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

Charlie's 2023 Highlights







I know I say this every year, but 2023 was quite the rollercoaster ride both personally and professionally. The kids continue to keep us very busy. Matthew is now eleven years old and in fifth grade. He is still in love with soccer which means that we get to travel to exotic locations like Kansas, Illinois, and Iowa for soccer tournaments. Despite the wind, heat, and cold at the soccer fields, I wouldn't trade those trips for anything in the world. Norah is enjoying third grade and has discovered new passions in playing the violin and volleyball, but nothing gets her more excited than seeing where our Elf on the Shelf, Ella, is every morning this month. Our youngest, Emma, turned six back on St. Patrick's Day and remains the true wild card in the family. Watching her begin first grade and find a love for sports and puzzles has been amazing. We've been fortunate enough as a family to get to go on trips to Texas and the Smoky Mountains in Tennessee. I was lucky enough to be able to visit my sister in New Jersey and see my twin niece and nephew, go to France to see my cousin get married, and travel to Mexico for a getaway with Catherine. As always, I don't know where any of us would be without Catherine holding everything together. On a sadder note, as many of you already know, my mom passed away suddenly last month. While we will all miss Grandma Bernie, it has been incredible to see the endless outpouring of support for John and our family during this time. We appreciate it more than you'll ever know. My family and I wish you Happy Holidays and nothing but the absolute best in the New Year!

Linda's 2023 Highlights





Happy Holidays from Dan and Linda! The days are long and the year is short and here we are again facing the glorious holiday season! This summer we did complete demo work on the old cabin at our country place and now have a spot cleared for our new home. January will begin the hustle and bustle of building and eventually getting relocated in 2024. Don't worry, I'm not leaving! I will be doing more work-from-home but I'm still going to be around and hopefully you'll never even notice any change. I am so blessed to be able to work with all of you and count you as my friends. From my family to yours, we wish you abundance of health and happiness throughout the holidays and all of 2024 and beyond.

Matt's 2023 Highlights



2023 has been an eventful year for the Gallion household. My dad had a stroke in April which put him in a coma and on life support for 45 days, but he ended up pulling through. It is nothing short of a miracle that he is still with us. While my dad was in the hospital, Aly and I found out we were pregnant. It was incredibly exciting that we would be welcoming a new kiddo to our family. However, Aly unfortunately ended up having a miscarriage around the ninth week, but thankfully she is doing well now. This was an incredibly difficult time for our little family, and we leaned heavily on people to help us get through. I can't thank everyone enough for the words of wisdom and empathy that helped ease the emotions we were feeling. We did have some amazing things happen this year as well. Nellie has transformed into a little farm girl. We are amazed every day by how smart she is and love seeing her continue to grow. We have taken some great trips with the family and are excited to continue that trend next year. Aly and I have been looking for a new home and are excited to make it happen within the next year. We are thrilled to have made it through 2023 but are excited to have a fresh start in 2024. Happy Holidays from our family to yours!

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 2024!

HAPPY HOLIDAYS!

Charlie Mall Linda

