Friends, I hope this newsletter finds you in good health. The old saying is, "time goes faster as you get older". Well, 2014 just ran a sub-four-minute mile. Where did the year go?!

The highlight of the year for Fagan Financial Group was the addition of two family members. Charlie and Catherine had a baby girl and Danny and Linda's daughter, Kristi (husband Mike) had a baby boy. I'll let them give you more details.

John's Highlight 2014

It was the year of the 'tick'. As many of you know, this summer I contracted a bacterial illness, Ehrlichiosis, transmitted from a tick. Real nasty stuff. Fortunately, I had good medical help and I have fully recovered. It was also the year of the miracle. I finally got Bernie to attend a Cardinals Game*. Due to a difference of opinion, she had not been to a game since 2006. This definitely qualifies as a minor miracle.

I want to wish you a happy and healthy 2015!



Charlie's Highlight 2014

"The nature of impending fatherhood is that you are doing something that you're unqualified to do. And then you become qualified while doing it." – John Green

The highlight of 2014 was moving in to the new Raymond James office in Ladue. Goodbye, parking garage and Clayton traffic! Just kidding. Undoubtedly the highlight of my year was the birth of Norah Leighton Fagan on September 26th. Catherine and Norah are both doing well, and our son seems to be extremely fond of his new sister so far. Catherine and I have quickly developed a team structure that consists of her feeding, holding, changing, and generally doing everything for Norah while I distract Matthew and drain him of all his energy so that he'll sleep for 11-12 uninterrupted hours each night. So far, so good. Since Matthew seems to believe that my full name is "Daddy No", it's always comforting to hold Norah at the end of the day and realize that I have at least a little while longer before she starts telling me what she's thinking. I hope that you and your family have a wonderful holiday and a happy new year.



Linda's Highlight 2014

John, you stole my thunder! Yes, I'm a brand-new grandma (affectionately nicknamed, YaYa.) as of June 29. The new little man in my life is Emerson and he is truly the apple of my eye and everyone is happy and healthy. I swore I would never be one of those 'gooey' grandmas... too late. There really is something special about a grandbaby that changes a person. Even Danny has become a softy. Our kids all live on the west coast so we spent a couple very joyous weeks with them over the summer. If you have a long time to spare, ask me about pictures (I have a couple). Danny and I wish you and your family a wonderful holiday season.



The holiday season comes and goes too quickly every year. We should all slow down and try to enjoy it with our families. Thank you for being our clients, and thank you for your friendships. We wish you the very best of the holidays!

John M. Fagan Senior Vice President-Investments

Charles M. Fagan, CRPC Financial Advisor

Linda K. Rhoades Senior Registered Sales Associate



*We sat in Ball Park Village, so technically she wasn't in the stadium.