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

#### John's Highlights 2018

#### "It's CRAZY because there's two of them!" – Evan Ardoin

That is the quote from my son-in-law, Evan Ardoin, on the birth of the twins. On March 1<sup>st</sup> Bernie and I were blessed with the addition of grandchildren numbers four and five. Big brother, Felix Aaron and baby sister, Margot Amelia. Parents and kids are all doing well...sleep is over-rated. In July I went on my dream golf trip to Ireland. I played (not so well) some of the world's best courses with some of my best friends in the world.

I want to wish all of you, Happy Holidays!



### Linda's Highlights 2018

My year started out in the usual roller-coaster way. In January, my Mom became a guardian angel over my newest grand-daughter, Kaylee, who was born the very next day. My son has no idea what he's up against with this little one! My grandson, Emerson appears to have inherited a bit of the motor-head gene from his "Pop" Dan. And little Danielle (Dani), still dancing to the beat of her own drum but becoming quite a spirited, beautiful, young lady quickly. I am truly blessed and love sharing some of my favorite family photos with you all. Dan and I wish you the very best of the holidays and all through the coming new year!



## Charlie's Highlights 2018

"There should be a children's song 'If you're happy and you know it, keep it to yourself and let your dad sleep." – Jim Gaffigan

2018 was another lightning quick year, but I'm not entirely sure why. Catherine and I didn't have a pregnancy or another child this year. I wasn't studying for some awful exam. There wasn't some amazing moment that changed everything for us. It was just a series of awesome moments that made the time seem to fly. Matthew started kindergarten, and I got to coach his soccer team and teach him how to fish. Norah started ballet and preschool and all the boys are in love with her, which means that I got to think about threatening some four year olds to stay away from my princess. Emma started walking and talking, and she now dominates everyone and everything in our house. Catherine continues her reign as "Mom of the Year" since she gets all of them to school, appointments, and events without losing her mind. I'll never understand how she does it. As John mentioned, Heather had twins, and it's pretty incredible being their uncle. Lastly, I also took a wild hiking trip to the Linville Gorge in North Carolina with some cousins. All in all, 2018 was pretty great. We hope that you and your family had a wonderful year as well.



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 2019!

# HAPPY HOLIDAYS!

John



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