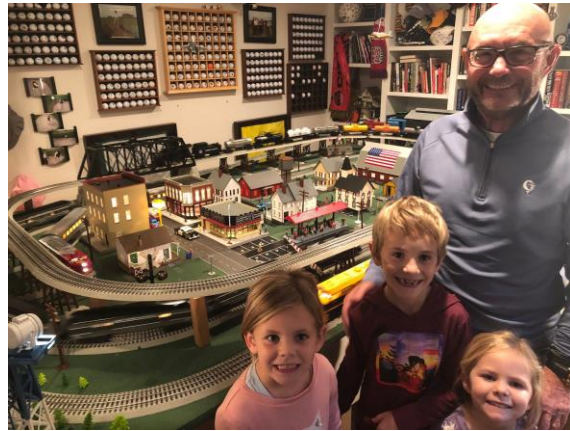


December 2020

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

**John's Highlights 2020**

I hope this letter finds you healthy and safe. There isn't anything I can say about 2020 that makes any sense.....so I won't try. Like most of you this was a quiet year regarding vacations and travel. I did spend lots of time in my old office on the train display. Our annual holiday party was cancelled for obvious reasons, but I promise that once we have the all clear our Fagan Financial Group team will be having a blowout bash. Please be happy, be safe and enjoy the Holidays.



**Linda's Highlights 2020**

I hope this letter finds you and your families healthy both physically and mentally. I'm not even sure what to say about this year! I miss seeing you all and am looking forward to the time when we can meet in person again. Working from home (WFH) has presented a few minor snags along the way, and I want to thank each of you for your patience and understanding as we worked hard to make the WFH process as seamless as possible for you. My picture this year is from our country place. Danny and I have spent many weekends and almost all of the holidays there trying to maintain our sanity (sometimes not very successfully)! I hope you have a place of respite from all the craziness too, even if it is a few moments at a time just being quiet, thankful and reflective. Breathe deep and enjoy what you can of the life-reset we have all been experiencing. My very best through the holidays and know that I am thinking of you always!



**Charlie's Highlights 2020**

I closed my section of last year's newsletter by saying, "We can't wait to see what 2020 might bring, and I wish the best for all of you in the upcoming year." If I had known what 2020 would bring, then maybe I would've been a bit more patient. As John and Linda already mentioned, this year has obviously been unique. If nothing else, 2020 has taught me exactly how resilient we can be in the face of adversity. Even though I don't have any exciting photos or stories to share about a family vacation or adventure, I can happily report that my family and I are healthy and doing better than ever. One amazingly positive effect of COVID and quarantining has been the extra time I've been able to spend with my wife and kids. I've been able to play and coach soccer with Matthew and watch him grow into quite a player during his first year playing club soccer (see the picture below for three generations of soccer-crazed Fagans at Matthew's first game), teach Norah how to ride a bike without training wheels, and turn Emma into some kind of puzzle-solving savant. As always, Catherine has been the patient, guiding force holding everything together. I hope that you and your family have stayed safe and healthy and have been able to find a silver lining to this craziness. Now I can sincerely say that I can't wait to see what 2021 has in store for us. Happy holidays to you and your family.



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 2021!

***HAPPY HOLIDAYS!***

*John*

*Charlie*

*Linda*



Raymond James & Associates, Inc. member New York Stock Exchange/SIPC  
9900 Clayton Road, St. Louis, MO 63124. O: 314-214-2100 T: 888-641-6107 F: 314-214-2199