

## Christmas With A Difference

This is an article I present every year for my December newsletter. Believe in the magic of Christmas memories of family and loved ones. After all there would be no Christmas memories without them.

Well here we are again, Christmas time! The most magical season of all... How is it we went from Christmas being something so magical and special at one time, to now being symbolized as frustration, anxiety, depression, and sheer excess for many. Now I am not saying this is the case for all, but I know you would be hard pressed to argue with me that this isn't the case for far too many.

When I think back to my own life, my Christmas' were probably a little bit different. In fact, I think for a lot of new immigrants to Canada who are not from a predominantly Christian country, this is the case. You see, I came to Canada when I was eight years old and knew virtually nothing about my new country or its traditions and customs. I remember being in awe of what was happening around me for basically the first year. Everything was so new and foreign, from walking into a supermarket to visiting a McDonald's. I was just inundated with so many new discoveries; television, Fruit Loops cereal, hot dogs, skating rinks, swimming pools and so much more.

I came to Canada in the spring and the very first winter here was a shock, as I had never experienced this season before. Suddenly, Fall was gone and I got my first winter outfit. A winter coat along with some boots and mittens. Soon after that came the best part, that's right you guessed it, snow! I remember one day suddenly seeing these big white flakes falling from the sky and wondering what they were. I remember the thrill of catching them in my hands, and of course, trying to get them to land on my tongue. Some other pretty incredible things also began to happen around this time. Lights began to twinkle on homes, plastic and wood characters began adorning lawns. Of course if this wasn't enough, the most mysterious event occurred. Trees began appearing in windows of homes all lit up and sparkling, and if this wasn't enough, the windows had snow on the inside, and it wasn't even melting! As you can imagine, this is certainly exciting for most eight year olds, but doubly so for one who has recently come to this country and has never experienced any of this.

This was also the time I was first exposed to Christmas presents. I remember the kids at school talking about asking this Santa Claus fellow for presents. I must admit that the image of a rather large man dressed all in red with a flowing white beard did seem a little scary at first. But like any eight year old I got quite used to it rather quickly.

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### SEASON'S GREETINGS

*The only real blind person at Christmas time is he who has not Christmas in his heart.*

*Helen Keller*

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### Christmas With A Difference cont...

Of course, after seeing all of these houses decorated, I encouraged my parents to do the same. We had a tree, a fake one of course. My parents couldn't understand why people would want real trees in their homes. Real trees would cause a mess, they could possibly catch on fire from the lights and the smell of pine is not something they wanted to experience. It really didn't matter to me, I was just happy to have one, and more than that, excited about the opportunity to decorate it. Which is what I did! From what I can remember, there was still a little green left here and there after I was done. As far as the presents, my parents didn't really get the hang of the 'surprise' thing. I guess they just wanted me to be happy and ensure that I got what I had wanted. So they went ahead and took me shopping with them to pick out my presents. We didn't have a lot of money, therefore they didn't go 'crazy' getting things, but I did get to pick out a couple. I'll grant you, there was no waking up on Christmas morning and discovering what was inside those boxes. I was happy just the same, and I even got to play with them for a few days prior to Christmas. When Christmas finally did come, my parents insisted on wrapping them up and me opening them on Christmas day. Parents, who can figure them out hey?

So why am I telling you this? Simple, I just want you to remember what Christmas was like before it all got so crazy. Back in those days, the magic of Christmas was alive and well, everything about the time was amazing, the sights, the sounds, the warmth. Remember when you were just happy to spend time with your crazy Uncle Stan and listen to family stories of Christmas past? It wasn't all about having the perfect meal in the perfectly decorated home and ensuring you got everybody not only the perfect presents but an abundant amount of them. Success wasn't measured by the largest Visa bill and highest stress level! Am I saying that you should never shop again, absolutely not, all I'm saying is 'keep your eye on the prize'; family and loved ones!

When I look back on those days today, I'm hard pressed to remember what I got, but I can easily remember what I felt, happy! So this Christmas, try creating more memories and buying less things, I can guarantee you they will last far longer. Not only put a limit on your spending, but more importantly, stick to it. If you can avoid getting caught in all the commercialism and madness of Christmas, you just might find you will come out a lot saner and with a much smaller Visa bill in January to boot. Imagine starting the new year not dreading your credit card statements and then working like a dog for the next few months just to pay them off. Imagine not having to take on so much overtime at work, time that robs you of valuable time with your family. The choice my friends is yours. I'm not here to preach or teach, I'm just a firm believer that there is a better way, but choosing it is entirely up to you!

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**Auxilium (Verb): aid, help, assist, support**





## Goldstream Foodbank

At this time of year, I extend my warmest wishes to you and your family for a beautiful holiday season, and a healthy, happy and prosperous New Year!

I have chosen again to make a donation on behalf of all my clients, to the **West Shore Christmas Hamper Fund Society**. There is a great need of funding for their annual Christmas Hamper Program. The Program typically distributes about 700 hampers to WestShore families in need over the holiday season, this includes food, toys and gifts. For further information please contact Gayle Ireland, Chair, President of the Goldstream Food Bank, at 250.474.4443.

Thank you again for the opportunity to earn your business and also for your referrals, which are greatly appreciated.

## Community Involvement Program

Are you looking for a place to hold a fundraiser like a Carwash, BBQ or a place to sort bottles for a Bottle Drive? We have the perfect, paved, outdoor space for you, complete with hose and water. Great location for advertising your fundraiser, with being located at Colwood Corners, the sheer traffic volume is sure to bring in those donations. Best of all we rent the area for free to fundraisers for their events plus we will even write about your fundraiser in our monthly newsletter.

If you would like more information, please do not hesitate to contact Terra Thomas @ 250.590.6520 or you can email her at [terra@auxiliummortgage.com](mailto:terra@auxiliummortgage.com)

## Referral Program

Your referrals are always welcome, so if you can think of someone who may benefit from my services, please send me an e-mail, at [kam@auxiliummortgage.com](mailto:kam@auxiliummortgage.com) or call me at 250.686.4246 Anytime. Not only would I do my very best to arrange a mortgage for them and provide them with great service, but I will **PAY YOU** for the referral! Upon successful completion of a mortgage for this referral I will send **YOU** a cheque for **\$250.00** as my way of saying Thank You.

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