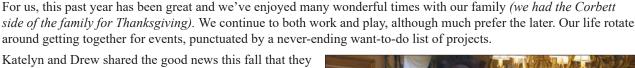
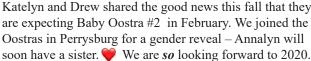
Merry Christmas 2019

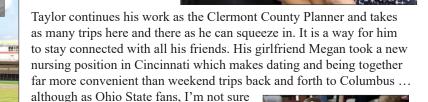
It seems like just the other day we were preparing for "Y2K" or weathering the "great recession" ... yet here we are, already winding down another decade.

For us, this past year has been great and we've enjoyed many wonderful times with our family (we had the Corbett side of the family for Thanksgiving). We continue to both work and play, although much prefer the later. Our life rotates









This past year we have also enjoyed our children planning events for and with us. From an interleague Reds – Indians game (we once lived in NE Ohio), to a family weekend on Put-In-Bay (we often sailed there when we were first married)

they have saved all that many trips? 66

 from special birthday parties to relaxing times on the beach in

Florida. We also had some great times with just our granddaughter Annalyn (no mommy or daddy) ... it was a wonderful year.

"Success is not final, failure is not fatal: it is the courage to continue that counts." - Winston Churchill

Wishing you success and courage this Christmas and throughout the new year!

Brenda and Rich



