



The Keystone team is getting ready to make holiday memories and we wanted to share a little bit of our merry fun with you. As the year wraps up, everyone is looking forward to family time, travel, traditions, and a whole lot of food and laughter.

Tom and TJ are heading to Louisville to spend time with the people they love. Tom's daughter (TJ's sister), Michelle, and her crew are excited for their arrival. TJ's other sister Danielle, her beau, and his mom will also be there, making it a full and lively house. Late nights filled with board games are a standing tradition, and this year they are adding a team-building challenge. They will be tackling a large Lego set together.

Patty is also Kentucky-bound to experience "Lights Under Louisville," the world's only underground drive-through Christmas light show. In addition to that adventure, she will be hopping between multiple celebrations, including one gathering with 388 of her "closest" relatives. The biggest joy of all is that Patty's oldest son, Nate, is moving home after seven years in Arizona. For Patty, this is a Christmas wish coming true.

Terri's holidays are packed with family and tradition. She will be celebrating three birthdays and having breakfast with her two youngest grandchildren and Santa. A major highlight is making approximately 1,000 pierogies with her husband's family for the holiday feast. The Christmas Eve dinner table will include nearly 60 of her husband's relatives, followed by another day of celebrating with her immediate family of 18.

Keith and Linda will be celebrating the holiday season close to home with their family in Columbus. With three grandsons, the scene is sure to include mountains of wrapping paper, plenty of toys, and even more cheer. Their holidays will be centered on simple joys: time together, shared meals, and watching the grandkids soak in the magic of the season. Linda has learned Mahjong and is hoping to get a few games in over the holidays.

My family will be hosting a much smaller Christmas Eve, welcoming loved ones for an evening of celebration at our home. After Christmas, I am taking the week off for more family time and a change of scenery. We will be traveling back to Orlando for the second year in a row, where Vincent will be competing in the ECNL soccer tournament.

From all of us at Keystone, thank you for the trust you place in us throughout the year. Wishing you and your loved ones a very happy holiday season filled with peace, joy, and wonderful memories.

*Keith, Brigitte, Terri, Tom, TJ and Patty*