ABC this Christmas Day!



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Will You Share Your Bodyboard?

Wisdom From JM’s Hawaiian Vacation

Every once in a while, I have a five-second experience that sticks with me forever. It happened a few months ago when I was on vacation in Hawaii with my family. It was our first real vacation since 2019, and we were determined to make the most of it. When we landed on Oahu, each of us had bucket list items to check off. For my 15-year-old son Carter, visiting the famous North Shore was all that mattered.

Carter adores the ocean, especially bodyboarding and bodysurfing. The North Shore is known for its incredible waves, and they even host professional surfing contests there at Waimea Bay and Sunset Beach. He couldn’t wait to take his bodyboard out on the same waves the pros had surfed. It was all he could talk about, so of course we made it happen.

On the day we arrived, the weather was pretty rough. Signs on the beach warned of high surf and extreme winds and asked amateur swimmers to stay out of the water. My wife and daughters opted to relax on the beach, but my sons and I waded right in. Carter and my 13-year-old son, Michael, took their bodyboards, and I planned to bodysurf.

There was one thing I didn’t count on when I picked bodysurfing: the dangerous shore breaks not far from the beach. About 30 yards out, the sandy ocean floor dropped away into extremely deep water. When Michael asked me just how deep it was, I tried to swim down to the bottom and couldn’t!

The boys were having a great time on their bodyboards, but after 30 minutes of treading water in rough seas, I was exhausted. Michael noticed me floating on my back to recover between sets and paddled over.

“Hey, Dad,” he said, “Why don’t you hang onto my board for a second and get a break?”

Man, did I need that quick rest. Clutching that board with my feet kicking in deep water, a line I’d read years ago popped into my head.



“I’ve been in deep water my whole life. I just feel like I’ve gotten accustomed to it.”

This man had lived a difficult life. So many trials and tribulations had come his way that he’d gotten used to it. They were the “deep water” he was treading. He seldom got a rest.

Floating in the Hawaiian surf, I quickly realized what that man meant by deep water! I was very grateful that my son Michael had taken a minute to offer me his bodyboard.

Sometimes in life, we can be that person who paddles over to a friend in need. A simple gesture such as dropping off cookies, calling them to say hello, or putting a hand on their shoulder and asking, “How are you doing, really?” You never know when your kindness could be the bodyboard that helps them stay afloat.

Michael, Carter, and I made it back to shore safely in Hawaii and flew back to reality a few days later. But I’m still thinking about treading water off the North Shore. This Christmas, I’m planning to reach out to people I know who may be emotionally exhausted from the stress of working, raising kids, and holding families together in a pandemic. I hope you do the same! Together, we can help a lot of bodysurfers like me keep their heads above water.

Merry Christmas!

—JM Preston

Your Benefits, Explained!

Part 3: Trust Administration Credit

Welcome back to our “Your Benefits, Explained!” series, where we walk you through a different benefit of your Life Plan Membership each month. There are 10 total benefits you enjoy as a Life Plan Member, and they are all rolled into your membership cost.

So far in this newsletter, we’ve discussed two benefits: the free legal documents we can provide to your family members and our monthly Q&A workshops. This month, we’re diving into benefit No. 7: Trust Administration Credit. Before we get to the details, though, let’s go over some basics of trust administration.

What is Trust administration?

Trust administration is the process of transferring your assets to your beneficiaries after you pass. It might sound simple, but it’s actually a complex endeavor because it puts so many responsibilities on the shoulders of your Trustee. They can quickly become overwhelmed, miss key deadlines, and make expensive mistakes that open them up to serious liability.

How can we help?

To avoid these pitfalls, it’s important for your Trustee to enlist the guidance of the experts on our team. We’ll make sure that taxes like the capital gain tax, property tax, income tax, and estate tax are minimized where applicable; ensure your Trustee follows the California statutory requirements; and prepare the legal documents they’ll need to access your assets and transfer/sell real estate. We’ll also advise your Trustee of potential liability dangers and how to avoid them, make sure your Trust’s asset protection features are implemented properly, and answer your Trustee’s questions.

