



## Holiday movie favorites – with a twist!

It seems like about everywhere you'll find the "Best Of" lists, especially around the Holidays. At the risk of being unoriginal, below is my list of a few of the best movies with a Christmas Theme. But wait, there's a twist! For each one, I've plucked out a lesson that applies to our financial lives:

**Die Hard:** Yes, this is a Christmas movie! This is one of my favorite flicks of all time. Our average-joe superhero John McClain saves the day against a hoard of terrorists and falls back in love with his wife - what's not to like?! The financial lesson we can all take from this movie comes from the fictional team of Eastern European terrorists, who understand that Fixed Income can help round out a well-diversified portfolio. The entire premise of the movie is set around their desire to steal the millions of dollars in bearer-bonds that are stored in the safe of the Nakatomi Corporation. However, we would recommend some fixed income that comes in book-entry form; it's much easier to track and prove ownership. Tricky thing with those bearer bonds – if they are stolen, there is no way to prove you were the original owner.

**Home Alone:** An all-time classic and I'm thrilled that my kids love it as much as I did. As much as Kevin McCallister teaches us about how to thwart the bad guy, the movie also provides a good lesson: it is always a good idea to review your insurance coverage to make sure it is adequate and to consider an umbrella policy in case someone slips and falls in your house! I would hate to see Mr. McCallister's insurance claim for the damage that was inflicted on his house while they left Kevin home alone.

**The Santa Clause:** This is Tim Allen in his prime, playing a less than jolly lawyer named Scott Calvin. After an unfortunate fall from the roof for old St. Nick, the homeowner, played by Tim Allen, becomes Santa Claus, due to the "clause" stating the next person to put on the Santa suit becomes Santa himself. If only Poor Scott Calvin would have paid a little more attention to the fine print, he could have avoided a long night, traversing the world on Christmas Eve! With any investment or financial product, it's important to understand the fine print. We see these "gotcha" details all the time, from high fees in mutual funds or other investment vehicles, to high commissions and excessive surrender fees on insurance products. It's important to have a financial advocate in your life like P&A to help you make good financial decisions.

**National Lampoon's Christmas Vacation:** I can't leave this comedic gem off my list. It seems like there are multiple scenes in the movie that we can all relate to – in-laws invading our house at the holidays, the struggle to get the Christmas lights working, picking out the perfect (but slightly too big) Christmas tree – the list goes on! A key plot line in the movie involves Clark's desire to put in a pool using the money from his Christmas bonus. When the Christmas bonus turns out to be a jelly-of-the-month subscription, Clark loses it and Cousin Eddie takes matters into his own hands. If only Clark would have put together a financial plan, he wouldn't have placed so much reliance on his Christmas bonus and could have paid for that pool through diligent savings and investing! Lucky for Clark, Cousin Eddie straightened out that mean old boss, Mr. Shirley.

If you'd like to catch these movies over holidays, here is where you can find them:

Home Alone: Streaming on Disney+, playing on Freeform through Dec. 26, available to rent or buy on Prime Video

Die Hard: Streaming free on Sony Crackle, playing on PopTV, MTV, and Paramount Dec. 21-25, available to rent or buy on Prime Video

The Santa Clause: Streaming on Disney+, playing on Freeform through Dec. 25, available to rent or buy on Prime Video

Christmas Vacation: Playing on AMC through Dec. 25, available to rent or buy on Prime Video

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