

# FIRST Forward™ Investment Insights



## ***Holiday Who-be What-ee***

I imagine everyone reading this has seen the whimsical Christmas classic “The Grinch Who Stole Christmas,” or I hope you have. It is a fanciful and all-too-fun movie about a lonely and misunderstood outcast and his hapless dog, Max, who look to ruin the holiday season for his hometown of Whoville by attempting to steal their Christmas joy. Little does he know that the townspeople, particularly Cindy Lou Who, help The Grinch find acceptance and the real meaning of Christmas.

*“This Can't Happen. It Shouldn't, It Couldn't, It Mustn't, It Wouldn't!” – The Grinch*

Well, this month, I am giving all of you a reprieve from my folksy and, at times, overly simplistic attempts to make economic topics and the markets a little more fun and palatable. That’s right, my gift to you is no economic blathering to unwrap this month! However, please don’t get too excited because I will be back in the new year with renewed vim and vigor to get 2025 off to a fast start! I may even bring my dog, Marley, along for the ride now and then.

*“I’m all toasty inside.” – The Grinch*

Until then, thank you again for your continued support and for allowing me to spark thoughts you might otherwise not consider each month. Most importantly, I wish you and your family a wonderful holiday season and a happy new year!

by David Lackmann  
Florida Director of Investment Management



[www.FirstAmBank.com](http://www.FirstAmBank.com)

Illinois | Florida | Wisconsin

Not FDIC Insured | Not Bank Guaranteed | May Lose Value