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



Charlie's 2024 Highlights

In the grand scheme of things, 2024 was relatively uneventful for me and my family, and I absolutely loved it for that reason. We took family trips to Branson, Disney World, and New Jersey to see my sister and the twins. Catherine and I were lucky enough to get some time to ourselves in the Cayman Islands, but like most vacations it was far too short. Matthew continues to amaze us with his soccer ability, and I was lucky enough to coach his school team this year. Norah had the biggest highlights of the year. She turned ten and I surprised her and Catherine with tickets to see Taylor Swift in Indianapolis, which officially makes me the dad of the year. Our youngest, Emma, remains an absolute wildcard at seven years old, and we love her to death for it. I know I say this every year, but none of this would be possible without my wonderful, patient wife. Thank goodness for Catherine. To all of you, thank you for your continued trust and friendship. I wish you all the best in the new year. Happy holidays!

Linda's 2024 Highlights



I have to laugh looking at these pictures! In the photo on the left, we were out having a great time with friends and the camera shot captured Danny's goofy side...it made me chuckle! The special summer photo is with our grandson, Emerson. This handsome little dude lives in Seattle but was visiting with us a few days at our country place and creating fun memories (we just finished playing with bubbles!). We hope you all had some wonderful (and maybe some silly) memories of 2024 also! We wish for you and your family abundant blessings with many very happy moments to carry you through. Cheers!

Matt's 2024 Highlights



2024 has been an interesting year for the Gallion household. We are currently expecting kiddo #2 in March of 2025. We are all incredibly excited to welcome a son next year and can't wait for him to be here. Aly is doing well with work and this pregnancy. Nellie is growing by the day. She started a dance class and had her first recital this month. She has been learning many new things at school and is developing into a little artist. To say that we are proud parents is an understatement. We are currently under contract to purchase some land next to my in-laws' farm and are hoping to close soon. It has been a long process, but we are excited to add to the farm so our kiddos can grow up where Aly grew up.

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 2025!



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