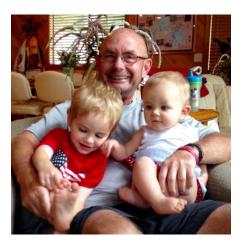
## December 2015

Friends, I hope this newsletter finds you in good health.

## John's Highlights 2015

I would have to say that 2015 was a pretty laid back year for Bernie and me. There was a little travel, golf and time at Innsbrook, nothing special. Then there was the one long week in November. This year I ran five half marathons and one full, but that does not compare to the six days we had the grandkids. That's right six days, 24/7! All the running was easy compared to chasing a 3 and 1-year old around the house, the yard, and up and down the street. There is a reason you have kids while you're young. Loved every minute.



Charlie's Highlights 2015

"A three-year old is kind of like having a blender, but you don't have a top for it." – Jerry Seinfeld

"The reason grandchildren and grandparents get along so well is because they have a common enemy." – Author Unknown

Without a doubt, 2015 was an eventful year. As you may remember, last year for John was the year of the "tick" because of his health scare after being bitten by one. Well this year it was my turn to spend some time in the hospital due to a scary bout of anemia over the spring and summer for some mystery reason. Just like John last year, I had some amazing doctors who have helped me get back to feeling normal. Just in time too! Norah started to walk, recently found her voice, and turned one in September. Matthew on the other hand... he's now a three-year old that uses our home as jungle gym and somehow manages to speak endlessly without breathing or using periods. Thankfully, my wife has the patience of a saint and is able to keep me calm when the kids are running wild. We were even able to take a trip to Mexico for her sister's wedding and leave both the kids with my very courageous parents. I hope that you and your loved ones have a wonderful holiday season and 2016.



## Linda's Highlights 2015

2015 has truly been a roller coaster for me and my family, but all is well and I have a much deeper appreciation for every sunrise. My daughter's little man, Emerson, is now a 1 ½ year old and changing by the day. Also, my son married his true love, Maria, in September. Maria's daughter, Dani, is now officially my grand-daughter and I'm suddenly a YaYa two-times!! Thank goodness for the internet; I just can't get enough pictures and videos of the little ones. Danny and I have been blessed abundantly this year and we wish you and your families a happy and healthy holiday season.



Mike, Kristi, and Emerson



Mike, Maria, and Dani

"You only live once, but if you work it right, once is enough." Joe Louis

True words. Thank you for being our clients and thank you for your friendship. Hope your 2016 is the best yet.

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