

December 15, 2021

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

John's 2021 Highlights

Like so many of the recent years this one flew by. I can't believe it's December already. As many of you know, I will be retiring at the end of the year. Don't worry about me being busy in retirement. I have the three G's. Grandkids, golf and gardening. Then there are the three T's. Travel, trains and Tigers (Mizzou). There will be numerous things I will miss, but I'll start and end with you, my clients and friends.

Take care, be happy, be safe and enjoy the holidays.



Linda's 2021 Highlights

Well, 2021 is looking a lot like the lost year of 2020. As you know, I spent the majority of 2020 and the first half of 2021 working from home. By June, I couldn't take it anymore, and I had to get out. I volunteered to go back to the office and it turns out I needed that routine much more than I thought I did. I certainly hope you all have found something that helps ground you back to some semblance of normal. My husband and I have continued playing and working on weekends at our country place. We have started baby steps towards building our forever home there. Completion is a few years off, but I finally have a plan and am excited for the future. We wish you a very happy and healthy holiday season.

I hope you have a grounding force in your life and wish you many blessings ahead.



Matt's 2021 Highlights

2021 has been a very eventful year for the Gallion's! We welcomed our daughter Penelope to the world on April 7th. She has been our favorite part of the year, especially seeing her grow and hit milestones. She is becoming mobile now. So we have to have our running shoes on to catch her at all times! I switched firms from Northwestern Mutual to join Charlie, John and Linda as I feel that the vision that has been laid here is what I align with personally. The transition was a tough one, but getting to know everyone and continuing to work with clients that have transitioned with me has made

everything worth it. I am looking forward to getting to know those that I have not spoken with yet this year. I have a few pictures of my wife, Alyssa, and daughter. I have many more pictures of Penelope. So if anyone wants to see additional pictures of her, shoot me an email. I am excited to be part of the team!



Charlie's 2021 Highlights

The past year hasn't been quite as insane as 2020, but it certainly was interesting. It was nice to get back to some of the things we love like family vacations, coaching / playing sports, and gatherings with friends. However, it was really good to get back to the routine of getting the kids into school and working from my actual office. 2021 wasn't without its challenges. I suffered an odd back injury early in the year which has kept me somewhat limited, but that didn't slow down the life happening all around me. Matthew continues to develop into quite a soccer player and had his First Communion. Norah, our social butterfly, is now 7 and is showing a huge passion for gymnastics. Emma turned 4 on St. Patrick's Day, loves puzzles and swimming, and is our little wild card lovingly known as the Emma Dilemma. Catherine remains the glue that holds the family together by being the incredible wife and super mom that she has always been. I'm proud to say that we celebrated our 10-year wedding anniversary this past fall. The team and I will certainly miss John and his leadership after his retirement at year-end, but we're beyond excited to continue working with all of you for years to come.



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 2022!

HAPPY HOLIDAYS!

John Charlie Matt Linda



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