

Ladies and gentlemen,

As we gather here tonight to celebrate Christmas, I'd like to take a moment to reflect on the year that has passed and the blessings we've all shared.

This time of year always prompts us to pause and appreciate the warmth of family, the joy of friendship, and the love that connects us all. It's a time to be grateful for the simple moments that often bring the most happiness.

We've faced challenges and celebrated milestones, and through it all, we've supported one another in ways big and small. For that, I am truly thankful. Each of you has played a part in making this past year memorable.

As we sit together this Christmas, let's cherish these moments of togetherness, and look forward to the new year with hope, joy, and gratitude.

Merry Christmas to each of you and may your days be filled with peace and happiness.

Thank you.