We’re happy to provide this valuable service in exchange for a flat fee (it’s never an hourly cost, so there will be no surprises for your Trustee). We’ll share the price with your Trustee after they attend our free 90-minute consultation following your passing. To help make the Trust administration process even more affordable, we’ve created a system to reward loyal Life Plan Members like you — and, by extension, your Trustees: the Trust Administration Credit (TAC).

What is the Trust Administration Credit, and how does it work?

For every consecutive year you remain a Life Plan Member, you accumulate credit that your Trustee can use to reduce our fee for assisting with the trust administration process. The TAC accumulates like this:

- **Single Life Plan Members** earn TAC at a rate of \$150/year.
- **Married Life Plan Members** earn TAC at a rate of \$200/year.

In other words, if you’re a Single Life Plan Member for 12 years, you will accumulate \$1,800 in TAC. If you’re a Married Life Plan Member for that same amount of time, you will earn \$2,400 in TAC. It’s that simple!

How can I take advantage of the Trust Administration Credit?

You don’t need to do anything to take advantage of your credit. If you’re a current Life Plan Member, it’s already accumulating year by year! Just keep in mind that if you cancel your Life Plan Membership at any point, you’ll lose the credits you’ve built up.

Do I get credit for past years I’ve been a Life Plan Member?

Yes! When we created this benefit, we designed it to be retroactive. That means all of your past consecutive years as a Life Plan Member are included when determining your TAC. For example, if you became a Life Plan Member 10 years ago and have been a member for the full 10 years, your credit amount is currently \$1,500 (on the Single Life Plan) or \$2,000 (on the Married Life Plan).

As we said, Trust Administration Credit is just one of 10 benefits Life Plan Members like you enjoy, and it’s rolled into your membership fee. To learn about your other benefits and how to take advantage of them, stay tuned to this newsletter!



Creating a Holiday Masterpiece

How to Decorate Your Gingerbread House Like a Pro

One of the most popular holiday traditions has become making and decorating gingerbread houses. The tradition began in Germany in the early 1800s and originated from Grimm’s “Hansel and Gretel.” Some shy away from the idea of making their own gingerbread house, but have no fear — if the Germans did it in the early 1800s, so can you!

To simplify things, many gingerbread houses come with baked pieces and a full decorating kit. This helps you have more time for the best part: the actual decorating! Each kit usually comes with fun candy and icing, so you can make something really kick-butt for the holidays!

Icing will be your best friend. Think of it as the yummy glue that holds everything together while also acting as a colorful trim for your gingerbread house. However, because it’ll keep the house from falling, be sure to use a lot!

Spice drops also make for a great trim and “roofing,” just use icing to hold them in place. Alternate between colors or use a variety to make your house really pop.

M&Ms are certainly a must-have for anyone decorating their gingerbread house. Not only are they delicious, but they also make cute little accents all over the house and yard.

Mini cookies of your choice may also make a deliciously good-looking roof. Try layering them up for a dimensional look! And, for extra pizzazz, strategically place mini candy canes throughout the yard and on either side of the front doors and windows.

If you want to get really detailed, try using actual candy bars as fire logs in the fireplace. Just be sure to store your gingerbread house in a cool area so nothing will melt!

Whether you prefer a simple gingerbread house or a flashy one, any and ALL candy can be used! Get decorating and be sure to have a bite of candy along the way!

Sudoku

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	6					8		

Solution on Pg. 4



Inspired by [RecipesForAPaganSoul.weebly.com](https://www.recipesforapagansoul.com/)

Ingredients

- 2 eggs
- 1/2 cup butter
- 1/2 tsp vanilla extract
- Orange zest, to taste
- 2/3 cup sugar
- 1 1/4 cups flour
- 3/4 tsp baking powder
- 1 tbsp milk
- 1 1/3 cups raisins
- 2 tbsp hot water
- 2 cups powdered sugar

Directions

1. Preheat the oven to 375 F.
2. In a large bowl, beat together the eggs, butter, vanilla, orange zest, and sugar.
3. Add the flour and baking powder, then fold in the milk and raisins.
4. Grease a cupcake tin before pouring the batter into it.
5. Bake for 20–25 minutes or until cooked through. Let cool.
6. In a small bowl, blend the hot water and powdered sugar to create the icing.
7. Ice your cupcakes and serve!