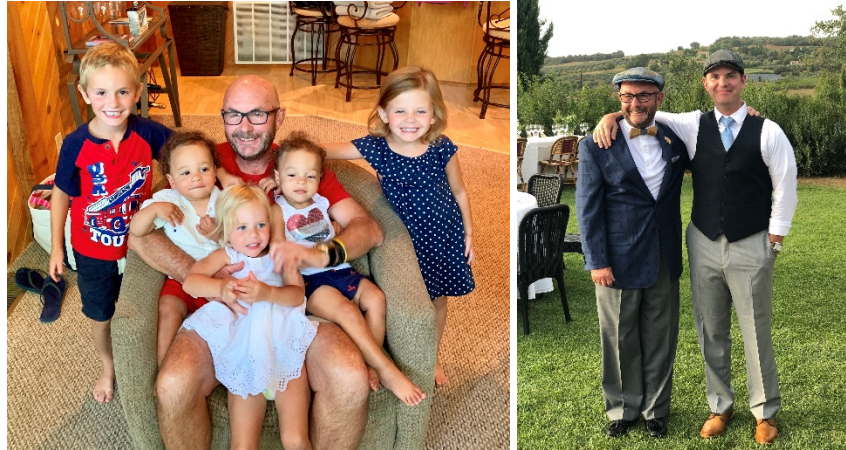


December 2019

Friends, as always, we hope this annual newsletter finds you all in good health.

John's Highlights 2019

My first thought as I look back to 2019 is that it was a pretty quiet year. Not much going on. However, perception and reality can be different. There were trips to Tampa, Phoenix, Evansville, Chicago, Kansas City, and Tulsa. There were weddings in Charlotte and Capalbio, Italy plus two visits to Verona, New Jersey to see the twins (daughter and son-in-law). While it might not have been a trip-a-month, it was close. Maybe things will pick up next year! Hope you have a Wonderful Holiday Season and all the best for 2020!



Linda's Highlights 2019

Here at Raymond James we have a company motto, "Work, Work, Play". This philosophy is an excellent way to help maintain a healthy, happy work-life balance among our entire workforce, and it is promoted strongly by our corporate and local leaders. By the time you are reading this annual newsletter, I am hard at work playing! I have saved up most of my vacation time all year so that I can spend the holidays in Portland and Seattle with my children and grand-children. It is difficult when your loved ones live so far away as you miss them terribly, but there is nothing better than the joy and excitement when you are all back together again! I hope my ever present voice this year has left a smile on your face. Thank you all for being such an inspiration and friend to me. I look forward to speaking with you again soon! Happy Holidays and may your "Play" time be extra special!



Charlie's Highlights 2019

“Whenever one of my children says, ‘Goodnight, Daddy,’ I always think to myself, ‘You don’t mean that.’” – Jim Gaffigan

While putting together this year-end newsletter, I thought that I wasn’t going to have much to talk about because I didn’t remember any giant moments. Then I went through my photos and realized that I couldn’t have been more wrong. Matthew turned 7, started 1st grade, played soccer and baseball, went on multiple Boy Scout camping trips, became an avid swimmer, and continues to amaze us every day. Norah turned 5, started preschool, also became addicted to swimming, learned to ride a bike, and is a constant source of joy. Emma turned 2 on St. Patrick’s Day and all she really does is run and play and talk before running and playing and talking some more. It’s impossible to be bored when Emma is around, and I mean that in the proudest way possible. In the spring, Catherine ran the five-mile St. Patrick’s Day Race with my family after training for months, and she remains the rock upon which our entire family is built. We took a summer trip to Michigan with Catherine’s family and can’t wait to go back. Then, in September, she and I went to Italy for my cousin’s wedding. It was nice to get away for a while, but it was another reminder of how lucky we are and how much we love home. We can’t wait to see what 2020 might bring, and I wish the best for all of you in the upcoming year.



As always, thanks for being such great clients, wonderful friends, and for placing your trust in us. We hope that you and your loved ones had a fantastic year, and we wish you nothing but the best in 2019!

HAPPY HOLIDAYS!

John

Charlie

Linda



