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

John's Highlights 2017

"Where did the year go?!"

Again, this year was very eventful. Bernie and I were blessed with our third grand-child, Emma Finn Fagan, born March 17. Yes, on St. Pat's Day! Charlie, Catherine, baby and siblings are all doing well. In May, Team Fagan went to Israel for my nephew, Adam Daigle's wedding. There is not enough time to cover how great that trip was! I recently ran my 10th (and last) marathon in Sacramento, and finally, our daughter, Heather and son-in-law, Evan are expecting twins next year! Wow...just writing this makes me tired. Happy Holidays and I hope 2018 is the best yet for you!



Linda's Highlights 2017

During the first half of 2017 my mother-in-law passed and Dan and I spent a lot of the time working to settle the family estate. Dan inherited the family country place and we spent most of the second half of the year there camping and doing odds and ends. For the first time ever, we tried our hand at harvesting from the many black walnut trees. We harvested about 800 pounds of walnuts and made a whopping \$39.15! Not very lucrative, but we got a lot of exercise. We now call the old country place our Nut Farm. Perhaps we can talk some friends into helping us out next year to share in the profits!

We wish you and yours a Happy, Healthy Holiday Season now and all through the coming year!





Charlie's Highlights 2017

"Having one child makes you a parent. Having two makes you a referee. Three or more? You're basically a bouncer." – Unknown

My 2017 was marked by two important personal events. First, Catherine and I welcomed our third child. Emma Finn Fagan was born on St. Patrick's Day, which officially makes her the most Fagan-y Fagan of all time. Her arrival means that the kids officially outnumber the adults, and it's even crazier than we could've imagined. Second, in November I officially passed my CERTIFIED FINANCIAL PLANNER™ examination after twelve months and fifteen hundred hours of study. So, the next time you see Catherine, please congratulate her because she actually did the real work by holding things down at home while I was studying. I never could have become a CFP® without her patience and understanding.







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 2018!

HAPPY HOLIDAYS!

John

Charlie

Linda

