

December 15, 2022

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

Charlie's 2022 Highlights



To say that 2022 has been a hectic year would be quite an understatement. John's retirement, Matt's addition to our group, and volatile markets have made for a year that has been pretty remarkable professionally. Meanwhile, having three kids is always going to keep things interesting at home. We were lucky enough to get away for a couple of trips this year, but the highlight was undoubtedly when we went to Orlando and Disney World with the entire family. The look on the kids' faces on Splash Mountain was worth every penny. Emma is officially in school full-time as a big shot kindergartener. It doesn't matter if she's playing soccer, riding her bike, or doing puzzles because whatever she does is going to be done loudly. Norah turned eight this year, entered second grade, and won her first ever swim meet. She continues to be the kindest and brightest kid that any parent could ever ask for in the world. As a 10-year old fourth grader, Matthew remains obsessed with soccer, bike riding, and playing with his friends. He's thriving with his Lou Fusz Athletic soccer team, and we couldn't be prouder of him. With all of the kids now in school, Catherine is heavily involved with multiple school activities while also being the glue that holds our house and family together. My family and I appreciate your continued trust and friendship, and we wish you and your family happy holidays!

Linda's 2022 Highlights



Danny and I have spent 2022 continuing to get back into full swing from the pandemic era and the year has gone by in a frenzy of activity. We have played hard and worked hard all year. We are truly blessed

that our health has been good, our family is good and we have the best of friends. Some challenges have set us back a little and some faith has propelled us forward. I guess that's what life is really all about. We appreciate you being a part of our lives and wish you all the blessings and good fortune this life and special time of year has to offer. Merry Christmas and Happy Hanukkah – no matter how you celebrate the season, we hope you celebrate with gusto!

Matt's 2022 Highlights



2022 has been an eventful year for the Gallion family! Nellie has kept us on our toes with how busy she has become. Having a 1-year old can mean everything from an ER visit with stitches to spending hours on finding out where we hid her Cheerios. Aly and I love watching her learn new things and grow into a little individual. Aly has been diving into photography. So it has been fun seeing her have a hobby she enjoys. I have really enjoyed this first year as a financial advisor at Raymond James. Speaking with everyone has truly been one of the best parts of the year! From our little family to yours, we hope you enjoy the holidays!

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 2023!

HAPPY HOLIDAYS!

Charlie Matt Linda



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