As 2013 is quickly coming to a close, we would like to wish all of you a very happy holiday season. We also want to thank you for your business, but more importantly, we want to thank you for your friendship. We truly appreciate your loyalty and look forward to many more years ahead.

## John's Highlight 2013

The theme for 2013 should be, "planes, trains and automobiles". It was a year like none before for me. My travels included Milwaukee, Chicago, Kansas City and Tulsa. In addition, a trip to Curacao (Caribbean island) and two European trips: a golf trip to Scotland and running a marathon in Ireland. Yes, I'm tired! But the highlight of the year for Bernie and me was the marriage of our daughter, Heather, to Evan Ardoin (scout for the Rams) on July 13. The newlyweds are doing great. I want to wish you a happy and healthy 2014!



## Charlie's Highlight 2013

A wise man named Ferris Bueller once said, "Life moves pretty fast. If you don't stop and look around once in a while, you could miss it." After 2013, I'm convinced that truer words were never spoken. My son, Matthew, just celebrated his 1<sup>st</sup> birthday on Halloween and I'm not sure where the time has gone. He went from a helpless baby to a speed-crawling maniac to a walking little man before my wife, Catherine, and I even knew what had happened. We could not have been more entertained or any prouder to watch him grow up. I personally can't wait to see what 2014 has in store. On a small side note, we also took a family vacation to Ireland where I ran my first ever marathon. It's funny how insignificant that is compared to the first time Matthew slept through the night or climbed a stair. I hope you and yours have a great 2014!



## Linda's Highlight 2013

I can't believe another year has come and gone! 2013 has been a bit low-key. Danny and I have done various family gatherings with the passing of milestone birthdays and anniversaries on both sides of our family. We are in the midst of planning a big trip next spring, so this year we kept it simple and did long-weekend campouts in our Airstream. Missouri weather was spectacular this year and offered tons of great outdoor adventures we took advantage of; most good, some not so much (a little medicine from the doc dries up poison ivy pretty quick)! We wish you a very happy holiday season and a fun-filled new year!



From The Fagan Financial Group, wishing the very best of holidays to you and yours...Cheers!

